Chapter -02

Review of Literature

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Introduction
Indian agriculture is passing through a difficult situation. It is widely acknowledged by major political parties, statutory bodies and underlined by the research studies. In the last five decades, majority of farmers have become poor and harried outcasts in their own country, with no respectful place in the public policies. Hence, farming community has been at the marginal in Indian economic, social and political life. Agriculture has become relatively an unrewarding activity due to the unfavorable price regime and low value addition. It causes abandon of farming and increases migration from rural areas. According to the Commission on Farmers’ Welfare in Andhra Pradesh (2005)*, “agriculture in India has been in an advanced stage of crisis. The most extreme manifestation of the crisis is in the suicides by farmers in different parts of the country.” This brings out that something is terribly wrong in the countryside (Swaminathan-2006)**.

Half of the Indian farmers are indebted and much of the indebtedness is due to a sharp increase in agriculture expenses and declined returns during the late 1990s. Inequality in income between the rural and urban households and between the cultivators and non-cultivators has been growing very fast. The monthly per-capita consumer expenditure of three forth of the farmers was less than Rs.615 (NSSO-2003)#. As well as, the food consumption of the rural masses has been below the consumption level of the famine period of the 1939. In the last 15 years, the proportion of marginal and small holdings has been on the rise and the share of agriculture in GDP decelerated fast and has become 14.5 per cent. But the proportion of the population depending on agriculture for their livelihood
has remained more or less stable (i.e. 58.5 per cent) (RBI-2009)##.

Agrarian distress is not a new phenomenon for India; but the suicide by farmers is a surprising apathy. During the British and post British periods, farmers faced droughts, crop failures, and worst price falls, also the burden of debt and excess land revenue. But, it is never heard that they ended life through suicides. According to the official statistics, there were 8900 suicides by farmers between 2001 and 2006 in four states of Andhra Pradesh, Karnataka, Kerala and Maharashtra. Studies on farmers suicides at national and international level have pointed out that several structural and social factors are responsible for the situation. It includes the factors such as the changed pattern of land holdings, changed cropping pattern from food grains to cash crops, liberalization policies, etc. which prematurely pushed Indian agriculture into the global market without a level playing field. Heavy dependence on high cost paid out inputs, market vagaries, lack of remunerative prices, indebtedness, neglect of agriculture on policy front, decline in public investment, break up of joint families, individualization of agricultural operations, etc. have also been equally responsible for the farm distress. The findings of the reports and many studies pointed out that the agrarian distress is the resultant outcome of the policies pursued by the government in last twenty years at the central and state level.

The first incidence of farmers suicide was reported in 1986 in Kerala. Which was a Rubber growing farmer from the state. But the incidence was neglected by the state government as an accident. There after more number of farmers ended life through suicide in the state of Kerala. Further during the 1990s, the spate of farmers suicides spread from north
to south Karnataka, Andhra Pradesh, Maharashtra and Punjab. The growing incidences of farmers' suicides are found particularly after the introduction of the New Economic Policy in the country. Farmers have been at the back foot in the era of liberalized market economy. Indian farmers could not compete with the developed countries due to high price of indigenous product. However, agricultural products of the developed countries are cheaper because of the higher degree of subsidies to them by the government. Hence, the international prices are set at low level. Which are not affordable due to the situation of cost exceeding market prices. As a result, the gap between income and expenditure has widened over the years. The institutional credit mechanism is expected to play a vital role in agricultural development. But the share of the same, which was little over 7 per cent in 1951, increased manifold to over 66 per cent in 1991 and further decelerated. The co-operatives are specially meant for the supply of credit to the small and marginal farmers. But the share of the sector was stagnated at 22 per cent in 2005-06. Which is less than half of what it was in 1992-93 (62%). The share of non institutional sources was 93 per cent in 1951 which declined sharply after the nationalization of the commercial banks. Again the same has been on the rise during the period of financial liberalization. This shot up to 30.9 per cent in 2000 and further around 36 per cent in 2006. It is a matter of concern. Because the root cause of the present distress is indebtedness and which is on account of the increasing share of the non institutional sources in agricultural credit disbursement and the heavy rates of interest. The structural changes which have taken place during the 1990s made a long term impact on Indian economy in general and that of agriculture in particular. At the
initial stage of the WTO (AoA) amendment, the agriculture sector was performing well. But the East Asian Crisis of 1996 caused reduction in the prices of agricultural commodities which adversely affected the domestic farmers. After 1997, Indian government substantially reduced subsidy to the agriculture sector which was as per the guidelines of the WTO amendment. On the other hand developed countries continuously safeguarded their farmers through increasing of subsidies under different names. Government also eliminated the quantitative restrictions on imports as well as import tariffs from 35 to 5 per cent in 2002. It boosted the imports of agricultural commodities in the late 1990s. This resulted in to the dismal of the agrarian community in India. Farmers don’t have any prospectus to continue with the cultivation. It is the sign of dark clouds of distress over the agriculture sector. Further it manifested in to a distress act of suicides by farmers in countryside of the various states.

Still 1995, farmers suicides only had the value of ‘Paper News’. Also the government did not have any separate record on farmers suicides. After 1996, government started to register farmers suicide cases separately in the National Crime Record Bureau (NCRB). And for Maharashtra, it is available from 1997. There is not even a single study available that was undertaken prior to 1995. First study was conducted in Karnataka by M Assadi in 1997 and then it ignited the national academic debate on suicides by farmers. The first study focused on the structural changes that have taken place after the period of 1991. Which was the root cause of the agrarian distress and thereby farmers suicides in the state of Karnataka. Another study was conducted by E Revathi (1999) which pointed that the stress on account of market imperfections and the deterioration of farmers
in the state of Karnataka led to suicides by them. In Maharashtra, the problem was first focused by a journalist, P Sainath in 1997. When he visited Yavatmal district (suicide hit district in the country) and found that growing indebtedness is the root cause of the agrarian distress and farmers suicides in the Vidarbha region of the state of Maharashtra. Thenafter the state government appointed a commission under the chairmanship of the Agricultural Commissioner, Pune. But for a long time the report was not available for decision. After 1997 the incidences of farmers suicides increased consistently in the state as well as other parts of the country. In 2004, the suicide by farmers was given a priority in state planning of Kerala. The Kerala government carried a thorough survey and implemented the recommended policies by different study groups. As a result, there was a sharp decline in the incidences of the farmers suicides. The states like Kerala, Andhra Pradesh, Karnataka and Punjab implemented policy measures to eliminate the spate of suicides among the farming community. On the other hand, state government of Maharashtra who carried out the study on farmers suicides in 1998 kept silent till 2006. In 2006, Indira Gandhi Institute for Development and Research (IGIDR) conducted a study in suicide affected Vidarbha region of the state of Maharashtra. However, the Mumbai High Court in the judgment against the writ petition by an NGO delivered a judgment ordering the state government to study the problem and submit report to court within a period of six months. Hence, Tata Institute of Social Sciences conducted a survey in Vidarbha, Khandesh and Marathwada regions of the state. Both the studies found that indebtedness of farmers has been the root cause of the agrarian distress and thereby suicides of farmers. However, the lack of
irrigation facilities, as well as, the weak institutional support is at the root of the unrewarding nature of the agricultural practices in the state. Thereafter the central government deployed a study team under the chairmanship of M S Swaminathan, entitled as a ‘Fact Finding Team’. The team not only studied farmers suicides but also looked into the historical and contemporary phenomenon of the distress in Vidarbha region of the state. Study found that the wrong application of the new economic policy and neglecting of the agriculture sector during the post reforms period have been responsible for the agrarian crisis which manifested in to the suicides by the farmers in the state.

There are regional differences found in the causes of farmers suicides. Each of the state has a different characteristic of the phenomenon. Though, the indebtedness is a root causes of suicides, the reasons behind it are different in each state. In Maharashtra, lack of irrigation facilities, drying up of institutional credit and price volatility of Cotton were found responsible for suicides by farmers. The implementation of the trade liberalization after 1991 took the lives of farmers in the state of Kerala. The state farmers could not be able to survive in the uncertain nature of international market and hence were trapped into an economic hardship. In Karnataka the incidences of farmers suicides are found concentrated in the Northern Region. Which is characterized as dry land farming. Farmers of the region have to face difficulties to cultivate new varieties of seeds. As a result, there is a decline in productivity and thereby production and income from agriculture. The cost of cultivation has been continuously on the rise and returns have been decelerated. Further it leads to the indebtedness and the distress act of suicide in the state of Karnataka.
Increasing input prices by 400 per cent as well as a lack of irrigation facilities pushed farmers in suicidal behaviour in the state of Andhra Pradesh. And in Punjab, the increase in consumption or non agricultural expenditure has been at the root of the agrarian crisis. Also the crisis is saturated only among the cash crop growers i.e. Cotton, Chille, Groundnut, Rubber, etc. Farmers who cultivate the food grains relatively face less crisis as compare cash crops growers. Also, the conditions of wage labourers are found comparatively better than farmers. The labourers also face economic hardship due to the decrease in real wages. The major source of the literature for present study is based on the studies undertaken by research institutions and state governments in last few years. Studies are mostly carried out in Andhra Pradesh, Karnataka, Kerala, Punjab and very few in the state of Maharashtra i.e. four. However, not even a single study attempted to cover the whole state for the purpose in Maharashtra. At the most they covered a district or a region. In the year 2006, the state and the central government took steps towards solving the problem in the form of a Relief Package worth Rs.4820 crore for six suicides affected districts of western Vidarbha region in Maharashtra. It also failed to address the farmers directly because of inefficient implementation of the same by the government officials and corruption. The incidences of farmers suicides have increased even during the post package period. Nonetheless, till today the tragic act of suicides by the farmers is continuously on higher side in the Vidarbha region of the state of Maharashtra.

