Chapter Five

SUMMARY AND CONCLUSION

This chapter summarizes the findings of the study and provide
some suggestions towards the design of strategy for assistance to the
farmers in the worst affected districts like Wayanad.

As a preface, a brief sketch of the research problem, objectives of
the study, data sources, the general profile of the victims, their
dependants are provided. Significant conclusions emerging from the
study are summarized at the end of the chapter.

Agriculture is so intricate, complex and interwoven a
phenomenon. It involves hard work, fascination, worry, intelligence,
scientific knowledge, delight and much more, grumbling. In countries
like India, it is more a way of life than a commercial proposition. Lot of
non-tradable than tradable is produced by farmers in these countries
and input and output markets are closely integrated. Risks and
uncertainties are very much synchronized and future cannot be
planned. Improving the livelihood of low-income people through
reduced poverty, food security, eradication of malnutrition and child
mortality, fostering better institutions, policies and sustainable
management of natural resources, are all of particular importance to
agriculture and poor people.
The Problem

Farming became a losing proposition and an area of disillusionment for many small and marginal farmers in India. This has had its added reverberations, starting the early 1990's and reached the culmination point with the progress of the New Economic Policies. The result, distress became uncontrollable and many farmers committed suicide, all over India. Certain others of them deserted farm activities and took refuge, elsewhere. The crisis was fuelled by severe debt liabilities, tight recovery measures of banking institutions and the usurious practices of local moneylenders. Hundreds of small and marginal farmers belonging to Wayanad District of Kerala also escaped from worries and burdens.

Destruction of crops, climate change, price crash of mainstay crops like coffee, pepper etc. had breached the tolerance limits of the farmers and their staying capacity was infringed. Many of them became 'New Poor' and could not withstand the shame and defacement meted out to them by the enveloping problems. The developments craved for academic intervention and policy prescriptions. The present study is an attempt to explore the ground level realities associated with farm suicides and to make out a few feasible suggestions for the policy makers in this area.
The Study Area

The study area was chosen on well established grounds. In Kerala, a major portion of farm suicides occurred in Wayanad District. It is one of the least developed districts of Kerala. This is largely inhabited by tribal population and small and marginal farmers. Most of the farmers are successive generations of migrants from the Kochi-Travancore region of the state. Industries are very rare in numbers here. The education factor, too, did not make much headway in the region. Thus, the socio-economic infrastructure of Wayanad is lagging far behind the rest of the districts of Kerala.

Period of the study

The first round of the survey was conducted in the months of June, July and August of 2009, preceded by a pilot study. A re-visit was held in the proportionately selected households in April and May of 2010.

Objectives of the Study

1. To review the current status of the Kerala economy and farm distress in the state.
2. To identify the region-specific pattern of farm suicides in the Wayanad region.
3. To examine the region-specific causes for farm suicides in the Wayanad region.
4. To correlate the credit factor (debt trap) and farm suicides.
Data, Scope and Methodology

This is a study based on Kerala Economy, as it has been in the focus for the frequency of farm suicides. In Kerala, Wayanad District has the largest toll of farm suicides, as it is evident from the secondary data sources. The study by Government of Kerala, has established this. Hence the sample district has been selected on well established grounds and facts.

Out of the 14 districts in Kerala, Wayanad was chosen on well-defined grounds and reasons. Wayanad constitutes one of the most distressed districts with regard to farm suicides. The Kerala Farmer's Debt Relief Commission (KFDRC) assessed that between 2001-2006, 528 farmers had committed suicide in Wayanad (841 farmers in Kerala during the same period, according to the Government of Kerala). (See Table 1.5) Though some ad hoc reports were prepared by different agencies, most of them were unpublished and non-available. Wayanad district is constituted by three taluks viz; Sulthan Bathery, Mananthavady and Vythiri. Field level investigations confirmed that S.Bathery Taluk had the heaviest toll of distressed farmer households and suicide victims; followed by Mananthavady and Vythiri taluks (District Handbooks of Kerala, Wayanad, March, 2003).

In Wayanad District, as specified earlier, field level investigations confirmed that S.Bathery Taluk had the heaviest toll of
distressed farmer households and suicide victims; followed by Mananthavady and Vythiri taluks. Hence the sample of households to be included in these Taluks is taken from the Grama Panchayaths. As it is clear, from the Three Taluks of Wayanadu District, 100 families with one of the members having committed suicide on account of farm issues spanning 14 Grama Panchayats were selected for intensive personal interview.

The study has used both Secondary and Primary sources of data. The major sources of secondary data were the publications of State Crime Records Bureau, Department of Economics and Statistics (DES), Banking institutions, documents of Shreyas, Sulthan Bathery, The Kerala Farmer’s Debt Relief Commission (KFDRC), Reports of the 48th and 59th rounds of NSSO, various journals in the area of agriculture and allied fields. Reports in National Dailies like The Hindu and Indian Express were used extensively.

