CHAPTER 7

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Major Findings, Suggestions and Conclusion

This chapter presents the major inferences drawn from the study. It also presents some workable suggestions that have been derived based on the findings. Scope for future study was found as the analysis was done. Case studies and summaries of focus group discussions were included as qualitative support to the study. This study was conducted to analyse and understand the causative factors behind suicide of small and marginal farmers and the stress level of widows, and the stress coping mechanism that they adapt. These variables were studied against the backgrounds of religion, age, occupation and educational qualification. Moreover, the differences between the widows who have received social work intervention and not received any social work interventions also were tested.

7.1 Major Findings

7.1.1 Profile and Economic Background of the Farmers Committed Suicide

Most of those marginal farmers who committed suicide were between the age group of 35 to 50 years and their educational qualification was mainly up to upper primary. 63.9% of farmers have adopted the method of poisoning to end their life for which they had an easy access.

7.1.2 Economic Factors of Farmers Committed Suicide.

Farmers who had more land went in for food crops and 88.9% of farmers having 2 to 5 acres of land cultivated cash crops. Whereas, 63.6 % of farmers having less land cultivated food crops. Moreover, it was found that there is statistically significant association between total landhold and the main cultivation. Having more land did not bring more income. The yearly income of small and marginal farmers were found below Rs.20,000. Those farmers who were agriculture labours with less land earned more income than the others. It was found that there is statistically significant association between yearly income and the source of income. The lowest income groups were the cultivators.
Indebtedness was one of the main concerns of marginal farmers. 83.4% had loans from different sources. Those with more land have taken higher amount of loan, and have made the least repayment. There is statistically significant association between, loan and yearly income, loan and landholdings and loan and repayment of loans.

7.1.3 Psychological Factors
The behavioural attitudinal and habit of farmers who committed suicide indicated sleep disorder, poor food habits and appetite, lacked self care and were sluggish. 75.5% of them were alcoholics and 86.3% were addicted to smoking. The habit alcoholism and smoking was highest among Christians. 14.5% were under psychiatric medication, and 11.2% of farmers who committed suicide had incidents of suicide in their family.

The psychological factors of farmers who committed suicide were found to be better with those who had middle school level of education, whereas the responses were rather poor with those who had no education and those few who had higher education.

There is no statistically significant difference between the mean value of various components of psychological factors across different religions. Similarly, there is no statistically significant difference between various components of psychological factors and age categories of farmers who committed suicide.

The mean value of psychological factors of farmers who committed suicide does not differ by their educational level except in two components. They are; 1. Medication for mental illness ($p = .021$) and 2. Heredity ($p = .003$). All other components do not differ by their educational qualification.

7.1.4 Social Factors
Among the household of farmers who committed suicide, 54.4% had contact with social work agencies and those who received any kind of help or hoped to get help were 34.4%.

Only a small percentage received support from religious communities, women groups, and political parties. Relatives were the ones who showed concern in majority of cases. Concern of neighbours and caste were also a source of support. There was negative impact on farmers who had no education in getting through the governmental help.
Though 61.4% of farmers were not extravagant in their life style or spendthrift, while the rest 38.6% were found to be extravagant which was one of the reasons for debt.

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The supports received from religious community were 31.5 percent, women’s groups were 29.1 percent and a small percentage of people received assistance from the political parties.

Farmers above the age of 55 showed a better response to the social factors though Social factors of farmers committed suicide across age showed statistically no significant difference \((p > .05)\).

Social factors of farmers committed suicide and their qualification were positively correlated at 0.05 significance level. It means that as qualification increases the social factors are also getting better.

Psychological factors and social factors of farmers committed suicide were positively correlated at 0.01 significance level and there is a statistically significant difference between the two. When psychological factors are better the social factors are also better.

### 7.1.5 Profile of Widows

Majority of the widows were in the age category of 35 to 45 years. 85.1 % of widows of farmers did not go for any higher studies. The main occupation of widows was agricultural labour which was almost double the farming community of widows.

There is statistically significant association between widows’ qualification and their occupation. Majority (57.1%) of those who have done their college were engaged in farming and majority of agricultural laborers were educated up to school level. 63.6 % of widows with nil education were engaged in agricultural labor. 92.5% of widows were found to be not having occupational skills other than the agricultural labour.