Muzaffar Assadi (1998)\textsuperscript{2,1} studied the causes of farmers suicides in Karnataka. Suicides of farmers in Karnataka were found concentrated in
the northern dry region of the state. Heavy losses incurred due to crop failure and mounting debts of the private moneylenders seem to be the main reason of the agrarian distress in the state. Many of them who committed suicide were market oriented Arhar (Tur) growing farmers. Price crash in the market incurred heavy losses to the cultivators. It is a sign of the failure of the government agencies to procure bumper crop. Decline in the income and increase in the cost of cultivation forced farmers to borrow from the private sources at higher rates of interest both for the consumption and production purpose. Where as the supply of institutional credit was mere stagnant or sometimes declined. Majority of the farmers were not eligible for the institutional credit due to their defaulting accounts. Most of them cultivate on leased in land where 50 per cent of the produce goes in the form of rent of landowner. But in case of the losses farmer one who cultivates the land has only to bare it. Hence the situation of these cultivators is more vulnerable. Important to note is that these kinds of farmers are not eligible for the institutional loan because the land is not in their name. Therefore this category of farmers completely depended on the non institutional sources. Over all negligence by the government, market uncertainties, declining productivity and thereby increase in private debt burden are found the reasons for distressed behavior of the farming community in the state.

E Revathi (1998) focused on the missing issues from the previous studies carried out on farmers suicide in Andhra Pradesh. Non- inclusion of irrigation is a major factor for the tragedy in the rural parts of the state of Andhra Pradesh. In the process of the creating private sources of irrigation, most of the farmers have invested heavily on digging and
deepening of wells. The average investment in creating of individual irrigation facilities varies from Rs.50,000 to Rs.100,000. The purpose of borrowing by farmers clearly shows that it is mostly for the creation of agricultural infrastructure. It is basically expected from the state government through budgetary provisions. Due to the failure of the institutional credit mechanism, farmers resort to the private sources for borrowing at exorbitant and usurious rates of interest. Institutional credit sources concentrate only on the big and medium farmers. Whereas, small and marginal farmers has been left out from the purview of institutional credit mechanism. One third of the deceased farmers were tenants who are not qualified to receive any institutional credit. In all, it is a politics and economics of negligence of rural economy for over a period of one decade that is one of the important causes of suicide by farmers. This demands an immediate attention towards agriculture in the policy domain to stop the distress act of suicides in the state.

G Parthasarathy and Shameem (1998) studied farmers suicides in Andhra Pradesh. In a combine study the attempt was made to concentrate on the Cotton crop because most of the farmers who committed suicides were the Cotton growing farmers. The study was conducted in Warangal district of the state of Andhra Pradesh. A number of factors were found having a correlation of significant degree with the suicidal act such as adverse rain fall and low yields, unremunerative prices, rise in cost of cultivation, indiscriminate use of pesticides, inefficient work of cooperative credit agencies and nationalized banks, increasing share of private sources in agricultural credit and the growth of lease holdings in Andhra Pradesh. Cotton cultivation in the state was found inflicting
higher cost on the peasant than other parts of the country. The input prices have sky rocketed during 1995-2002 in Andhra Pradesh as compare to other states in the country. Hence the cost of cultivation increased but the returns from the agriculture remained stagnant and sometimes found declined. In this context, inaccessibility of institutional credit and dependence on moneylender or the input dealers for credit was the main cause of the deep stress on farming community. Instability of yields and prices made farmers unstable on economic ground. The sudden drop in price of Cotton during the harvesting has been the cause of lowering returns from the agricultural operations and particularly from the Cotton cultivation. The operational cost in Andhra Pradesh exceeds returns from cultivation more as compare to other states in the country. The failure in ability to acquire crop loans has been a different story. It forced farmers of the state to obtain loans from private sources at the higher rates of interest. Interest cost of non institutional sources has been quite high in Andhra Pradesh as compare to other states. It is because of the higher degree of reliance on moneylenders due to the neglecting attitude of the institutional credit sources. The rates of interest charged by the moneylenders varied between 36 and 60 per cent per annum. Moneylenders disadvantaged the weak position of the farmers and trapped them into a tied credit. In such a situation the pressure on borrower is greater because of the structural changes in the characteristics of moneylenders from agriculturist moneylenders to professional moneylenders. This type of a new category of moneylenders grabs farm land or assets to recover the loan. It has become a matter of humiliation of
the farmers and further reflected into the distress act of suicides in the region.

The study of A.R. Vasavi (1999)\textsuperscript{2,4} depicted that the spate of suicide in farming community is largely an ecological, economic and social crisis in the state of Karnataka. The study was conducted in Bidar district of the state. Agricultural policies that overlooked the ecological specificity of the region and the retention of iniquitous social structure from the bed rock is producing such distress. The subordination of cultivators to market and capital forces without any safety net do not support them in the time of crop loss which has been causing the devastation of rural community. After the green revolution agriculture became commercialized which needs more capital, but it is not easily available to majority of farmers. From 1987-1992, credit availability to agriculture sector by nationalized banks stagnated to 11.7 per cent. As a result, there is an increase in the share of non-institutional sources in agriculture credit disbursement and thereby growing indebtedness of the farmers. Though the inputs are available, farmers do not know how to use it due to lack the of extension services. And also the quality of inputs is poor. So, it increases the cost of cultivation by increase in the quantitative use of inputs. Declining productivity with minimum returns and increasing indebtedness create a high degree of stress. Further it has manifested in the distressful act of suicides by farmers in the state of Karnataka.

A Sociologist B.B. Mohanty (1999)\textsuperscript{2,5} focused on Durkheimian sociological approach of 1951 to examine the meaning and causes of farmers suicides in the state of Maharashtra. For the purpose, study was conducted in Amaravati and Yavatmal districts of the state of Maharashtra, where the
incidences of suicides at that time were highest. The analysis is based on the 66 reported cases of farmers suicides from the above mentioned two districts. To evaluate the impacts of agricultural distress, farmers who committed suicides were classified into three categories; small, medium and large on the basis of land holding pattern. The proportion of suicides committed by small farmers was 64 per cent, while medium and large cultivators were 23 and 14 per cent respectively. Mostly, they were the Cotton growing farmers. Increasing cost of cultivation and declining returns due to crop failure and market imperfections were found as the root causes of agrarian distress in the region and thereby farmers suicides. Large farmers borrow money from the formal lending agencies while small holders were found depending mainly on informal sources of the same. The small farmers were adversely affected by the introduction of the neo-liberal economic policies during the early 1990s. Some of those had over extended themselves financially due to unfavourable price regime. There was not only a decline in their agricultural income as a result of crop losses, but also increase in the cost of cultivation and indebtedness on account of borrowing from informal agencies was realized. Suicides among the large farmers were due to a combination of business failures, family discords plus diminishing political influence and social esteem. In their case, suicide was a consequence of estrangement linked to the break down in the traditional values and norms whereas the small and marginal farmers are committed suicides due to economic hardships. G K Grover, Sanjay Kumar and Kamal Vatta (2002) conducted a study on farmers suicides in Punjab. The incidences of farmers suicides in Punjab are attributed to the changing agrarian relations, frequent crop
failures particularly that of Cotton during the period of the 1990s, increasing debt burden among the farming community, increasing unemployment in the rural parts of the state and increasing spending on social functions such as marriages. The study was undertaken to unravel the socio-economic causes of distress faced by the farming community and to document the market conditions and infrastructure availability in product as well as factors markets. For the purpose of the study 30 victim families were approached to know the distressful conditions that led to suicide by farmers in the state. Study further found market imperfections as a root cause of the distress amongst cultivators. During the time of a bumper harvest there was a glut in the market and the government agencies were hesitant to procure large volumes of food grains because of already overwhelming stock. As a result of the glut of supply, market price of Rice and Wheat slashed below the cost of cultivation. Hence the expected returns turned in to negative which increased the debt burden of borrowing from village traders and pesticide dealers who have the important role in the marketing of Cotton, Rice and Wheat in Punjab. The farmers were forced to sell their produce through these dealers and they charged relatively more commission or unjustified deductions. Also the late entry of government agencies in the procurement contributed to the exploitation of farmers by the private traders through offering lower price for their produce. At the same time, farmers are also in hurry to make money to fulfill the previous commitments, vis-à-vis consumption. Victims were largely belonged to the age group of 18-37 years. About 57 per cent of victim families were the joint families and there was a prevalence of high degree of illiteracy. Almost all the sample households were indebted, which
was the prime reason for suicide among 86.58 per cent of the victims. The proportion of non-institutional credit in the total outstanding was around 65 per cent. Therefore such type of debt burden leads to the stress on individual life and the mental disorder leads to the ultimate act of suicide. The productivity of the Cotton has been declining with every passing year. Sometimes the Cotton cultivators have to forego the entire crop due to the severe attack of American bollwarm. The underground water table during the recent years has been declining so sharply that also forced farmer to use submersible pump-sets for getting adequate water for irrigation. This has increased the financial burden on the farmers. Due to this entire list of problems, already indebted farmers found it difficult to repay their debts and consequently it led to mental stress for them and ultimately towards suicide.

