Chapter – 01

Introduction

Introduction

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Introduction
Rural and agricultural economy of India has been passing through a difficult time; it was particularly so during the decades of the 1990s and 2000s. The widening gap between input-output prices has led towards further deterioration of the farm economy. The decline of public investment in agriculture and allied rural sectors, started in the late 1980s, accelerated during the period of economic reforms. An incidence of rural poverty (37.5%) is still at an alarming high. Multiple crop-risk factors and uncertain rains have been instrumental in exceeding sometimes poor than always poor in rural parts of the country. It gives a new dimension to the rural poverty debate. Rates of interest charged by rural moneylenders double the principal within a year or two which incapacitates farmers’ repayment ability further reduces the credit ability, pushing them in to a private debt trap. The average rate of interest charged by private moneylenders has been 78 per cent in the states like Maharashtra (minimum of 36% and maximum 120% per annum). The main reason for such a type of rates of interest is the failure of nationalized commercial banks lending for agricultural operations which didn’t satisfy the statutory provision of farm lending of 18 per cent of the total credit disbursement. Post green revolution stagnation of land productivity to the level of 1970s and increasing input prices as a result of market integration deepened the crisis further (Dionne Bunshaw -2006)\(^1\). Therefore the spate of suicides since 1997-98 has been a tragic manifestation of India’s deteriorating farm economy. Indian agriculture has never been a profession / business of profit. As has been pointed out by Amartya Sen
(1962, 1964)\textsuperscript{1,2}, if the family members working on agriculture are given an imputed value, most of the Indian agriculture will turn to be an unremunerative. During the last five decades, majority of farmers have become poor and harried outcasts in their own country with no respectful place in the government schemes of things. Farmers had been on the margins of India’s economic, social, cultural and political life. Agriculture has become a relatively unrewarding profession due to a generally unfavourable price regime and low value addition causing abandoning of farming and increasing migration from the rural to urban areas. During the period of economic reforms agriculture entered into an advanced stage of crisis resulting in more than two lakh farmers in the country committing suicide. It brings out the fact that something is terribly wrong in the countryside (Swaminathan-2006)\textsuperscript{1,3}. More than two third of the Indian farmers are in debt and much of the debt is due to increase in agricultural expenses and declining or stagnant returns, inequality in income between the rural and urban households and growing disparities of income between the cultivators and non cultivators. The agricultural economy of the country has been facing diverse challenges. Growth rate of Indian agriculture progressively decelerated over the last twenty years and for the second quarter of 2009 it bottomed the level of 0.9 per cent point. The trajectory of the growth of employment is also not different both for rural and urban areas. Proportion of small and marginal holdings has been on the rise and crossed the level of 80 per cent. The share of agriculture in GDP decelerated to 14.5 per cent while the proportion of people depending on agriculture for livelihood is still 58.5 per cent (RBI-2009)\textsuperscript{1,4}. The changed pattern of landholdings, changes in cropping pattern
due to a shift away from food crops to cash crops, liberalization policies which prematurely pushed Indian agriculture into the global markets without a level playing field, heavy dependence on high-cost paid inputs and thereby growing cost of cultivation, volatility of crop output, market vagaries, lack of remunerative prices, debt, decline in public investment, break-up of joint families, individualization of agricultural operations, etc. had been the structural and social factors that have been responsible for rural economic distress and suicidal act by farmers in different parts of the country. Agrarian distress that has been brought out by research studies is widely acknowledged by major political parties, statutory bodies both at the national and international level. Studies hold the policies pursued by state and central governments over the years responsible for agrarian distress in India. More than 2.14 lac farmers ended their lives between 1997 and 2010 in India where the five states of Andhra Pradesh, Karnataka, Punjab, Kerala and Maharashtra have been at the top of the list (NCRB 2010). During the earlier periods, farmers in distress might have become dacoits or rebels, but never did we hear that they committed suicide. It brings to light a great deal about the plight of the farmers who are alive but whose conditions bear a close resemblance to that of the victims. Looking at the problem, two paradoxical situations come out. First, majority of farmer suicides have been reported from the states of Andhra Pradesh, Karnataka, Kerala and Maharashtra which are (a) relatively agriculturally advanced states, (b) states having history and experience of strong peasant movements either in the colonial or post independence periods or both and (c) the leadership of political parties predominantly rooted in farming communities. The states of Karnataka,
Kerala, Andhra Pradesh, Maharashtra, and Punjab are the worst affected by the tragedy and all of them share some or all of these characteristics. Second, in political theory it is presumed that in a mass electoral democracy the voice of a large number would tend to have a greater say in running the government affairs. In fact, what democracy is feared for does not seem to happen in India.