Majority of respondents belonging to different religions fall into the educational level up to school level and 85.7 percent of higher educated categories were from among the respondents of Christian religion. It was found that there is statistically significant association between religion and educational qualification of widows as the \((p < .05)\).
Regarding widows engaged in farming, majority was Christians and those engaged in agricultural labour, majority belonged to Hindu religion. Majority of respondents from Muslim religion were also engaged in agricultural labour. It was found that there is statistically significant association between occupation of widows and their age ($p<.05$).

41.9% of widows had only male children and 18.3 % had only female children. The gender differences among male and female children were 59.5 % and 40.5% respectively.

7.1.6 Stress of Widows
From the stress scale statements it was found that almost 50% of widows’ responses mark high stress level and widows below 35 years of age showed the highest stress in disappointments that they have not achieved what they had hoped for and it was found that lower the age of widows higher the stress level. Stress of widows and their age were negatively correlated ($r = 0.246$, $p = 0.000$) at 0.01 significance level. Statistically there is significant association between the two variables as ($p<.05$).

Widows who were engaged in the occupational category of animal husbandry and ‘other’ had the highest stress score of 50-59 categories. Regarding stress of widows and their educational qualification there is no statistically significant difference as ($p>.05$).

Widows with no educational qualification show comparatively less percentage, i.e., 36.4% in higher stress score categories, 50 - 59 against 54.6% in the school level and 50% in the college level. Therefore, illiterate widows demonstrate lesser stress level in comparison to the other educational groups from the sample.

7.1.7 Stress Coping Mechanism of Widows
Regardless of religion 77.2% of widows resort to faith in God to cope with their stress and struggles. It was found that there is statistically no significant difference between stress coping mechanism of widows and their different religions. 79.7% of widows responded that one of the motivating factors that helped widows to catch up with was love for children. 52.3% respondents also felt that love and fidelity to their husband was a motivating factor to move ahead in life. 69.3% of respondents were helped by the positive thinking and optimism towards life and it enabled them to cope with the situations.
70.6% of respondents had to take the whole responsibility of bringing up the family, which in turn pushed them to cope with the tragic situation. 74.7% of respondents were involving themselves in community and family functions and activities which was also a help to them to cope with the situations. Those who have done the college level education showed a better capacity in stress coping than the other educational level categories.

Widows from occupation categories, who were engaged in ‘animal husbandry’ and ‘other’ showed lesser stress coping capacity than other occupational categories.

There are cultural and social bindings on widows in the absence of their husbands who committed suicide. They had left a huge responsibility and a burden to the shoulders of these poor widows. The situation demands the widows to act against the social norms of Indian society.

7.1.8 Social Work Intervention among Widows of Farmers.

Widows who have received help from social work agencies were 42.7%. 55.6% of widows have not received any help from social work agencies and 1.7% was neutral. Expectation of widows from social work agencies in prevention of suicide of farmers were 33.2%. They believed that the social work agency can prevent farmer suicide by their timely involvement and this expectation from social work agencies in rehabilitation of the families of farmers committed suicide were 77.6%.

29.5% of widows strongly agreed that the reasons for the suicide of their husbands were due to the lack of knowledge on home management and money management. The other reasons stated were lack of information and knowledge in their field of occupation, loans, source of loan and the type of loan.

There was very poor awareness among widows of farmers who committed suicide about social work profession and professional qualification of social workers.

There is no statistically significant difference between social work intervention and age of widows ($p>0.05$). Similarly, there is no statistically significant difference between impact of social work intervention and the occupation of widows.

Social work intervention and its impact on widows who belonging to various religions were also inquired. It was found that the widows belonging to Christian religion were having better impact of social work intervention.
There is a negative correlation between social work intervention and stress of widows. Social work interventions can lessen the stress level of widows. Therefore, higher the social work interventions lower the stress level of widows. \((r = 0.260, p = 0.000)\) at 0.01 significance level.

Social work intervention and stress coping mechanism of widows were positively correlated. When the social work intervention is higher stress coping mechanism also will be higher \((r=0.168, p=0.009)\) at .01 significance level.

There is significant difference between stress of widows who have received social work interventions and those who have not received social work interventions. Mann Whitney’s \(U = 2.000, p= 0.000\) at 0.01 level of significance.

There is significant difference between stress coping mechanism of widows who have received social work intervention and those who have not received social work interventions. Mann-Whitney’s \(U = 5167.500, p = .000\) at 0.01 level of significance.