According to C Ratnam (2002) farmers who have not been able to cope up with the distress take the extreme step of suicide. The agro-economic and social causes lead to farm distress. The study covered 50 suicide affected households of Warangal, Anantpur and Mehubnagar districts of Andhra Pradesh. Majority of the farmers committed suicide belonged to the category of small and marginal farmers. Most of the victims had nucleated families, which indicates that the emotional and practical support to these victims was not there. The low level of literacy amongst farmers makes them fall prey to the false promises and advertisement by the pesticides dealers. The irrigation facilities mostly consists wells, is a private source where the farmers have to invest heavily to dig and deepen the tubewells and traditional wells. In the new input-output market structure, farmers were exploited by the traders. Farmers always used to
get the price for their produce below the cost of cultivation and their level of expectation. Farmers are only the mute receiver in the agricultural marketing mechanism. The Cost of cultivation was found high particularly in Cotton crop. The low yields and high cost of cultivation of the same resulted in to the negative returns from agriculture. On the social front, marriage of a daughter/sister was also found as an important aspect of distress to the individual. In all, crop loss, debt burden, failure of tube wells and change in the market structure are reported as major reasons for committing suicides in the state of Andhra Pradesh.

R S Deshpande (2002)\textsuperscript{2,8} studied agro-economic causes of agrarian crisis and farmers suicides in the state of Karnataka. Most of the farmers committing suicides belonged to northern Karnataka region which is a drought prone area of the state. For the purpose, personal interviews of 99 suicide affected families and village group discussions were undertaken. Study found that the change in cropping pattern from food grains to commercial crops and thereby increase in the cost of cultivation and marginal remuneration with the minimum support of an institutional credit mechanism was the root cause of agrarian distress in the region of the state. Most of the farmers committing suicides were small and marginal farmers and belonged to backward communities. Cost of cultivation increased because of higher use of fertilizers, pesticides and for the irrigation facilities at individual farm level. Failure of input-output markets and the dominance of the middlemen in price determination caused the declining profitability of the business. State government has withdrawn the support by declining public investment in agriculture. As well as, the ratio of farmers dependency on input dealer for the use of
inputs has gone up. Because the state government extension services have been failed to aware the farmers about the applications of the new varieties. Increase in division and fragmentation of land causes for the disproportionate returns to the investment. The new varieties of seeds are more water intensive. And the inadequate irrigation facilities could not give expected returns from the cultivation. However, declined productivity and thereby production and the low prices at the market, agriculture is no more remunerative to the cultivators. On the other side household expenditure on consumption and other social functions increased substantially. As a result, farmers were not able to clear outstanding loan and became defaulters. Hence, instead of repaying the previous loans farmers need new loan and for that they resort to the non-institutional sources. At the same time, moneylenders charge heavy rates of interest and the loan amount goes beyond the repaying capacity of farmers. Again the vicious circle of production, marketing and credit leads to incurring of huge losses from the agriculture. Sometimes moneylenders forcefully acquire the land to recover loan amount. The loss of assets has been the matter of humiliation particularly in the rural parts. Further it leads to psychological stress and thereby distress act of suicides by farmers in the state of Karnataka. Study stresses on the long term measures rather than short term to come out with the problem.

According to, G Satyanarayana, M.V. Raghavulu and A Ram Mohan (2003)\(^2\)\(^9\) a new economic policy and opening of Indian agriculture at international level without any institutional support affected the domestic prices and thereby income of farmers. Free entry of Multinational Corporations in the seed market affected the state farmers of Andhra
Pradesh badly as compare to other states in the country. Inadequate supply of institutional credit forced farmers to borrow from the private sources at higher rates of interest for meeting both cultivation and consumption expenditure. The irrigation facilities being scares in the state most of the farmers borrowed for the individual irrigation facilities i.e. digging and deepening of wells and tubewells. Unremunerative price pattern reduced the repaying capacity of farmers. Several social and psychological factors activated during the period which pushed them into a distressful act of suicides. But the root cause of the social and psychological stress led towards the deterioration of the rural economy of the state in recent past. Hence they feel that the policies which can enhance the economic conditions of farmers are needed rather to focusing on to counseling them.

S.R.Ahlawat (2003) investigated the socio-economic reasons of farmers suicides in Harayana. The study was conducted in Jind, Rohtak, Sirsa and Hisar districts of the state. The district-wise suicides revealed that there were more occurrences of suicides in the water logging regions of the state. All these districts have experienced crop failure for the last five years which was due to the acute water logging and frequent pest attack. Study further found that most of the victims belonged to small and marginal category and some of them were land less means either the share croppers or agricultural labourers. More than 70 per cent of farmers who committed suicides were between the age group of 20 to 30. The important thing is that 91 per cent of the deceased farmers were living in nuclear families, and 79 per cent of them separated from the joint family in recent past of four or five years. As agriculture has become commercial, farmers
applied more fertilizers to get more production. But it was observed that the productivity has been declining in the state due to a misapplication of inputs. It not only affected the ecology but also increased the cost of cultivation. On the other hand institutional credit supply to state agriculture reduced during the post reforms period. There has been a rise in the standard of living of peasantry as a result of the green revolution. Farmers spent more to maintaining the status in the society. There was a big gap between income and expenditure and therefore farmers started to borrow from private sources at high rates of interest. These consumerist cultures have contributed more to the distress. Repayment of the loan becomes impossible due to the consecutive failure of crops and declining returns. The degree of stress goes beyond the capacity of victims and they have the only way to commit suicide to rescue from the situation.

B.B. Mohanty and S. Shroff (2003)\textsuperscript{2,11} in a combine study of Maharashtra revealed that though crop losses, indebtedness and market imperfection causes economic hardship to farmers, social factors were also at work which led in most of the cases to their suicides. Farmers suicides in Vidharbha region was the result of a complex process of interaction of both historical and contemporary socio-economic forces. The study has covered 30 farmers suicide affected households from Amravati, Yavatmal and Wardha districts of the state. Almost, in all categories of farmers had taken loan from the formal agencies due to a heavy uses of high yielding variety of seeds, fertilizers and pesticides. Unlike the formal sources, the indebtedness to informal agencies was caused by non-agricultural purposes. The loss of agricultural income did cause an economic crisis for all the farmers. Frequent drought and thereby crop failure, vis-à-vis,
withdrawal of the state support to agriculture steadily tighten the rope of distress around the neck of farmers. The study further found that the distribution of suicides on the basis of major reasons reveals that suicides were mainly attributed to social reasons such as family problems, older age, illness, alcoholism and gambling, love affairs and death of close relatives also play a dominant role in the suicidal behaviour. According to the size classes, the social reasons of the suicides were more prominent in the case of large and medium farmers. It was found that out of the 7 large farmers who committed suicides, the loss of agricultural income led to the suicide of only one farmer. A significant number of farmers from small and marginal groups committed suicides due to the loss of agricultural incomes and indebtedness. Though the loss of agricultural income and indebtedness appeared to have taken the lives of a number of small farmers, in many cases the roots of such deaths lay in the social issues as well.

A study by Mohan Rao (2004)².¹² focused on the relationship between land holding pattern and farmers suicides in the state of Andhra Pradesh. Study further states that majority of the farmers committing suicides belong to a small and marginal category of land holding pattern. Small and marginal farmers have entered in the arena of high risk commercial farming in the hope of salvaging themselves. Hence the situation of these categories of farmers has become more vulnerable. The small and marginal venture under the unfavorable environment of inadequate resource endowment, constantly eroding institutional support of credit and marketing mechanism of exploiters at various levels. Occasional benefits and profits received by them kindred their hopes of adventurism
towards risk taking. When their expectations failed either due to nature’s fury or human greed or institutional indifference, life became vulnerable of already small and weak. Such circumstances trigger suicidogenic impulses in areas with high degree of social cohesion, as well as, those with low degree of social integration.

E. Revathi (2004) conducted an inter districts analysis consisting four districts in Andhra Pradesh. For the purpose, the study used data available on farmers suicides from the commissioner office. The study focused on the impacts of the agrarian crisis on the small and marginal framers from the backward communities. The study found that, incidence of suicide is high among the first generation farmers belonging to the backward (dalit) communities. The backward communities became land owner during the tenancy reforms. The land distributed among these social groups has been less fertile and unviable for cultivation. At the initial stage, farmers invested heavily to make it cultivable and then for the actual cultivation. The cost of cultivation increased substantially during the post reforms period due to the increase in input prices. Also these categories of farmers are away from the public irrigation facilities. Hence, they depend more either on monsoon or underground water resources. Again farmers invested on the individual irrigation facilities i.e. wells and tubewells. Most of the suicides were concentrated in the areas having higher gross irrigated area through underground water sources. There is a positive correlation of high degree between the area under non-food crops and the concentration of farmers suicides. The farmers who followed the cropping pattern of large farmers faced high risk. On account of already weak economic conditions, farmers cannot carry the hidden risk in cash
crops. However, decline in income from the agriculture causes the high degree of economic burden. Indebtedness of the farming community due to increase in agricultural expenses and fall in income have been the main causes of committing suicides in the state in general and that of backward communities in particular.