1.1 Interdisciplinary Relevance
A present study on farmers suicides has a study of interdisciplinary of nature. Because it covers various aspects of different social sciences ranging between suicidal theories in sociology (such as by Durkheim E.) to that of the economic and psychological aspects that have been instrumental in pushing farmers to end their lives. The present study also has an academic and policy value for the future. Majority of the research studies on farmers suicides are done by scholars in economics and attempted to bring out the various aspects of the problem. Apart from the academic value, the study has an angle of policy analysis from the political economy point of view of the country particularly in the context of the agriculture policy and the changes that have taken place during the period of post independence in general and that of the reforms period in particular. There has been a sea-change in the macroeconomic policy of the country during the period of the 1980s and the 1990s which has its impact on agrarian relations and socio-economic conditions of farmers that have been investigated from an interdisciplinary angle.

1.2 Significance of the Study
Understanding suicidal behaviour of farmers is a complex issue. It is not the outcome of any single reason but varied and complex issues have come
up during the course of different studies in different states. Incidence of farmers suicides is witnessed by relatively agriculturally progressive states like Punjab, Maharashtra, Andhra Pradesh, Karnataka and Kerala. A study of farmers suicides is an indirect study of the complexities of changing agrarian relations and the impact of government policies. It is interesting to note that even the first case of farmer suicide was reported in 1985 in Kerala but the more number of suicides have been reported during the period of economic reforms. Therefore the present study has focused on the significance of the policy changes in last forty years in general and that of reforms period in particular. The significance of the study is underlined by its coverage of the varied range of factors that have been instrumental in changing agrarian relations that are determined by the land tenure system and the structural aspects in a country like India.