7.1.9 Hypothesis Testing

- Psychological factors and social factors of farmers committed suicide are positively correlated at .01 significance level \((r = 0.245, p = 0.000)\). **Hence, the hypothesis, “Psychological factors and social factors of farmers committed suicide are positively correlated” stands accepted.** (Ref. table 4.10)

- Psychological factors of farmers committed suicide and their educational qualifications are not correlated. **Hence, the hypothesis, “Higher the qualification better the psychological factor of farmers committed suicide” stands rejected** \((r = 0.063, p = .328), (\text{Ref. Table 4.39}).\)

- Social factors of farmers committed suicide and qualification are positively correlated. **Hence Hypothesis “Higher the educational qualification of the farmers committed suicide higher the social factors” stands accepted.** (Ref. Table 4.42)

- Stress level of widows and their age are negatively correlated. **Hence, the hypothesis, “Lower the age of widows higher the stress level” stands accepted** \((r = 0.246**, p=0.000)\) at 0.01 significance level (Ref. table 5.21).

- Chi Square test reveals that there is no statistically significant association
between stress of widows and their total number of children ($p = .693$). Here the Hypothesis “More the number of children higher the stress level of widows” is being rejected. (Ref. Table 5.26).

- There is negative correlation between social work intervention and stress of widows. Social work interventions can lessen the stress level of widows. Hence, the stated hypothesis, “Higher the social work interventions lower the stress level of widows” stands accepted. ($r = -0.260^{**}, p = 0.000$) at 0.01 significance level (Ref. Table 6.10).

- Social work intervention and stress coping mechanism of widows are positively correlated. Hence, the Hypothesis—“Higher the social work intervention higher the stress coping mechanism of widows” is accepted. ($r = -0.171^{**}, p=0.008$) at 0.01 significance level (Ref. Table 6.11).

- There is difference in stress level of widows who have received social work intervention and those who have not received social work intervention. Hence, the hypothesis, “There is significant difference in stress of widows who received social work intervention and those who have not received” stands accepted. (Mann-Whitney’s U = 2.000, $p = 0.000$) at 0.01 significance level. (Ref. Table 6.12).

- There is difference in stress coping mechanism of widows who have received social work intervention and those who have not received. Hence, the hypothesis, “there is significant difference in stress coping mechanism of widows who received social work intervention and those who have not received” stands accepted. (Mann-Whitney’s U = 5167.500, $p =0.000$) at 0.01 significance level (Ref. Table 6.13).

### 7.2 Suggestions and Recommendations

All suicides are sickening and shocking, but they are not, per se, the crisis. They are the symptoms of the overall crisis prevailing in our midst that beacon us to address the human predicament. Consistent with the emerging issues in this study, the following recommendations are submitted to governments, policy makers, service providers and voluntary agencies to act upon.
Researcher finds it important to respond in research and action from a twofold level of involvement in planning and executing. Twofold levels of involvements are from a perspective of: - 1. Role of Government,  2. Role of Social Work NGOs

**7.2.1 Governmental - Micro and macro level of involvement is required to combat the situation.**

The security of a country’s economic and developmental systems depends very much on the security of the food and other agriculture products. This security is put on the shoulders of the present farming communities. Government of India runs huge production and marketing system in all non-agricultural sectors like roads, railways, post, telegraph, universities, banking, space programmes etc. Therefore, it can also run a suitable system of agriculture production, processing and marketing system specially designed for our country and its people. As science and Technology is so advanced, the required system already exists. The only need is a proactive mind for farmers and for the country.

Introducing agricultural industries in the rural area of the country for processing and preserving of agricultural products is a need of time. Moreover, production units must be established along with required marketing infrastructure. This can eliminate the vast disparity between agricultural and non agricultural economic imbalances. Otherwise farmers will continue to be the money vending machine for the rich middle man.

Inheritance of property rights of the deceased husband’s property should be given to the widow. Bill on continuity of property right should be enacted by which a husband and wife will share equally all the properties acquired after marriage - both movable and immovable.

Law enforcement to the sale and purchase of poison and pesticide is a necessity. Only under strict supervision and prescription of licensed agro-specialists or agricultural officer, the poison and poisonous pesticides to be sold.

Interest free loan to widows of farmers and with low interest loan to small and marginal farmers must be a recommendable remedy for the miseries of farmers.