B. Muralidharan Rao and G Venkata Siva Reddy (2004) in a combine study of Anantpur district of Andhra Pradesh depicted that there is a correlation of high degree between agrarian crisis and farmers suicides in the state. After 1995, expenditure on the farming activities increased due to reduction in subsidies and the use of higher doses of pesticides and fertilisers. There is also an increase in the frequent crop failure due to successive droughts and spurious seeds. Implementation of new technology in agriculture reduced the employment in the rural sector but households’ expenditure on consumption has increased substantially. Though there was an increase in money wages, there was a net decline in real wages due to the increase in general price level. However, there is no alternative source of income available to the farmers. As a result, the economic condition of farmers was shattered and they were in deep crisis of debt. Therefore farmers started to borrow money for the consumption purposes from non-institutional sources. It was an outcome of the lack of institutional credit opportunities and alternative source of income. Many of them with the deterioration of their economic activities lost hope of relief from their debt burden. It has pushed many farmers to commit suicides in the state of Andhra Pradesh. The crisis further aggravated the situation and forced people to involve in anti social and criminal activities. And this is the more serious aspect of the agrarian crisis. The youth of the
family affected of farmers suicides were found entered the nexalism. And the sense of anti government activities generated slowly among the rural youths. Study suggested that the inclusiveness of crop insurance scheme, input subsidies to affected farmers, remunerative prices and quality services should be provided by the extension services for an awareness of the farmers. The development policies should be drafted in such a way where the rural masses in general and farmers in particular will be at the center.

M. Nazeeruddin (2004)\textsuperscript{2,15} studied farmers suicides in Rayalseema region of Andhra Pradesh. 85 farmers suicide affected households were select for the purpose of the study. According to the study, an erratic rainfall has become a worrying factor for the farmers particularly after the period of 1996. But the main reasons for agrarian crisis are the mounting debt burden, frequent droughts, crop failures, spurious seeds and pesticides, unfavorable prices for their produce and increasing expenditure on the private health services in the absence of the public health facilities. It compelled farmers to commit suicides. Mostly the victims belonged to small, marginal and tenant cultivators. In most of the cases, victims had borrowed huge loans from private moneylenders due to inadequate supply of credit from the institutional sources for agricultural purposes. The private moneylenders charged high rates of interest varying from 36 to 60 per cent per annum. Unkindly monsoon caused crop failures and thereby huge losses. Further, farmers could not repay the loans that mounted due to the high rates of interest. To sum up; there is a need of crop insurance, supply of quality seeds, major and minor irrigation projects for
strengthening of agriculture support and farmers in the state of Andhra Pradesh.

C.P.Chandrashekhar and Jayati Ghosh (2004) in a combine study investigated some of the problems that affected agriculture and the wider background in which the problems occurred in the state of Andhra Pradesh. The dominant cause of such suicides is revealed as the inability of farmers to cope with the burden of debt, which farmers find themselves unable to repay. In most cases, the debt was contracted to private moneylenders due to the decline in agricultural credit from banks and co-operatives especially, to the small and marginal farmers. In last few years, input prices have skyrocketed in Andhra Pradesh and farmers have gone for cash crops with uncertain harvest and even more uncertain output market. The opening up of agricultural trade has forced farmers to cope with vagaries and volatility of international market prices and the protection which was offered earlier by the government has been removed. Public agricultural extension services have disappeared, leaving farmers in the mercy of private input dealers. The input dealer functioning without adequate regulation which resulted in to creating problems of wrong crop choices, excessively high input prices, spurious inputs and extortion. The crisis in water and irrigation sources was also be traced to these cultivation patterns. Other individual and social factors which have added to debt burden and the same became unbearable. Declining returns, increasing cost of cultivation and thereby indebtedness pushed farmers into a massive stress and they found that suicide is the only way to get freedom from this stress.
According to Jayati Ghosh (2005)\textsuperscript{2.17} crisis has been most intense in states where the State governments have most actively pursued neo-liberal economic agendas of the post 1990s. The economic reforms did not include any specifically designed package for agriculture. It has only focused on the industrial development. There are changes in patterns of government spending and financial measures which also necessarily affected the conditions of cultivation. Financial and trade liberalisation affected the cultivation, credit, trade and rural livelihoods. The main cause of this distress act is dominantly related to public policy in general and that of post reforms in particular. The new economic policy systematically reduced the protection offered to farmers and exposed them to market volatility and private profiteering without adequate regulation. It has been the significant cause of the deterioration of the rural economy during the post reforms period. Institutional credit supply merely dried up after financial liberalization. Public sector banks started shifting the rural deposits towards urban areas to make more profit from secure and conspicuous lending. Hence, farmers have to resort to the private sources for their credit needs. Farmers have the minimum income in their hand after the trade liberalization. In which, neither they sustain nor can they repay the loan amount. In all, reasons of agrarian crisis and thereby suicidal behaviour are accrued to the liberalized policies introduced during the 1990s.

V Ratna Reddy and S Galab (2005)\textsuperscript{2.18} studied agrarian crisis and farmers suicides in Andhra Pradesh. The study found that farmers suicides is a result of the deep rooted agrarian and rural distress rather than a temporary phenomenon associated with society. Indebtedness is the
important factor, which pushed farmers towards suicide trap but, the factors that are responsible for indebtedness are more significant. Study categorized factors as technological, ecological, social and economic. Excessive use of pesticides and fertilizers over the years for cash crops has not only affected bio-diversity but also led to increase in resistance power among the pests. It resulted in the higher cost of cultivation and frequent crop failures. The gap between public-private and rural-urban services has widened significantly. It resulted into an increase in household expenditure of cultivators on education and health in rural parts. The cost of cultivation has gone up substantially and mismatch between earning and expenditure reflected in the high borrowing from the private sources. This has been the predominant cause of indebtedness of the farmers. The decline in over all public investment in agriculture and rural infrastructure caused an increase in investment for the creation of the infrastructure at individual household level. There was no policy emphasis on dry land agriculture technologies or promotion of practices. However, the increase in the volume of credit is not the solution on the ongoing agrarian crisis because; indebtedness is not the soul problem. The factors that are responsible for it have been the root cause of the problem. Hence policies for the sustainable agricultural development shall be helpful to overcome the problem of rural and agricultural development on sustainable basis and thereby distressful behavior of farmers in the region. K.C. Suri (2006)\textsuperscript{2,19} examined the interrelationship between the structural and economic changes after independence and the changing nature of political economy and policy priorities in the recent past which have extended agrarian distress in the country. Study further finds a
paradoxical situation in the agrarian crisis. Large number of farmers suicides have been reported from the states which are; a) relatively agriculturally developed, b) which have seen strong peasant movements either during the colonial period or after independence, and c) where the leadership of political parties comes predominantly from farming community of the rural areas. Though the farmers consist one-fifth of the electorate, still they are neglected in the policy priorities of the government. The worst affected states are Karnataka, Kerala, Andhra Pradesh, Maharashtra and Punjab. The states share some or all of aforementioned characteristics. The agrarian transformation has taken place since the British rule in India. Peasant section benefited from it through increasing productivity and production. At the same time, the “extraction of surplus” from agriculture through land revenue and other cesses and unfavorable price regime led to a great misery and indebtedness among the farming community. During the years of crop failure and price depression, all suffered badly. Peasant movement and campaigns during the period of pre-independence concentrated on the greater share for cultivators in the agrarian surplus. In the late 19th century, “Deccan Riots” and anti moneylenders movement is the example of famous rebel of the peasants in Ahmednagar and Pune districts of the state of Maharashtra. It was against the private moneylenders and Zamindars. During the same time also, farmers were under debt burden but they did not resort to suicide. There seems to be three phases in the evolution of agrarian relations after independence such as; I) Reforms and consolidation of the agriculture during the 1950s and 1960s on the lines charted out during the freedom struggle, II) The green revolution and the
growth of political populism during the 1970s and 1980s and III) That of liberalization and the deterioration of farmers conditions during the 1990s and after (also see R.S. Deshpande, 2008). The policies adopted by the government after the independence such as; land reforms and abolition of intermediaries made significant change in rural parts of the country. Under which landless became owner of the land and eligible for the institutional credit. But the land distributed to them was less fertile. Hence this new category of farmers had to spend more for the cultivation. After the green revolution of the 1970s the agriculture became commercial activity, which needed more capital than before. At the same time inadequate supply of credit from the nationalized banks caused to increase dependence on private sources of credit for the farming community at higher rates of interest. The minimum support prices for several crops for several years have been below the actual cost of cultivation. Household expenditure on agricultural operations, education, health and consumption shot up sharply, whereas the returns from cultivation remained stagnant and sometimes the same has been even negative. The loss of socio-economic status, uncertainty of income, unbearable debts, unfulfilled needs and the inability to decipher are the responsible factors for the downslide of their economic condition. It suggests that it is not the poverty that kills them but the disjuncture between the actual and expected socio-economic standard of life. Poor are less inclined to commit suicide than who normally lead a better life or socially expected to live a certain standard of life but can’t afford due to poor status of individual household economy. It has thrown them in to a mental depression that resulted into suicide. The pauperization and immiserisation, a disjuncture
between the expected and actual status, a punctured pride are found at the root of the suicidal behaviour of the farming community. In the last twenty years, businessmen and industrialists have the greater say in the government affairs and policy designing. Hence, the government has been drafting the policies which are favorable to them. It means changing nature of politics more in favour of corporators and thereby changes in policies towards agriculture and rural sector have been responsible for the agrarian crisis and farmers suicides.