1.3 Background
A plethora of writings is available on farmers suicides bringing out reasons for the crisis and the suicidal behaviour of farmers in India. Most of the studies that have been conducted by scholars focused on the states of Maharashtra, Punjab, Kerala, Karnataka and Andhra Pradesh which are most affected by farmers suicide in the country. In fact the situation assessment survey of farmers carried out during the year 2003\(^1\), by the National Sample Survey Organization of India, brought out several startling findings on farm level crisis. The survey revealed that more than half of the Indian farmers were in debt and much of the debt was a consequence of the gap between agricultural expenses and returns from it. As a result, the agricultural activity has become an unrewarding profession in a generally unfavourable price regime. Surinder Jodhka in a
study on farmers suicides in Punjab highlighted the decadal changes in policy and agrarian situation and held it responsible for the suicide of the farming community. When there was a bumper crop of Paddy with favourable natural conditions, government was not ready to buy at the minimum support price and this led to further distress (Jodhka 2005). There has been a general stagnation in the agriculture sector over the last two decades which pushed farmers into distress (Govt. of Punjab 2004). Cash expenditure on crop production has been steadily rising for different crops while the prices have shown a declining trend. The compound growth rate of cash expenditure between 1974-75 and 1991-92 was nearly 9 per cent for Wheat and more than 11 per cent for Paddy in Punjab (Shergil 1998). This type of a situation causing indebtedness has been identified as a major cause for the crisis. Borrowing from informal sources invites trouble for farmers. Studies by Gill and Kaur (2002) pointed out that the middlemen (arthyas) are the major source of credit for farmers in Punjab. The purpose of borrowing found that farmers borrowed for both the “productive” (41%) and “unproductive” (59%) purposes whereas the present study finds that in Maharashtra 83.16% of farmers borrowed for productive and 16.83% for the non agriculture unproductive purposes. The agrarian scenario in Maharashtra has also changed fast. Srijit Mishra (2006) discussed the agrarian crisis that has precipitated a spate of suicides in the state. In Maharashtra the contribution of agriculture to GSDP has come down from 40% in 1960-61 to 13% in 2004-05 but the population dependent is still 58.5 per cent. Deshpande (2002) in a study on farmers suicides in Karnataka, brought out the agrarian distress and debt of farmers as a major cause for the curse. P. Narsimha Rao and K. C.
Suri (2006)\(^1\)\(^{13}\) in a combined study on dimensions of agrarian distress in Andhra Pradesh pointed out that it was a debt burden that pushed farmers into the suicide trap. High cost of cultivation, diminishing productivity, and low returns make farmers further difficult to withstand crop failures and lead them to distress. S. Mohankumar and R. K. Sharma (2006)\(^1\)\(^{14}\), in an analysis of farmers suicides in Kerala, concluded that agrarian crisis and farmers distress are closely linked to the neo-liberal policy regime implemented in the country during the 1990s. V. Shridhar (2004)\(^1\)\(^{15}\) writes that farm individuals and communities are under pressure to cope with the changes brought about by a churn in socio-economic conditions in Andhra Pradesh. Some other studies covering various aspects of farmers’ suicide are by Assadi Muzaffar (1998)\(^1\)\(^{16}\), Kumar Pramod and L S Sharma (1998)\(^1\)\(^{17}\), Bhalla G S (1998)\(^1\)\(^{18}\), Patnaik Utsa (2002)\(^1\)\(^{19}\), Choudhary (2002)\(^1\)\(^{20}\), Govt. of Kerala (2004)\(^1\)\(^{21}\), Shridhar V. (2004)\(^1\)\(^{22}\), Deshpande and Prabhu (2005)\(^1\)\(^{23}\), Mohanty B B (2005)\(^1\)\(^{24}\), Mohankumar and Binni (2005)\(^1\)\(^{25}\), Sainath P. (2007)\(^1\)\(^{26}\), Dandekar et. al. (2005)\(^1\)\(^{27}\), M S Swaminathan (2006)\(^1\)\(^{28}\), Gnyanmudra (2007)\(^1\)\(^{29}\), etc.

International academic development process has also given an equally adequate amount of attention to the studies on suicides. The beginning is contributed by a known sociologist like Durkheim (1951)\(^1\)\(^{30}\). The study known as; Suicide: A Study in Sociology where the author discovers socio-psychological factors that lead the causation analysis of suicidal behaviour. Recent studies on suicides in the world have stressed more on economic aspects and macroeconomic policy changes. Studies have attempted to assess the impact of change in macroeconomic policies of countries and its impact on socio-economic relations in urban and rural agrarian economy.
and its dominance in the suicidal causes. Stone G.D. (2002)\textsuperscript{1,31} studied the impact of Biotechnology on agrarian situation and farmers distress leading to suicides. Murphy, Lilliston and Lake (2005)\textsuperscript{1,32} assessed the agrarian distress from the WTO and Agreement on Agriculture (AoA) point of view and studied the impact of a decade of United States dumping on agriculture markets and thereby agriculture prices and cost benefit effectiveness in developing economies. The foregoing analysis clearly shows that recent studies on suicides in the world have become farmer centric and the determining factors vary from the changing political economy to the macro-economic policies, change in technology, impact of neo-liberal policies and the role and dominance of advanced countries in the world agriculture market.