The banks should be prohibited from charging compound interest at quarterly rest. They should be further directed to account the loan dues of the farmer at yearly rest having co –relation with agricultural seasons. They should be directed not to classify
the outstanding balance of agriculture loan as NPA, if a scarcity or drought in a particular year is declared by the government. Also the co-operative banks and institutions should be restricted from recovering the debt and interest above the principal amount of loan.

The government’s approach must shift from welfareism to rights. Widows must be given entitlements, so that their debts are waived off and their right to the land recognized.

We need to revise curriculum in such a way that a positive thinking must be inculcated in young minds. Education is to be designed as a tool not only for information but also for formation of individuals and transformation of individuals and communities. Education department of government and private managements need to take special interest in it.

The scope of relief packages has to be broadened to include those bonded to private money lenders. This lacuna must be addressed by political parties and people’s representatives to give relief to hapless victims of a malicious financing system.

The support price and rate of interest of farming loans should be determined after taking the farmers into full confidence.

7.2.2 Role of Social Workers and NGOs

Non-governmental agencies working in the field of social work need to have collective and concerted actions to restore the normal state of atmosphere. Community support system is the appropriate way to combat suicide.

As one cannot ignore the finding that the psychological and social factors of farmers committed suicide do indicate the absence of the inner systems of sharing of grief’s in the families. There was also an absence of the dynamics of crisis management built in the social fabric and transferred through the community based organizations and neighborhood groups/SHGs to the nuclear families.

Facilities for professional counseling are to be provided by governmental and voluntary sector in an authenticated form to address the crisis in life.

Organize farmers to get their rights and make the institution to adopt effective measures in supporting farmers, other than being namesake institutions. For example, the institutions attached to village/block level agriculture offices must be upgraded to
the status of farmer’s resource center wherein farmers could gather useful information as well as technical advice on farming. These centers could facilitate formulation of appropriate farming, policies in the villages ensuring sustainable agriculture.

Social work agencies can be a nodal agency that can coordinate all the stake holders. The stressful situation that drives people to a desperate response may be probed from different angles to reach appropriate remedial action. An integrated response to the crisis demands the coming together of all stake holders.

Social work NGOs have a role to educate people from going to the money lenders whose immediate and easy source of credit rests with the usurious money lending. Moreover, the options of micro credit for farmers may be institutionalized as a way out to ensure access to credit.

Expectation of widows on social work agencies are also must be noticed. A big majority had expressed that the small and marginal farmer’s families need to be coached for financial management and home management.

Widows could be helped to be self-reliant by promoting skill oriented vocational trainings. In the study it was found that a small percent only were trained in skills. They need to be supported with promotive kits for the immediate venturing into the trained activity. Developing and improving skills be created along with job opportunity for widows.

NGOs should see that all widows of farmers get into regular social groupings like SHGs by providing an empathetic environment and a sense of belonging and providing them hope that the normalcy can be reached eventually. We need to create the right place where free expression of grief is acceptable, confidentiality is observed, compassion and nonjudgmental attitude prevail and the group plays a pro-active role to direct the survivors towards new ways of approaching life.

Majority of the farmers committed suicide were found to be young. This fact points to the need of setting up support systems in youth clubs and cultural and sports organization for the youth of the villages in the reference area.

Social workers can help the bereaved in integrating the social relationship against impact of cultural taboos, ensuring social supports, professional resources and their personal responses in going through the grieving process.
The challenge is to ensure the blending of all the sublime values of the village culture while adopting the unavoidable influx of urbanization with the facilities that make life more comfortable. This calls for appropriate social engineering that must be carefully facilitated.

Community organisers should be equipped to empathize with members in distress and to fight self-alienation, social exclusion and moral incrimination. This demands a different sort of group dynamics where individual stories of failures will have a place side by side with success stories.

There is need to enhance physical interactions between the Government functionaries and local communities. Actively monitor local societies, especially farmers, for signs of social, economic and psychological distress and if possible provide social, psychological or spiritual counseling. Alternatively the need is to set up systems that would ensure such monitoring and counseling on regular and routine basis.