Surinder S Jodhka (2006) analyzed the agrarian crisis and farmers suicides in Punjab. The study brought out different economic, social and political factors which have been responsible for the crisis in general and that of agriculture in particular. With the beginning of the 1980s in the state of Punjab, the word ‘Crisis’ became dominant to representing politics and economy. The rise of Sikh militancy for Khalistan, a separate Sikh nation generated a sense of crisis. On the contrary, though Punjab faced major problem of militancy but the agriculture sector of the state was growing at 5 per cent per annum while national growth rate was 3 per cent. It was because of the efficient implementation of the green revolution in the state. It brought transformation just not only in the agriculture but also in the entire society, culture and politics of state. The transformation put villagers closer to the urban life and economy which became one of the reasons for increasing consumption expenditure of rural society. Most of the part of their income was spent on social functions and marriages for maintaining status in the society, which was completely unproductive. During the 1990s, an implementation of the new economic policy forced farmers to enter in to open market operations and compete with developed
countries. In this new structure of input-output market, the role of farmers in price determination was negligible. Though government announces minimum support price for Paddy and Wheat, procurement agencies at the time were not ready to purchase it from the farmers. They rejected their crops due to inferior quality without any scientific testing and offered a price below the MSP. On the other hand, there was a sharp increase in cultivation expenditure during the post reforms period due to decontrolled inputs market and heavy use of pesticides and fertilisers. During the post reforms period, agriculture became a capital intensive business which requires more capital for investment. Institutional supply of credit has been shorter than increasing demand for it. It caused an increase in the share of informal sector up to 61.31 per cent in total supply of credit in Punjab. Commission agents (Arthias) were observed to be the major source of credit for farmers in the state. They charged heavy rates of interest ranging between 2 to 6 per cent per month i.e. approximately 24 to 72 per cent a year. Initially the farmers feel it easy because of less of paper work and other bureaucratic obstacles. Generally money was borrowed both for the ‘productive’ (41%) and ‘unproductive’ (59%) purposes. The tendency of unproductive borrowing was highest among marginal farmers (71%) and for big farmers; it was 48 per cent. Most of the borrowed money for the unproductive purpose was spent on marriages and social functions. All these factors pushed farmers in to a debt trap and thereby suicide. In all, fragmentation of farmers’ movement, liberalization, withdrawal of the state support to agriculture and the involvement of corporators in the state politics caused for the marginalization of farmers in the policy domain. Small and marginal
farmers increasingly find it hard to stay in agriculture and are moving to other occupations. Which clearly brings out the nature and extent of crisis in the state agriculture of Punjab.

Srijit Mishra (2006) in a study on farmers suicides in Maharashtra identified important socio-economic risk factors responsible for the extreme step of suicide by farmers in the state. A study was based on government records and field investigation with personal interviews and focus group discussions conducted in Vidarbha region of Maharashtra. The personal interviews of 111 farm households affected of suicides were conducted in Wardha, Yavatmal and Washim districts of Vidharbha region of the state. It is found from the cropping pattern of Vidarbha region that Cotton is the predominant crop and it is followed by Soyabean and Tur (Arhar). Historically weather conditions and soil fertility of the region are very positive for Cotton cultivation. It earned them a good amount of profit till the mid 1990s. Therefore Cotton was known as ‘White Gold’ in the region. Because during the 1980s the price of 10 grams of gold was equal to the price of one quintal of Cotton. But later it turned upside down and became a death crop from the erstwhile golden one. There are several factors responsible for such type of the situation. During the post reforms period, domestic market got directly linked with international agricultural market. At the same time, Government of India removed the quantitative restrictions on imports and also reduced the import tariffs from 35 per cent to 5 per cent during a period of 1998-2001 and also slashed the subsidies that were given to agriculture sector of the country. On the other hand subsidies given by the developed countries particularly the U.S.A. to their farmers continued and caused reduction in the Cotton
prices by 50 per cent in the international market. Monopoly Cotton Procurement Scheme was in operation since 1972-73 in Maharashtra. It was meant to stabilize Cotton prices, but over the period of time, a plethora of problems and cumulative losses have rendered it non-functional. Since the 1986 to 1994, the scheme incurred the total loss of over Rs.900 crore. There were declining trends in gross fixed capital formation in agriculture as proportion of GDP and gross fixed capital formation as proportion of total gross fixed capital formation. And also decline in the plan expenditure to agriculture and allied activities by centre and state government after the sixth five year plan (1986-87).

Another important thing is that the shift in agricultural credit utilization from rural to urban area. Co-operative sector is the dominant source of credit to farmers of the state as compare to all India level. The origin of the co-operative sector is found in the state of Maharashtra. But the benefits of the co-operative remained limited to the region of Western and Southern parts of the state. Vidarbha and Marathwada did not receive sufficient benefits of the movement. After the 1990s, the period of financial liberalization, the public sector banks became more profit oriented than previous. As a result, they started shifting the rural deposits to urban areas for earning of more profit. After the nationalization of the banks the share of institutional credit in total agricultural lending was increased. But again the share of non-institutional sources increased during the second phase of reforms period i.e.1997-98. Private moneylenders became more powerful in the rural parts and captured the rural economy because either they are input dealers, traders or the sellers of the daily needs and commodities. It means farmers are depending more on them for the
consumption and production. They charged high rates of interest and purchase their crop at a very low price, which even did not cover the cost of cultivation. In Vidarbha some school teachers are also involved in private money lending business and it is a new category of the money lenders. It is a sign of the failure of institutional credit mechanism. After the mechanization of agriculture, there is a sharp decline in employment and unavailability of non-farm employment increased the rate of overall unemployment in rural parts. It increased migration from rural to urban areas. And on the other side, the amount sanctioned under “Employment Guarantee Scheme” was not fully utilized in the region. The Vidarbha region has a better irrigation potential but goes waste due to the lack of proper management of the same. If the same is properly managed, 80 per cent of the gross cropped area of the region can be covered by irrigation facilities. Hence farmers dependency on monsoon increased substantially; which is always uncertain. It also caused the decline in underground water table of the region. In the last 5-10 years, number of sowings increased up to 3rd sowing (repeating of sowing due to non-germination of seeds on account of less or delay in rainfall) due to deficit rainfall. Sometimes it happens because of spurious seeds sold by the seed trader. It means there are no quality parameters at the village level to control the supply of spurious seeds (Yavatmal district has around 1200 krishi seva kendras or input dealers but there is only one shop inspector). Although Cotton grower farmers of Vidharbha region use BT Cotton seeds but number of spraying has increased rather than declining because the BT variety is not free from other pests. It only prohibits boll worms. However, it increases the cost of cultivation and which causes unrewarding nature of
agricultural operations and further deterioration in the condition of farmers in the Vidarbha region. It pushed farmers in distressful situation which further resulted into the extreme step of suicide by them. Study further found that indebtedness, economic downfall, family discords, crop failure, deterioration in social status, marriageable daughter/sister, occurrence of suicide in nearby villages, addictions (alcoholism, gambling), change in behaviour, disputes with neighbours or others, death of family member before the incidence, suicide history in family, chronological illness of family members are the major risk factors for the distress act of suicides by the farmers in Maharashtra. There are minimum two and maximum nine risk factors identified in one deceased. It means suicide is a complex interplay of multiple factors. Indebtedness is the common risk factor which accounts for 86 per cent followed by economic downfall 74 per cent of the farmers those who committed suicides. Frequent crop failure was mentioned by 40 per cent respondent. Farmers do not get the proper guidance of new methods of cultivation due to lack of extension and education services. Hence, they depend entirely on the input dealer for the application of input such as pesticides and fertilizers. Marriage of daughter or sister is the sensitive subject for rural families. If they are unable to do this, they feel guilty and get mentally depressed because they get afraid in society and further humiliation. So they borrow money from private sources at very high rates of interest (3 to 6 per cent per month) and finally found themselves into the trap of debt. It is also responsible for the intra household conflict. Which plays dominant role in the suicidal behaviour of the farmers. Though there are several social and psychological factors responsible for the distress act, but at the grassroot it
is closely connected with economic factors and economic hardship due to the unremunerative nature of the agriculture in recent past. In all, farming community of the state of Maharashtra has been neglected by the government and excluded by the society. Hence they are in isolation where the probability of committing suicides is high.