1.4 Policy Fatigue

The end of the impact of the green revolution as a result of productivity stagnation is a widely accepted fact but the neglect of agriculture in the policy domain is grossly over-looked in India. Several macroeconomic policy transformations have been instrumental in deteriorating the Indian agricultural conditions. Capitalistic macroeconomic policies of the 1960s gave the first shock to agriculture. An entrepreneurial shift to agriculture in the 1970s made it a highly cost orientated production activity whereas the decline in investment and capital formation in agriculture in the 1980s sown the seeds of crisis in future. Grossly the agriculture policy had been of the nature of give with one hand and take back by another. The classic example of reduction in minimum support price for Cotton by Government of Maharashtra after the Cheif Minister’s Economic Package to farmers of six farmers suicides affected districts of Vidharbha region
brings out the approach vividly. Generally, the post reforms Central and State policies had direct and indirect adverse impact on farmers’ welfare. Changes in patterns of government spending and financial measures also affected the conditions of cultivation. In the factors market farmers have to pay the prices dictated by suppliers whereas in the product market the purchasers determine prices with the farmer as a mute receiver (Deshpande 2008). The situation further worsened during the 1990s in the states of Maharashtra, Karnataka, Kerala, Punjab and Andhra Pradesh both due to the policy failure and the successive droughts (Vasavi-1999, Gill & Singh-2006, P.Jeromi-2006, Mishra-2006, Sainath-2007, Deshpande-2008). In all, in these five states study reports have stressed on farmer consolidation, inadequate public investment and inadequacies of post suicide compensation, price risk and market imperfections. It is a well-known fact that the first transformation in the agrarian conditions of India had been the result of the British rule. As a result of this a definite right to private property in land was introduced. Agriculture activity became market oriented. Better irrigation, transport facilities, growth of usury capital and flow of money into land brought about far reaching changes in Indian agrarian land structure, as well as, the agrarian conditions. This process had aspects of both development and degradation. As a result the productivity of agriculture increased due to irrigation facilities and sections of peasants benefited from it. Crop production brought marginal and sometimes more than marginal monetary returns. Enterprising farmers started sending their children to schools and colleges. As a result they were employed in government and took to different occupations. Some of them moved to towns. At the same
time the extraction of surplus from agriculture through land revenue, price mechanisms and collection of other cesses led to great misery and indebtedness among certain sections of the peasantry. During the years of crop failures and depression in markets all suffered badly. During the post independence period there seems to be three phases in the evolution of agrarian relations. One, the reforms and consolidation of the agriculture during the period of the 1950s and 1960s which were on the lines charted out during the freedom struggle. Second, the period of green revolution and the growth of political populism during the 1970s and 1980s and third; the period of liberalization and the deterioration of farmers conditions during the 1990s and after. During the period of initial stages of independence, government came forward with several pro-peasant policies, such as the abolition of intermediaries, reduction of land revenue, provision of irrigation facilities, nationalization of commercial banks, consolidation of co-operative institutions, Lead Bank Scheme of 1969, Regional Rural Banks, institutionalization of NABARD (1982) and a greater share in political power for the farming communities at the state and national level. This also suited the strategy of import substitution and industrial development policy after independence ensuring that farmers produce necessary surplus food grains which would free the country from its chronic dependence on foreign countries and also enable the government to divert valuable foreign exchange to investment in manufacturing sector, ensure the supply of raw materials for industries and provide market for manufacturing sector. As both the capitalist and socialist theories consider the transfer of agrarian surplus as a necessary condition for growth of industry, in India also the improvement in the