7.3 Scope for Further Study

1. Organized, sectarian, social support and highly educated communities seem to be more prone to suicide and the reasons need to be further studied.
2. Alcoholic tendency is more seen among Christian farmers who committed suicide need to have more investigation.
3. There is a very sharp decline shown among gender of children of small and marginal farmers committed suicide. Male children out rate girl children with 59.5 and 40.5 percent respectively. The reason for such can be an area of study.
4. The problem of the children of farmers who committed suicide will be another very good relevant topic of study.
5. The apparent stress emerging from the compulsions of urbanization of traditional rural villages and fast social change therein need to be further studied.
7.4 Case Studies

The Objectives of the Case Studies.
The objective of case study is to understand what helps the widows to withstand pain and deprivations. It also explains their experiences in matters of - financial needs, social support, psychological, health, familial and their mechanisms adopted to cope with the situation.

The researcher conducted five detailed case studies to support the analysis of the variables of the study. In order to maintain confidentiality the researcher has changed the identities of the persons concerned. Following are the cases identified.

Case Study No. 1

Transition from Aloofness to the Active Involvement in Social Work NGOs

Janu a 30 year old widow was belonging to schedule cast, chetty community. Her husband committed suicide by hanging himself after consuming poison and left a huge amount of debt and three children on her shoulders. She kept aloof as her husband was a heavy drunkard and her-self was sickle cell patient due to malnutrition. They had two boys and a girl, girl in 9th standard, boys in 5th and 2nd respectively. Children were also very lean due to scarcity of food. They owned 50 cents of land and a half constructed house. Mr. Babu, her husband used to be taking lease land for cultivation of banana and ginger consecutively he lost the crops thrice due to natural calamity. He had taken loan of Rs. 50,000 from bank as well as from moneylenders, which he was not able to pay back. He was addicted to alcohol and smoking. The borrowed cash was partially spent on agriculture, house construction and for alcohol; this was the version of Janu. She was unaware of the amount of money taken from the bank and how much from the moneylenders. Only with the arrival of bank notice, she knew that she had to pay an amount of Rs. 50,000 to bank with interest. Few moneylenders too approached her with the claim that he had taken money from them. The first visit of the researcher was after 3 months of Babu’s death.
Janu did not have support from her in-law’s family. Her family people were sympathetic but financially they were not able to support her. Though, the neighbor pitied her but was not of help. People have spoken ill of her as she was a widow young and good looking. She could not go for continuous work. With the assistance of her daughter she was engaged in domestic work of a neighboring family by which she could manage only the bare minimum of their food requirements.

Often Babu used to pick up quarrel with Janu. He had neither proper food nor sleep. He used to threaten her about his suicide. He had only an alcoholic friend. Both did not have much contact with outsiders nor was members in any SHGs or had contact with NGOs. The compensation of Rs.50,000 she received from the government was used for the repayment of the loan of moneylenders. She was found to be very stressful and was unable to think about the future of the family and children. She was in utter hopelessness due to enormous debt and ill health. She had no ventilation for her emotions. The researcher enabled her to get in touch with the SHGs of a social work NGO. An amount of fixed deposit was put in girl’s name for the education of the children by the researcher. Gradually, she was involved with the self-help group of women. After a year, she was able to get a cow that was given by the government with a subsidized rate. She needs to payback only half the amount. Since her husband’s loan was a personal loan it was not waived off by the government. She received a recuperation notice (Japthi) from the bank and it was brought to the notice of women’s group and people got together and protested against the decision of the bank and they did not dare to continue with their procedures. With the final visit of the case study it was found that Janu was getting stamina and confidence, able to face the challenge of life better.

Case Study No. 2

Poor Management of Household and Crop Failure

Bindu belongs to a Nair family. Economically they were sound and had enjoyed the past. They had plenty of land, had cultivation of both cash crops and food crops. Rajan was the youngest son of the family. In order to establish himself went into group farming by taking personal loan that was easy to get. Bindu’s both sons were good at studies. She stayed with her in-laws in the ‘Tharavdu’ (ancestral home). Due
to drought, root wilt disease and price fall Rajan lost consecutively two crops and gradually he lost everything.