P. Narsimha Rao and K.C. Suri (2006) focused on the dimensions of the agrarian crisis in the state of Andhra Pradesh. For the purpose they visited 75 farm households of two villages in Guntur district, one of the suicide hit districts in Andhra Pradesh. Though agrarian crisis and indebtedness are the two important factors which force farmers to take an extreme step of suicide in the countrywide, the reasons behind it were different in different states/regions. Rising cost of cultivation was found as the main reason of indebtedness in the state of Andhra Pradesh. During the period of 1992-2002 seed prices increased by 400 per cent and similar trend in the prices of fertilizers and pesticides was found which was highest as compare to other states in the country. Whereas the output prices did not increase in proportionate of input prices. Due to the lack of extension services, farmers mostly depend on the seller for the knowledge and the information about the uses of chemical inputs. Seller or trader suggests them to use heavy doses of fertilizers so that they will get higher production and thereby income. Farmers use BT Cotton seeds but the variety is not free from pests other than bollworms. Hence the number of spraying has increased substantially. The use of pesticides is highest in Andhra Pradesh as compare to other states in India. State alone consumes 45 per cent of total pest controlling pesticides in the country and most of the same is for the purpose of Cotton. It affects the fertility of soil,
productivity, production and ecology of the state. High prices and heavy use of pesticides and fertilizers are responsible for the increase in the cost of cultivation. An imperfect structure of agriculture market with heavy influence of middlemen and commission agents keep no role for farmers in the price determination or very marginal hence they get low price for the produce. Which did not cover the cost of cultivation for a long time. It resulted into unrewarding nature of the agriculture. Due to poor economic conditions of farmers, they need money for consumption and agricultural cultivation. So, they are in hurry to sell their entire produce at the available price in the market. And traders are aware of their neediness and offer them lower price. Government announces MSP for different crops which cannot cover the cost of cultivation. Increasing cost of cultivation, decreasing returns and lack of institutional credit facilities forced farmers to borrow from the private moneylenders at high rates of interest ranging between 36 to 120 per cent per annum for consumption and production purposes. Important fact is that, farmers of the state use 62 per cent of total credit for the production and 38 per cent for non agricultural purpose. And it is the second highest proportion of the use of borrowed money after Maharashtra for agricultural purposes among all states in the country. Due to the lack of irrigation facilities, the dependence of farmers on underground water has increased. It causes the decline in the underground water table at an alarming rate in the state. As well as, failure/drying of wells and loss of money also has increased in the last few years. Apart from these factors, urban based economic and developmental policy of the state government hunted farming community and rural economy of the country. The gap between urban and rural per capita
income has increased in the state of Andhra Pradesh particularly during the post reforms period. The conditions of the wage labourers are far better than the cultivators. Farmers are ready to sell their land due to unrewarding state of the business but nobody is ready to purchase it. It projects the overall economic and psychological conditions of the rural people in the state. The rising cost of cultivation, imperfect market structure, negligence by the government are found the reasons for crisis and thereby farmers suicides. In conclusion, study suggests that to draft a policy in which rural economy should be at the center stage of entire economic development process.

S. Mohankumar and R.K.Sharma (2006) in a combine study on Kerala depicted that the prevailing agrarian crisis and its manifestation in the end of the farmers’ lives was purely due to economic distress rather than social and psychological. The survey of 35 farm households of suicides affected region was conducted in Wayanand district of the state of Kerala. Historically the agrarian economy of the state depends on the international market. Most of the part of the agriculture produce is exported. Hence, agrarian distress of the state was closely linked to the neo-liberal policies of the 1990s implemented in the country. Price fall of export oriented crops has claimed the lives of many farmers during the second half of the 1990s. The export oriented or exportable cash crops include natural Rubber which accounted for 60 per cent of the gross cropped area in the state. There has been a sharp decline in the area under food grains after 1990. Distinguished feature of the crisis and suicide is that the majority of Rubber cultivators committed suicide. Most of the commodities produced by the state agriculture were found of low quality as per the international
norms. Which has been the reason for low price and as the cost of cultivation being high; it led towards the negative income receipts by farmers in the state. The crops with high export intensity experienced wider fluctuations in price pattern than any other crop. This indicates a strong association between export intensity and price movement. For the primary survey they considered three variables which included cropping pattern, indebtedness and assets loss of suicide affected households. Agrarian crisis was observed to be of multidimensional but international price fluctuations were found as a dominating cause of distress. More than 70 per cent of farmers were depended on international market for livelihood through the export income. Farmers with the lowest level of assets were more affected than farmers with larger holdings and more assets. It means the reforms policies hunted small and marginal farmers of the state. Price fall of primary commodities caused a decline in general income level of farmers. The use of heavy mechanization for maintaining product standards at the international market with declining state support increased the cost of cultivation. Households’ expenditure on consumption, education and health was also increased during recent past. The institutional credit supply falls short of demand. It forced farmers to borrow from the private sources at the interest rate of 36 the minimum and 60 per cent the maximum. Therefore farmers have not been able to repay the loan due to declined returns from the agriculture and heavy interest. Decline in productivity coupled with sharp drop in output prices forced farmers to stop fertilizer application and other essential practices, resulted in a further decline in productivity. As a part of depoliticizing the spate of farmers suicides, causes of debt accumulation are classified under
different heads such as borrowing for the health, repayment of previous borrowing and conduct of marriage. Therefore, it was contended that borrowings were not for the agricultural purposes alone. Debt accumulation and suicides caused by agrarian crisis were in reality the results of the social isolation and individualization. Such social interpretations fail to take the note that farmers are not able to meet such expenditures with their income, which disappeared with the price fall. In all, unless the plight of farmers is addressed in terms of changing macroeconomic policies, regulating taxes, prices and imports, the conditions of farmers cannot be improved on a sustainable basis, only by increasing the availability of institutional credit. It needs to provide small alleviatory sops to the victims of suicide affected families.

In another study by V. Sridhar (2006)\textsuperscript{2,24} substantial dislocations of livelihoods drive a community to despair and eventually suicides in Andhra Pradesh. While explaining the nature of agriculture and farmers suicides in Andhra Pradesh, the consecutive drought, stagnant employment in agriculture, lack of non-farm employment, raising cost of inputs, declining returns, soil degradation and inappropriate agricultural operations are found as the dominant causes of suicides by farmers. The agrarian crisis is saturated in Telangana and Railseema districts of the state from where most of the suicide cases have been reported. There is an increase in the extent of indebtedness because of the heavy dependence on cash crops which needs heavy investment. Decline in output prices gives a set back to the farming community of the state during the post reforms period. Farmers are not able to repay the loan taken even from the institutional sources. Hence they become defaulter and the doors of the
inancial institutional sources are closed to them. As a result, farmers resort to the non-institutional sources. Farmer needs money not only for the cultivation but also for consumption purpose which has termed as unproductive expenditure. It is the reason for the raising importance of moneylenders in rural parts. Another aspect of the phenomena of suicide is the introduction of liberalization policy after the period of 1991. It affected the farming of the state just like it had been for other regions of the country.

P. Jeromis’ (2006) study of farmers suicides of Kerala brought to the light that the trade liberalization adversely affected the agriculture sector because more than 80 per cent of the agricultural commodities produced in the state are dependent on changing domestic and international market situation. The fact is that general suicide rate in Kerala is highest in India. It is almost three times more than national average. For the purpose of the study, 316 suicide affected families were covered in Wayanand and Kannur districts of the state. Around 40 per cent of the surveyed families could not pinpoint the reason behind the suicide committed by their family member. This indicates how fragile is the family setup and communication among the members of the family. The rate of farmers suicide was more in those districts which concentrate more on cultivation of export oriented commercial crops. However, with the removal of the quantitative restrictions on imports and lowering of tariff levels, farmer’s hope for cultivating commercial crops have been affected by higher imports and stiff competition for exports in the international market. Also the productivity of agricultural sector has stagnated over the last decade and the cost of cultivation has gone up due to excess use of fertilizers and increasing input prices. Heavy use of fertilizers and pesticides has been one
of the reasons of decline in productivity of the sector which also resulted into environmental degradation. Mono cropping pattern caused a decline in the profitability of cultivators. An unfortunate manifestation of the crisis faced by the sector is responsible for the rise in the incidences of farmers suicides. Study is concluded with the suggestion of reduction in the rates of interest on all agricultural loans, protect farmers from international price volatility through remunerative price for their produce, strengthen agriculture extension through state government support, counsel farmers and increase farmer-banker communication to come out from the problem.

P Satish (2006)\textsuperscript{2,26} in a study of Punjab depicted that the incidence of suicides in Punjab has not been higher than the all India average. The study revealed that the indebtedness is one of the major causes of suicides by farmers. The marriage of daughter/sister and deterioration of social status are in the social factors which have been contributing to worsen the situation of the farmers. There is no direct relationship between institutional credit, indebtedness and suicides in rural Punjab. But there is a positive relationship between non-institutional credit and indebtedness of the farmers of the state. The commission agents are the dominant source for supply of private credit. Borrowing of money from these sources is mostly for the non-agricultural purposes. The consumption expenditure has increased in recent past. It is the manifestation of the urban life style. Increase in consumption expenditure due to reduction in the gap between urban and rural was found as the dominant cause of the economic crisis in rural parts of the state. Further study stresses on the availability of quality social infrastructural facilities, viable and modern technology, quality
control of agricultural inputs and adequate institutional credit supply to mitigate the problem of farmers' suicides in the state of Punjab.

Anita Gill and Lakhwindar Singh (2006)\textsuperscript{2,27} studied farmers' suicides in rural Punjab. The study was conducted in Amritsar and Patiyala districts of the state. Stagnation of the green revolution technology, rise in the cost of living, lack of alternative employment opportunities in the state and near freeze in the minimum support prices generated the crisis in the state.