living conditions of farmers have never been the objective of government policies. Use of high yielding varieties of seeds, fertilizers, irrigation and other mechanized implements was given high priority during the period of advanced stage of green revolution. The strategy led to an increase in productivity of agriculture on the one hand and the cost of production on the other. It also had other negative consequences on Indian agrarian conditions such as the fall of agricultural output prices as supply increased and increase in the input prices as demand for them shot up sharply thereby leading towards widening the gap between production cost and revenue from agriculture and finally cost exceeding revenue situation. Agriculture became a cash based individual enterprise requiring high investments in modern inputs and wage labour. Lack of remunerative prices in such a situation caused immediate troubles to farmers. In addition, failure of crops and uncertain rains and depleting underground water tables, failure in and increased cost of pest control further doomed the farming economy. Government investment in agriculture was continuously declining but private investment had also shown decelerating trend as the profession did not remain remunerative to farmers. Members of farming communities who had been attached to land for several centuries began to get disinterested in agriculture. They began to turn their face towards opportunities elsewhere in business, industry, education and employment (Suri-2006). Post reforms macroeconomic policies depicted the trend of removing state support to agriculture and dilution of import restrictions. But the advanced countries, especially the US and European ones, continued with policies of state support to their capitalist agriculture. Developing nations like India are continuously asked to
reform their tariff regimes to facilitate imports or free entry of multinational companies in seed, fertilisers and pesticide markets. The place of agriculture in western countries, both in terms of contribution to GNP and employment, had declined due to a rapid industrialization over the last two centuries. But in countries like India this could not happen. The agricultural output growth during the period of post reforms decelerated to 2.4 per cent per annum as against 3.5 per cent during the 1980s. It further slumped to 1.5 per cent during the last few years and to 0.9 per cent by second quarter of 2009. Public investment in agriculture and rural infrastructure also declined sharply. Cultivation without any positive conditions, either at the individual private or state public level, has become more or less a gamble. Because the farmers are not certain whether they will get a good harvest and when they reap a good harvest whether they will get a good price. Only the lending institutions, moneylenders, financiers and traders in fertilizers, pesticides and seeds seem to have gained out of the mounting debts of farmers. Pauperization of farmers seems to be directly related to the prosperity of wasted interests of moneylenders, traders, merchants, commission agents and urban professionals. Heavy investments on inputs, crop failures, indebtedness, price and weather uncertainties result in suicides. The situation has also reduced the credit repayment capacity and thereby the credit ability of farmers in future. In all the loss of socio-economic status, uncertainty of income, unbearable debts, unfulfilled needs and the inability to decipher the factors responsible for the downslide of economic conditions make farmers desperate. Those who normally lead a better life or are socially expected to live a certain standard of life, but fell into difficult
circumstances, are more prone to mental depression and in them the problem of suicidal tendency erupts. Suicide is an outcome of a punctured pride due to despair and a disjuncture between the expected and actual status of socio-economic life of farming community. As a result of the decline in the size of holding, increase in input cost, fall in output prices and unfavourable macroeconomic policies during the period of liberalization, the agriculture in India has no more remained a remunerative activity. The increased productivity of agriculture during the green revolution stagnated in the latter stage. Supply induced fall in agriculture prices and free imports further worsened the situation. Ten years back, the international price of Cotton lint was $1.10 a pound ($2.42 a kilo) but now it is 52 cents (2006). The retail price of Cotton then was Rs.40 a meter, and it is now Rs.80 (2006). The manufactured commodity retail price here is doubled but the farmers are forced to sell their produce at half the price (Dionne Bhunsha 2006)\textsuperscript{1.41}. The situation of support price regime has not been favourable to farmers but compels them to continue with a loss making activity. Not a single support price for the last ten years has met the cost of cultivation, except sugarcane for two years (Dandekar et.al. 2006)\textsuperscript{1.42}. The average gap in the minimum support price and the cost of cultivation per crop as per the figures work out to the following in terms of each crop over the period of 8 years (1996-2004). The difference given is in minus percentage from the price asked for and granted; Paddy–38%, Bajra–48%, Groundnut–32%, Arhar–40%, Cotton–38%, Sunflower–50%, Mug–50%, Urad–47%, Soybean–38%, Sugarcane–12%, Wheat–47%, Gram–47% and Safflower–39%. Thus all the crops are cultivated at a loss for the cultivators. The loss varies from a minimum of 38 per cent
and the maximum of 50 per cent. The exception is Sugarcane where the loss is minimized at 12 per cent.