The researcher met the family after three years of Rajan’s death. He had taken pesticide and died in the outskirts of Calicut railway line. He had been drinking, used to pick up quarrels with his wife. He had lost his sleep and was not keeping proper digestion. She stayed four months in her home with her children. Meanwhile he lost father, mother was taken by another brother to his house. Since he was quarrelsome, his family members kept away from him. The particular family was left alone. Their old home was in a dilapidated situation. With the help of the neighbors, especially the youth they constructed a temporary shed. Bindu’s mother was staying with her. Bindu has studied till PDC but she has neither known any skill nor any work. She began to work as coolie in other’s field in order to run the family. She was not in any of the SHGs. She was undergoing severe stress and was depressed, she thought of committing suicide but thinking of her children she drags on her life. She had no idea of how much loan and from where all he had borrowed loans, many came to her and claimed to be paid. Their land lies vacant and dry. They are surviving with the meager income of her daily wages. Bindu is encouraged to be part of a NGOs’ Self-help group. The researcher introduced her to one of the SHGs. They visited her and she became member of a women group - a social work NGO. The government gave her Rs.50, 000 as compensation for his death. The cash was taken away by the moneylenders. The researcher put an amount of cash in the bank in the name of children for their studies. At each visit, the researcher observed that Bindu was gradually getting through and gaining confidence to face the life and had positive attitude about the future.

Case Study No. 3

Victim of Money Lenders and Severe Stress and the impact of social work interventions

Teresa was the wife of Joy. She was 30 year old and has two girl children. Her husband took pesticide and committed suicide one year before the researchers’ visit in August 2008. They had only 20 cents of land. Joy used to take lease land for cultivation of cash crops and food crops. Her in-laws family was very harsh on her, wanting to throw her out of the land to take hold of the property after his death. He
had taken a small amount of loan Rs. 12,000.00 from the bank and Rs.15,000 from private money lenders. After his death, the government waived off the money that he had taken from the bank. She had also received compensation of Rs. 50,000 from government. This cash was used to get rid of the moneylenders. Teresa was disturbed after his death but the SHG members supported her very much. She was also supported by her religious community. Later, she lost her brother who was her refuge. Theresa became depressed and she was under medication. She was regular with her medicines. Therefore, she was able to function normally.

Joy was friendly and had good friends. He was not an alcoholic but he used to smoke. He had mentioned to his friends that only his death could save the family as government has some measure of supportive system. He knew that agriculture would not save him as he was a small farmer with debt. He might have believed that he was leaving the family happy behind his death. He used to tell her about his worries of the loan. Both the families were not supportive as they too were marginal farmers.

Teresa was an active member of a SHGs of NGOs and she was supported by women group. She also got a cow from the cow project of government for widows in which 50% was subsidy. Due to her ill health after eight months she sold it. Still her living condition is pathetic. The neighboring two families were very much supportive to her. She was found pleasant and adjusting with the life situation without much tension. She has much regard to her husband and was loyal to him and wanted to bring up the children well. She also has deep faith in God. She used to take part in all the activities of SHGs. When she was called by other families for any function, she goes and involves herself in it. Though the situation was very bad, the support of the peer group and back up by a SHG / Social work NGOs helped her to face life better.

Case Study No. 4

Became a Prey Due to Lack of Knowledge and Proper Information

Beena aged 48 has two children one girl and one boy. Son was doing his B.Com second year, and the girl was in Plus Two. Her husband committed suicide 4 years before. They had 3 acres of land before his death, but later they owned only 10 cents of land. The rest was partly sold and the rest had to be given out because the property was mortgaged to private moneylenders who were usurious. They had a big dream when planted vanilla, invested lot of money in converting the land which was mostly
coffee. The whole lot they removed due to price fall. However, for their bad luck as they began to harvest vanilla the price of the same drastically reduced. Their entire dream was shattered and the amount he lost was not recoverable.

Beena found him restless, moody, sleepless, getting aloof. He increased the frequency of alcohol consumption. He never used to share what was going on in him. The agreed time for repayment of loan was up. People began to come home for the cash. Sometimes early morning they were in their house and it went on for a couple of months. One day he was found dead in the garden by taking pesticide.

She had studied till 10th and he had completed his Pre-Degree. Friends and family were supportive to them. She was already in SHG of a social work NGO. So they got through all compensation from the government side. The NGO also had helped her to begin with home based productions of detergent items as well as pickles and other spices powders. At present she has only 10 cents of land where she has put up a house with the help of others. She says that she withstood all the challenges and struggles of life because she had a strong support from the women’s group and the NGOs. She also got a cow at a subsidized price. She says her husband committed suicide for the negligence of hers. He used to show the symptoms of depression but she was unable to understand and seek help. They did not know how to manage the family and whole affair of cultivation patterns. Thus, the lack of managerial skills and ignorance has contributed to the situation. Therefore, she said “It was important that we learn the know how of money management and knowledge with regard to how to go about once you are in such situations”. She said that social work agency could have helped in this matter. In FGD she spoke very convincingly of how she lost her husband when she had solutions to work out, the difference was that she did not know what to do at that time.