In the agriculture setup, borrowing is a necessity. It is neither objectionable nor is the sign of weakness. It is the failure of the institutional setup in supplying credit commensurate with demand that is mainly responsible for the crisis and its manifestation in the form of suicides. The causes of the suicides, of which indebtedness figured prominently, were multiple. The other factors included economic distress, crop failure, alcoholisms, marital and domestic discord, etc. All these causes, in one way or the other pointed towards the poor economic status of victims which manifested it in various ways. It attributes mainly because of rising cost along with declining returns, stagnant technology and near freeze in the minimum support price of Wheat and Paddy, which turned the already adverse terms of trade from bad to worse surely reduced returns on food grains production. During the bumper crop, the market price is low due to excess in supply and during bad harvest government enters into market to stabilize the food prices which keeps price at low. In both the situation, farmers are at the end and mute receiver. Indebtedness was more due to non-institutional sources of borrowing, in which commission agents figured prominently. The commission agents bridged the gap between availability of credit from
institutional sources and total demand for credit in rural Punjab. Most of the loans (59 per cent) from both the sources of these victims were used for the purposes that are traditionally classified as unproductive. It has been the main reason of the indebtedness and thereby suicides by farmers in Punjab.

A study by Muzaffar Assadi (2006) depicted the dimensions, nature and state response to farmers suicides in Karnataka. Where the study pointed out that the farmers suicides in India have become a recurring phenomenon over the past one decade or so. However, it reflects the deep rooted agrarian crisis. The latter is entrenched in the path of capitalist development persuaded by the Indian government. The beginning of such a crisis can be traced back to the decade of the 1980s when farmers’ movements in different parts of the country were at a full swing demanding for remunerative prices and writing off loans. The policy of globalization added to the crisis has translated in the form of farmers committing suicides. Study found that the farmers who were committing suicides have been the market oriented autonomous farmers belonging to different social groups or background. Agriculture continuously received a raw deal from the Indian state. The public investment in agriculture over the last two decades has drastically come down and the budgetary allocation does not cross the limit of two per cent of the total budget. The development path has been multiplying the debt rather reducing it. The apathy of suicide has slowly spread to those states where capitalist development in agriculture has come to stay. Initially suicides were confined to the northern parts of Karnataka; later it began to envelop other districts which included the irrigated areas also. The debt of the
farmers who committed suicide was not uniform; it varied from Rs.5000 to Rs.50,000 and the reasons for the loan were also multiple. It was due to cumulative losses, drying up of institutional credit for small and marginal farmers, sharp increase in the cost of cultivation, declining prices of the agricultural commodities and the withdrawal of subsidies to agriculture sector. But the government attributed the increasing debt to personal reasons such as gambling, marriage, illicit relations and festivals. Most of the victims borrowed from the private moneylenders at the rate of 24 to 60 per cent per annum. Most of them belonged to the age group of 25 to 35 years. It is not confined to any caste but majority of them are from the backward classes. The study concluded with that the farmers suicides required to be seen in the context of capitalist development that the state introduced during the post independence period and particularly after the 1990s. Nevertheless, the state government focused on the social factors as a root cause of the agrarian crisis.

Tata Institute of Social Sciences (2006) conducted a study on farmers suicides in Maharashtra. For the purpose of the study, 5 per cent (36 victims) of the total number of suicide cases that took places till December 2004 were selected from the state. The study was carried out in Vidharbha, Marathwada and Khandesh regions of the state of Maharashtra. Repeated crop failure, inability to meet rising cost of cultivation due to unremunerative prices and indebtedness were found creating a situation that forced farmers to commit suicide. According to the study the crop failure was not always associated with the uncertain monsoon but the increase in pest attack and the spurious seeds between 2001 and 2004. Farmers were spending more on fertilizers even while crop performance
has shown declining trend. The heavy use of pesticides and fertilizers caused an increase in the cost of cultivation, as well as, polluted the ecosystem. Study also observed that the MSP declared by the government always falls short of the cost of cultivation. And it is found that the MSP has always remained below the recommended prices by the state government. The minimum support price has not been available to all farmers, particularly the small and marginal farmers and important is that most of the farmers who committed suicides belonged to the same category. It was true in case of the Cotton crop because majority of the farmers who committed suicides were the Cotton growers. Declining opportunities of non-farm employment has further aggravated the crisis.

There is a noticeable absence of irrigation facilities in Vidarbha region of the state and the fiscal backlog still remains unattained from 1984. The study revealed that there has been a sharp increase in the dependence on loans to enable cultivation during the 1990s. Firstly, farmers obtain loan from banks and when they are unable to repay it they get into the category of defaulter and hence ineligible for the next loan. Therefore, farmers have to turn towards the private sources for credit. Whereas the private moneylenders charge high rates of interest varied from 36 to 72 per cent per annum. In the absence of credit and other inputs like support price the dependence on cash crops has contributed to the agrarian crisis in the region. Those farmers who faced repeated crop failures accumulated loans beyond their capability which forced them to commit suicides.

According to the Planning Commission Report (FFC) (2006)\textsuperscript{2,30} the backlog of irrigation, lack of electricity, spurious seeds, high cost of inputs, low credit availability from the institutional sources mainly the
nationalized banks and thereby increasing dependence on informal credit sources at exorbitant rates of interest and market failures are the causes of farm distress and suicide by farmers in the Vidharbha region of Maharashtra state. The Committee concluded that the situation occurred due to unfulfillment of the regional backlog of Vidarbha and Marathwada regions which was brought out by the Dandekar Committee in 1984. The financial backlog for irrigation increased up to 60 per cent in 2002 which was 38 per cent in the year 1984. On the one hand the productivity has declined due to dry land farming whereas on the other unregulated input market caused an increase in the cost of cultivation due to high and ever increasing prices. The dependence of farmers on informal sources of credit has increased due to the inability of formal credit agencies. Rates of interest charged by moneylenders varied from 36 to 72 per cent. Hence the debt amount goes beyond the repaying capacity of the borrower. Other infrastructural facilities are also poor in the region. The Committee recommended a long term and short term policy measures to overcome the problem where it stressed on the distribution of appropriate quality seeds, advisory and extension centers, waiver of institutional loans, water harvesting and conservation, removal of regional irrigation backlog, regional development plans, procurement and pricing, value addition in case of Cotton crop, self help groups and crop insurance, etc.

According to Gnyanmudra (2007)\textsuperscript{2.31} suicide has emerged as an increasing public health problem in India over the last two decades. It is highlighted especially by the rise of male youth suicide rates particularly in the rural areas. Internationally, higher suicide rates in rural parts as compare to urban areas for male have been noted in many countries. Higher rural
male suicides have been attributed to the isolation and rigors of the rural life, fluctuating economic hardship from climate and commodity prices, greater access to poison, lack of employment opportunities, prevailing rural masculine culture and lack of mental health facilities. It means that the state of farming community is same at world wide. An introduction of capital intensive techniques in agriculture and the opening of the seed industry to the Multinational Corporations (MNCs) affected Indian agriculture badly. A mixture of economic causes and poorly chosen modern plan and GM (Genetically Modified) varieties led to thousands of farmers committing suicides in India. Study concluded that the modern life is killing more and more young men by suicide but at the same time it is not affecting so much young women. It needs a counseling agency for depressed people in general and farmers in particular.

S. Vijaya Kumar and K.S.Bhat (2007)\textsuperscript{2,32} in a combine study of Andhra Pradesh depicted that the state has been suffering from drought since 1996. And it has become root cause of the agrarian crisis and farmers suicides in the state. Interviews of 125 households each from control and non-control families were conducted for the purpose of the study. More than 90 per cent of farmers are small and marginal who are struggling with poor unremunerative agricultural operations. Out of total number of suicides in the state, 67 per cent incidences were reported from Telangana district. In 1987, for the first time 27 farmers of Warngal and Guntur districts committed suicide because the uncontrolled pests attack destroyed their Cotton fields. It has been widely acknowledged that the act of farmers suicides is rooted in the endemic neglect of the farming sector in the state of Andhra Pradesh particularly during the post reforms.
period. The lack of irrigation facilities and institutional credit mechanism to small and marginal farmers and their over dependence on private moneylenders has further aggravated the crisis. Some farmers could be taking their life to invite attention to their family plight. In the family setup study found that around 98 per cent families were nuclear. It means farmers have no moral support during the distress situation. And it is also a dominant cause of committing suicide because in isolation, probability of committing suicide is always high. Farmers shift their cropping pattern from food grains to cash crops like Cotton, Chillies and Groundnut which is without irrigation support. It is nothing but the imitation or the demonstration of the high profit earned by big farmers. But small and marginal farmers failed to identify the risk factors associated with the commercial crops and blindly follow their way to making higher profit. And at last bare their lives as a cost of risk associated with the commercial crops. Free entry of MNCs in the seeds and fertilizers sectors affected state agriculture of Andhra Pradesh more as compare to other states. Inputs suppliers are found as the predominant source of information for farmer and also the main source of the credit. Investments in agricultural operations have increased and unfortunately rains have failed over the years, consequently farmers started exploiting ground water which has depleted considerably. Due to poor agricultural marketing system, farmers did not get the remunerative prices and failed in covering the loans taken from the moneylenders. In all; unremmunarative agriculture, family discords and the issues related to the psychology are the three problems which pushed farmers into a suicidal trap in the state of Andhra Pradesh.
A study of B. Ratna Kumari (2007) stressed on the impact of agrarian distress and farmers suicides on the remaining family members in general and wives of the deceased in particular through a gender perspective in Andhra Pradesh. Survey of 30 farmers suicide affected families was conducted from Guntur district of the state. Study finds that the reasons of agrarian crisis or the factors responsible for suicides by farmers are same as mentioned by other researchers. They are the free entry of MNCs in the seeds and fertilisers market, indebtedness, monsoon failure and declining underground water table and several other social and psychological factors. But the study focused on the untouched issue of the problem which is related to the suicide affected family members. After the distressful death of the family head, the wives of the deceased not only have to face the economic burden but also social, psychological and occupational, which are closely interrelated. Further, it has a linkage of daughter’s or sister’s suicide due to the lack of money for their marriage. After the debt accumulated by the deceased farmers, the wives are responsible to repay it. Sometimes moneylenders grab their land and taken their children as a bonded labour. It resulted into the suicides of the women in the family. The victim’s family has to experience more distress than the head of the household. The victims face this situation because of the lack of an appropriate compensation policy of the state. The existing policy initiative gives relief just in terms of money. But neither center nor does the state government adopts such kind of policy for the upgradation of the deceased family by creating non-farm employment opportunities in the rural parts. Study further suggests that it needs to provide employment, education, good infrastructural facilities, supply of quality
seeds and fertilizers and remunerative prices for their produce to empower the suicide affected households.