1.5 Objectives of the Study

The objectives of the research are as under;

1) To study the agriculture policy transformations that had impacted the agrarian economy of India during last sixty years of independence.

2) To study the agrarian scenario and related issues in India during the period of planning in general and in the states from where the majority of farmers suicide cases have been reported in particular.

3) To study the terms of trade in Indian agriculture and to find out whether there is some correlation between the adverse terms of trade in agriculture and the farmers suicides.

4) To investigate in to and identify and analyze the socio-economic and psychological causes that has resulted in committing suicides by farmers.

5) To study the rural agrarian credit market and comparative role of different institutions and their practices and impact on the individual farmer economy and socio-economic decision making.

6) To study the agrarian situation in Maharashtra including the area and yield, changes in cropping pattern, cost of production, market and minimum support prices, difference between the cost of cultivation and revenue, government policies, irrigation and various other aspects and the impact of these on farming economy, as well as, its impact and correlation with suicidal behaviour of farmers.

7) To investigate the comparative significance of various causes that had a significant impact on the rate of farmers suicides in the state of Maharashtra.
8) To study the socio-economic, geographic, demographic and gender concentrational aspects of suicides and the probable causes of the suicidal behaviour of farming community.

9) To investigate into the trends and patterns of the recent suicide scenario in Maharashtra.

10) To study the nature and extent of indebtedness among deceased farm households.

1.6 Hypotheses of the Research Study

The present research work has a basis of the set of following hypotheses;

1) The loss of socio-economic status due to uncertainty of income, unbearable debts, unfulfilled needs, production cost exceeding revenue situation, increase in input cost and fall in output prices, declining size of holding, crop failures and stagnated agricultural productivity have the concording impact on suicides of farmers in India in general and that of the state of Maharashtra in particular.

2) It is not the poverty that takes farmers to suicidal act but those who normally lead a better life and are socially expected to live a certain standard of life but fall into a difficult circumstances due to the disjuncture between the expected and actual socio-economic status are more inclined to commit suicides.

3) Pre and post independence agrarian policy transformations of the government in general and post reforms policies toward agriculture in particular have correlation of significant degree with the framers suicides.

4) The different phases of agrarian political economy that have evolved the changes in agrarian relations after independence such as the periods of the 1950s and the 1960s; the 1970s and 1980s and that of liberalization during
the 1990s have been instrumental in deterioration of farmers’ conditions have led in to the suicidal behaviour of farmers in different states of India. 5) Marginalization of farmers political and economic interests in the states legislatures has led in to an apathy for farmers who constitute a large chunk probably one fifth of the electorate did not receive adequate policy attention thrown them in to a socio-economic isolation has led in proliferation of suicides of farmers in agriculturally progressive states like Maharashtra.