**Case Study No. 5**

**Deep Faith in God and Love for Children Gave Endurance to Withstand Struggle**

Savithri was 52 year old, lost her husband 7 years back. She has two boys and one girl. Both the sons were working, one was a driver another in a workshop. The youngest girl had completed her Plus Two and with the support of the researcher she began a job oriented course. They had 5 acres share of land share. Father had studied
up to PDC and mother up to 10th standard. They lived a secluded life and was not 
communicating with the neighbors. She says that in-laws family cheated them and 
always they looked for their downfall. She did not have much idea from where all he 
had taken loan. When they received the bank notice only they knew that they had an 
amount of Rs. 5,00000 in two banks. In Boopanaya bank as well as in Canara bank. 
He also had taken cash form the money lenders for home construction and for day to 
day running of the family. When cultivation did not yield him up to his expectation he 
tried out with wood business. In that too he had failure.

He used to be taking alcohol but become regular just before six months of his suicide. 
He began to pick up quarrel in the family even for small matters. Meanwhile, mother 
had shown bit of mental depression and she was under mild medication. They did not 
receive any compensation from government. Sons were repaying the loans what was 
claimed by the people by selling out the land that they had in order to save their 
fathers name. Girl was brought up in her mother’s house. Later, she joined the family. 
Mother has other health complications and so she had to take medicines continuously. 
She had lot of worries about her sons and regarding the marriage of her daughter. 
They were in want of money because they had not yet paid off the full of amount 
claimed by the moneylenders and the loan from the banks. They have paid a small 
amount back in the bank. She had no idea about social work agencies and their help or 
support. She was not interested in joining any SHGs or part of any sort of groups or 
organizations. She says she was living for love of her children. She had lot of 
bitterness in life, and had lost meaning in life. Yet, faith in God is an incentive for her 
to live. She was bothered about what will others think of her. She seem to be having a 
lot of tension and stress.

Analysis of Case Studies
Analysis of case study reveals that the widows are with no skills and proper 
education. Their occupation is insecure and they were having unstable low income 
providing jobs. Most of them are with young children, not up to the age to support the 
family/mother. Their education, food, clothing medicine and other running expenses 
are to be met by the mother without the support of any other machinery or natal or 
affinal family members. Among these five subjects, three do have contact with NGOs 
and have received the government’s support as well as they were supported by the 
social work agencies in various ways.
Particular behaviour and habit patterns of farmers who committed suicide, symptoms that they showed, the relationship and contact that they had with the family and in the society are also noteworthy. Farmer’s ignorance of the type of loan and lack of knowledge in home and money management were clear from the case studies. They were also victims of money lenders.

The extend of widows’ mental stress, the agonizing experience they go through to survive etc., are really tough. They were struggling in every way i.e., economically, psychologically and socially. These were the typical and distinct examples of widows with unique background of experience and life and these were self explanatory. With the impact of social work interventions by NGOs the widows with severe stress were helped to come out of their negative attitude towards life, and from living secluded and aloof life in society. They were found having better stress coping mechanism.

7.5 Focus Group Discussion (FGD)

The Objectives of Focus Group Discussions.

Focus group discussion was another tool used to generate data for facilitating interpretations of qualitative result and to obtain new insights and knowledge about the social work intervention and the coping mechanism of widows and their stress level. This is also used to understand how the service providers can assist them to put up with their maladies. Moreover, the focus group discussions also reveal how the social work intervention acts as an agent in alleviating their stress situation.

FGDs were conducted in two levels. In the first level, FGD was organized and conducted with the service providers who were the representatives of social work agencies, counselors, bank personals, Panchayath level representatives, agricultural officers, veterinary doctors, health workers, religious leaders, representatives from widows, representatives from farmers, women organization representatives and legal personnel.

In the second level, FGD was organized and conducted in the field level. The representatives from farmers’ forum, the farmers’ representatives who had debts and who did not have debts, widows, counselors, agricultural officers, field level workers, social workers and youth from farm sectors were included in the second level.
In order to organize and conduct these FGDs the researcher contacted NGO, agricultural officer and Panchayaths for making necessary arrangements. The participants of FGDs were very co-operative and open to discussion. The following table gives the details of FGDs conducted.