Aldas Janaiah (2007)\textsuperscript{2,34} study of three districts (Anantpur, Guntur and Warangal) of Andhra Pradesh found that; rural distress and farmers suicides are the outcome of multiple factors related to the agrarian economy. Study finds the paradoxical situation of agricultural development that increased the incidences of farmers suicides in the state. Indebtedness of farmers is found as the main reason for this distress behavior and policy implemented by the center during the post reforms period further aggravated the situation. Price volatility has increased for major agricultural commodities since the early 1990s. It has been the outcome of the direct linkage of the agriculture sector to the international market without any safety net. Which leads to uncertainties in farmer’s income. There is a decline in farm and non farm employment opportunities and thereby income in the rural parts of the state. But the consumption expenditure has remained constant or sometimes increased due to an increase in prices of consumption commodities which is common as increase in rate of inflation. As well as, the cultivation expenditure has also increased. Farmers borrow money for both the consumption and cultivation expenditure from the private sources at higher rates of interest. Crop diversification from food grains to cash crops forces farmers to borrow heavily from the private sources. The institutional credit supply has dried up especially, to the small and marginal farmers. The uncertain monsoon has always pushed farmers to further loss making operation. All these factors of suicidal behaviour come hand in hand for taking lives of the farmers.
According to Ajay Dandekar and Shahaji Narvade (2007), the agrarian crises had been rooted in the pre-liberalisation era has further aggravated during the post reforms period. It is an outcome of the failure of the state and central policies and the political economy. Widening gap between cost of cultivation and minimum support price has the outcome of the difference between recommended prices by state government and prices announced by the center (CACP). The average gap between cost and prices for all crops ranges between 38 to 50 per cent, (cost above the revenue) except Sugarcane which accounted a loss for 12 per cent for the year 2005-06. Under the guidance and insistence of the IMF and World Bank, Indian government slashed its fiscal provisions on rural development. Therefore it did not give an expected result on the ground of creation of non-farm employment opportunities and other infrastructural facilities in rural parts of the country. Also the government reduced subsidies and investment in agricultural sector. Hence, farmers have to invest on their own more on creation of the infrastructural facilities. The loss making cultivation, high cost paid inputs, increasing consumption expenditure and also expenditure for maintaining social status and unavailability of institutional credit are the responsible factors for the distress act of suicides by farmers in the state of Maharashtra. Inadequate institutional credit supply forced farmers to borrow from non-institutional sources. Whereas the moneylenders charged rates of interest from 36 to 96 per cent per annum. As a result the borrowed amount becomes double within a span of one year and it goes beyond the repaying capacity of farmers. Because the returns from agriculture are unsatisfactory and cannot covers the cost of cultivation. Again farmers borrow from private
sources for the cultivation with the hope that in the upcoming year they will get good harvest and can repay the loan amount. But they again have the negative returns from agriculture due to natural factors such as pests and untimely rains. Further it converted in to a vicious circle of indebtedness. And the end of the circle took the lives of thousands of farmers in the state of Maharashtra.

T. Prabhakar Reddy (2007)\textsuperscript{2,36} argues on the basis of the study on Andhra Pradesh that the successive droughts and the irrigation backlog are causes of the distress in agriculture sector of the state. The study of 28 and 22 of control and non-control distressed households carried out from Guntur and Anantpur districts of the state. The economic condition of the control households is same as like non-control households. The distress got compounded by the virtual withdrawal of public support of institutional credit and research and extension during the post reforms period. Major part of the investment is spent on creation of irrigation facilities through tubewells. And it is followed by the input cost especially on fertilizers. Increasingly high burdens of input costs have contributed substantially to the plight of small and marginal farmers in Telagana and Rayalseema regions of the state. Farmers are unable to repay the loan because of increasing household consumption and cultivation expenditure and negative returns from the agriculture. The heavy use of pesticides and fertilizers further resulted into a decline in soil fertility and environmental degradation. It created problems to the ecology which have long term impacts on the rural and agricultural economy of the state. As well as, the market prices for their products set at a minimum which earns negative returns for them. And the burden of the loan amount has been on the rise.
As a result of it, some farmers are driven to commit suicide rather than wait for the next crop. Provision of adequate irrigation to small and marginal farmers through fast development of infrastructure like small irrigation projects, subsidized seeds and other inputs and reasonable support price should be provided for empowerment of farming community of the state of Andhra Pradesh.

Akkineni Bhavani Prasad (2007)\textsuperscript{2,37} in a study of Andhra Pradesh found that farmers suicides in the state are closely related to the traditional policies adopted both by the Central and State Governments in general and that of the policies during the post reforms in particular. The wrong estimation of the cost of cultivation and thereby announcement of the MSP by CACP (Commission on Agriculture Cost and Prices) which is often below the recommended price by state government and failure of input output markets of agriculture produce are responsible for the loss making agricultural operations. Opening up of the agriculture sector at international level has been responsible for the deterioration of cultivators. Farmers have to face uncertain nature of the international prices without any safety net. The negligence of irrigation projects resulted into an increase in the heavy expenses on tubewells. Lack of institutional credit supply compels farmers to borrow from the private sources at higher rates of interest. And the debt burden becomes uncomfortable due to the unrewarding nature of the agriculture. Due to the lack of public health facilities, the expenditure on the same has increased. As well as, efficiency of the rural people is declining at an alarming rate, which affected the productivity and also the production of the sector. On the other hand farmers spent more on unproductive purposes i.e. to maintain the certain
amount of social status. All these social, economical and policy matters are underlined as responsible for the distress act of suicides by farmers in the state of Andhra Pradesh.

K. Radhakrishna Murty (2007) carried out a survey of 60 farmers suicides affected households from Guntur, Anantpur and Warangal districts of Andhra Pradesh. The major thrust of the study was to analyze the causes and consequences of farmers’ distress and to delineate the motivating factors responsible for much aggravated phenomenon of suicides in the state of Andhra Pradesh. The study is based on the Durkheims’ (1951) approaches towards suicides i.e. anomic, altruistic and egoistic. The risk factors are classified into three sections; agro-economic factors contended chronic drought and scanty rainfall, lack of underground water, high cost of cultivation with inadequate returns, crop failure and low yields, withdrawal of state support and decontrolled input market. In social factors, high expenditure on marriage and other ceremonies, lack of education and caste structure were found dominant. And in psychological factors the loss of self esteem, ego and pride, feeling of shame and insult and isolation have been observed responsible for increasing the distress of farmers. All these factors come hand in hand to take the lives of farmers. Study further found that more than 37 farmers ended their lives due anomic condition which followed by 16 due to egoistic, 2 for altruistic reasons and the remaining 5 cases due to ego-anomic reasons. Majority of the farmers are in economically anomic condition. It has been the outcome of the gap between income and expenditure. The cost of living increased substantially during the post reforms period but the general income of the rural masses is either
stagnant or sometimes declining. As a result, farmers are not able to live the expected standard of living. Further it leads to the loss of social status and increase in the psychological stress and thereby the distress act of suicides by farmers. Hence there is a need of comprehensive rural credit reforms and to reduce the gap between supply and demand for quality services in the social sector. However it is an imperative need for paradigm shift in the government attitude towards agriculture.

In another study on the state of Karnataka by R S Deshpande (2008) depicted that, the spate of farmers suicides was naturally associated with the performance of the sector, along with the other factors that were prominent including advent of WTO, GM varieties of crops, price collapse and spurious seeds. Farmers, as an occupational group is always under the burden of debt, but during nineties farmers’ debt burden increased substantially in the state of Karnataka. The situation became worse during the period of the 1990s which has been due to the changes in market situation, weather inflicted uncertainties at the end of the decade and systemic fall in the credit delivery system. As a result, the distress in farm sector got amplified culminating into a spate of farmers suicides in the state of Karnataka. Study further found that suicide is mainly attributable to social reasons such as family problems, older age and illness, drinking and gambling habits. In Karanataka the problem of indebtedness is acute specifically in the rain fed northern regions of the state and also in the areas that have some potential for growth. Shift in the cropping pattern from food grains to cash crops neither give them money income nor dose it provide food for throughout the year. Therefore the income and expenditure become disproportionate. The technological changes and crop
diversification are found as the root causes of agrarian crisis and social and psychological factors are there for worsening the situation which has been contributing to take the lives of the farmers in the state.

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