1.7 Methodology and Data Collection
Keeping in view the set of aimed objectives and hypotheses the main methodological thrust of the research is on collection of specific, relative and authentic secondary and primary data and on systematic data processing and analyses. The secondary data related to review of literature on suicides and suicidal behaviour have been obtained from books on various social sciences and from the earlier research works, empirical evidence, the facts, figures published in various reports by the institutional study groups and the government expert committee reports, reference material published in books, research papers, proceeding of seminars, government/legislative proceedings, etc. To mention some of the important sources of the secondary data are; IGIDR report, Report of the Fact Finding Team of Planning Commission, Commission on Farmers Welfare, Andhra Pradesh, Tata Institute of Social Sciences Report, Report of the Expert Group on Indebtedness, etc. For the purpose of the collection of the secondary data the libraries that have been useful are; Dhanajayrao Gadgil Library of Gokhale Institute of Politics and Economics, Pune, the library of Yashvantrao Chavan Academy of Development Administration,
Pune, library of Bankers Institute of Rural Development, Lucknow and the library of Mahatma Phule Agricultural University, Rahuri, etc. Another method that has been employed to cross tally and empirically study and verify the set of hypotheses is the case study method relying on a scientific method of sample survey done by field investigation and interview cum questionnaire method. The primary data collected through Simple Random Sample Method which consisted 200 farmers suicides affected households that were selected from 3 regions of the state i.e. Vidarbha, Marathwada and Western Maharashtra, 9 districts, 24 tehasils and 166 villages. Apart from the questionnaire, the survey method also consisted the different components such as focus group discussions and village level informations. The villages were selected on the basis of the list of reported suicide cases available at district collectorate for the period from 2001 to the latest available period during the study. The selected sample of 200 farmers suicides affected households for formal interviews and the questionnaire method interviews substantially represent the problem selected for the study. The data collected from the primary and secondary sources have been processed through simple statistical methods such as percentage and percentage change analyses and through some other simple statistical tools for the purpose of trend analyses and interpretation.

Regionwise selection of the villages and the households is depicted as under:

<table>
<thead>
<tr>
<th>Region</th>
<th>No. of District</th>
<th>No. of Tehsils</th>
<th>No. of Villages</th>
<th>No. of Cases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western</td>
<td>01</td>
<td>07</td>
<td>33</td>
<td>34</td>
</tr>
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1.8 Research Design/Chapter Scheme

Chapter - 01
Introduction
The chapter consists; Introduction, Interdisciplinary Relevance, Significance of the Study, Background, Policy Fatigue, Objectives and Hypothesis, Methodology and Data collection and Research Design/scheme of chapter.

Chapter – 02
Review of Literature

Chapter – 03
Changing Agrarian Political Economy of India and Farmers Suicides
This chapter focuses on the changing nature of the agrarian policies since independence and particularly during the reforms period and its resultant impacts on the agrarian economy of the country. The chapter also has thrown a light on the positive correlation of significant degree between the post reforms policies towards agriculture and increasing number of farmers suicides in India. Important aspects that have been covered are; the periodic plan outlay on agriculture and allied activities, budgetary allocation on agriculture, institutional and non-institutional credit flow to agriculture, source wise indebtedness and the farmers suicides during the period of the 1997-2006, etc.

Chapter – 04
State wise Review of Agrarian Economy of Suicide Prone States in India
The chapter consist the state wise phenomenon of agrarian crisis and farmers suicides in India. In which, the four farmers suicide affected states i.e. Punjab, Kerala, Andhra Pradesh and Karnataka have been studied.

Chapter – 05
State of the Agrarian Economy and Farmers Suicide in Maharashtra
Chapter deals with the characteristics of the agrarian economy of the state of Maharashtra. The important contains of the chapter are; cropping
pattern, Cotton economy, regional backlog, indebtedness and Suicide Mortality Rate etc.

Chapter – 06
Socio-Economic Characteristics of the Surveyed Districts for the Primary Data Collection
In the chapter we reviewed the basic socio-economic characteristics of the districts which were selected for the purpose of the primary data collection i.e. Nine districts from Western Maharashtra, Marathwada and Vidarbha regions of the state.

Chapter – 07
Primary Data Based Identification and Analyses of Socio-Economic Causes of Farmers Suicides in Maharashtra
The chapter is based on the primary data collected from the three regions of the state of Maharashtra. The chapter brings out tabulation based analysis of the causes of farmers suicides in Maharashtra. In all the chapter consists 47 data tables that have been commented on the basis of the statistical outcome and the experiences gained during the course of the primary data collection.

Chapter - 08
Findings and Conclusion
I) Salient findings from the secondary data
II) Salient findings from the primary data
III) Conclusion

References

Annexure
I) Questionnaire
II) Name and address of farm households selected for primary data collection