<table>
<thead>
<tr>
<th>S.No</th>
<th>The place of FGDs</th>
<th>The levels</th>
<th>No. of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kalpetta-forum office, Near Civil Station</td>
<td>1st</td>
<td>13</td>
</tr>
<tr>
<td>2.</td>
<td>Vythiri Block Office Community Hall</td>
<td>IIInd</td>
<td>18</td>
</tr>
<tr>
<td>3.</td>
<td>Pulpally-Pazhasy Raja College Hall</td>
<td>IIInd</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>Kaniyambetta-Paralikune Govt School</td>
<td>IIInd</td>
<td>17</td>
</tr>
<tr>
<td>5.</td>
<td>Kalpetta – SFC Office</td>
<td>IIInd</td>
<td>15</td>
</tr>
</tbody>
</table>

During the first level FGDs more details were gathered about the overall involvement of various service providers. It was also asked whether they were able to reach the farmers who were in need of their help. Moreover, their awareness of the problems of widows and how far were the farmers and widows making use of their services, and what were the loopholes in the service and why were the farmers not profiting fully from their services were the issues discussed.

At the second level, the focus was given on the situations that are prevailing. The participants were given the prepared cases to work on crisis situations in groups. The groups had to discuss and suggest workable solution and present it to the whole groups, where there was platform for discussion, plan and arrive at action plans. They were given inputs on counseling, its importance and availability. There were also sessions where the awareness to various services were given by the representatives of various organizations.

### 7.6 Conclusion

Suicide of farmers should have been a major concern for our country as majority of Indians are the sons and daughters of farmers. Though the reasons vary in a minor difference for each case of suicide, there were psychological, social and economic factors involved behind every suicide. This study, done with quantitative and
qualitative focus, reveals that agricultural crisis is not the only reason for escalating number of suicides in the district of Wayanad where as psychological, social, economical and political etc., The economic aspect in the escalation of farmer’s suicide can be seen as indebtedness and it is the aftereffect of repeated crop failures and the increasing cost of inputs and labour, crash in the price of agricultural products etc.

Prior to suicide farmers had shown symptoms like problems of sleeplessness, eating habits, least bothered about self, kept aloof from the family in communicating, increase intake of alcohol and smoking. Small and marginal farming community with less income than the agricultural labourers had the highest amount of loan. The highest number of suicides was between the age group of 35-45. Therefore, majority of widows too belong to this age group. 70.6 % of widows had to shoulder the sole responsibility of the household. Educational level of 85.7 percent of widows were below SSLC. Their main occupation was agricultural labour and farming. More than 50% of the widows had no contacts with any organization or had not received any help. The stress level of widows were very high among younger widows. Older widows were found to be better adjusting with stress and stress situation. To cope with the stress widows were using various mechanisms like finding resort in God, living for children, involvement in SHGs or other social work organizations, which give a wider opportunity to express oneself, find a place in the society, get support emotionally and financially.

It was found that the intervention of different organizations have made a positive impact on widows in reducing their stress and in enhancing their stress coping mechanism. There is statistically significant difference in the stress coping mechanism between the widows who have received social work interventions and those who have not received. It reveals that the social work intervention of the agencies have made positive impact on widows in getting back to their normal life.

To conclude, being part of an organization not only strengthens employment and income but also enhances the women’s social position and builds up their confidence as individuals. This is especially important for widows who tend to be psychologically insecure. Widowhood, especially at an early age, when a woman has young children, is perhaps the worst tragedy that can befall her. The loss of her husband imposes a heavy social and financial burden on the women and it means loss
of her work partner for a self-employed woman in agricultural sector. In order to help widows to cope with this tragedy it is important to promote and support them to initiate entrepreneurship or animal husbandry through the support of governmental or NGOs machineries are also vital. Social work agencies need to do the follow up.

It has been suggested that social support plays an important role in bereavement outcome and acts as a buffer for stressful life events, to the extent to which members of the social network provide various types of support to the bereaved is important to the pattern of recovery and adaptation. Available confidants and access to self help groups to assist with emotional management can help counter loneliness and promote the survivors reintegration into society. The social resources of finances and education have been found to be particularly influential in countering the stresses associated with the suicide of a husband. Community programms that provide education, counseling and financial services can facilitate the efforts of the widowed and their families to restructure their life. Membership in an organization or in SHGs can, to a great extent give support to widows at their vulnerable juncture.