The study has used quantitative and qualitative techniques for generating information. Direct Personal Interview was the method used for data collection in the first stage of the study. The Sample of 100 families were approached with a well structured questionnaire and data was collected. The oldest surviving member of the household was approached and an intimate interface was held in order to elicit views and information on the circumstances leading to the unnatural death of
an important member of the household. The study was conducted in the years 2009 and 2010. After the first stage of study, it was felt that adoption of intensive case study method will generate more useful data for unearthing the dynamics of farm suicides. Hence, 10 families were selected for intensive qualitative study using group discussion and participant observations. Focus Group Discussions were also conducted with social and religious activists and political party functionaries, local correspondents of Malayalam dailies, group leaders of voluntary self-reliant groups at Mananthavady and Mullankolly. Quite fortunately, the leisurely interactions with P. Sainath, Rural Affairs Editor, The Hindu, on his visit to Kannur University has contributed towards the enrichment of the study.

Findings of the study

Findings of the study are provided in the following sections.

Wayanad has 5.5 percent of the geographical area of Kerala. Geographically, it is under the category of residual laterites, physiographically, it is hilly, and the climate is tropical humid. The temperature ranges between 10 and 35 degree centigrade. Wayanad has the greatest tribal concentration in the state of about 17.25 percent. The percentage total of SC/ST population in the district is 22.

The Indices of Development (2001-2002) showed that agriculture, industry, infrastructure and socio-economic variables
ranked 10, 12, 14 and 14 respectively, comparative to other districts (there are only 14 revenue districts in Kerala). In terms of agriculture and industrial development, Wayanad is in the low middle group of districts and in infrastructure and socio-economic categories; she is in 'low' group of districts. In 23 out of 24 capabilities, Wayanad's actual performance lagged behind her potential. The cohort retention rate of pupils in 1993-94 was only 74.32 (state figure was 85.55). Population growth rate in Wayanad during 1981-91 and 1991-2001 were 21.3 percent and 17 percent respectively (state growth rate only 9.4 percent and 14.3 percent).

Real per capita income (2001-02) in Wayanad was below the state average. Similar was the position with regard to life expectancy and literacy rate (7+). The rural population is 96.2 percent (74.00 percent for the state). C-D ratio was, however, 172 percent in 2007 (42 percent, for Kerala). Farmer suicides were the highest in Wayanad until 2006.

Nearly 47 percent of the employment was in agriculture as cultivators and agricultural labourers and 45 percent of the agricultural labourers were marginal. The economic change in the country did not create many opportunities for them outside of agriculture. The remittances boom that helped the other districts of Kerala did not make much advancements in Wayanad. The rate of emigration was only 4.4 (43.2 in Kannur, 45.0 in Malapuram). BPL households were 40.1
percent in June 2006. Poor land utilization pattern, lack of adequate rainfall, low irrigation facilities, marginal and sub marginal size of operational holdings and poor productivity levels were glaringly present in the district. 74 percent of the individual operational holdings were below 0.5 hectare (1.23 acre). Only 12 percent have size between 0.5 hectare and 1.00 hectare (1.23-2.47 acres). Drought conditions prevailed in some parts of the district due to failure of monsoons. All perennial crops solely depend on monsoons. Major crops cultivated in the district are coffee, pepper, banana and other plantains, coconut, areca nut, paddy and jack. Other important crops cultivated are ginger, cardamom, tea, rubber and mango. The district had 103809 cattle, 3934 buffaloes, 43019 goats and 3684 pigs in 2004-2005. Nearly 80 percent of the coffee cultivation of the state is in Wayanad. Production of coffee in Wayanad as a percentage of state production is 84.17. Production of pepper in Wayanad as a percentage of state production is 18. Pepper, one of the main crops in Wayanad, registered continuous fall in its price from 2000-2001 to 2005-2006 (46 percent in 2001-02). Coffee, another main crop, also did witness massive fall in price. The yield had to be sold at throwaway prices in certain crop years.

**General profile of the respondents**

- Around 69 percent of the respondents were surviving wives of the victims, 14 were aged parents, 11 of them were dependent children
and the rest were in the other consanguinity degrees. 14 households had aged parents (either or both) left behind to suffer the ignominy, privation and stigma associative to suicides, in the tradition-bound society.

- 66 percent of the households had up to 4 dependent members, 12 households had 6-7 members, and only 3 households had 7 members. The greatest number of households (39) had three members, in all.

- Hardly 4 percent of the respondents were literate, above the S.S.L.C. level.

**Mode of suicide by the victims**

- Nearly 96 of the victims took to hanging or consumed poison to end their lives.

- 62 percent of the victims had educational attainments of less than SSLC, 2 percent were illiterate and 32 percent had only a primary level education. 3 victims had degree level qualification.

- Among the victims, only one was a Muslim, 50 percent were Christians and 47 percent were Hindus (different denominations). 2 victims were tribals.

- 16 percent of the victims were affected by one or the other physical ailment or mental derailment. Treatment was beyond the access of these people owing to the widespread distress and loss of fortunes.
Land ownership

The average land holding of the households was only 1.013 acres. Around 90 percent possessed less than 2 acres of land and 17 percent possessed only less than 10 cents, of whom 2 had 1.50 cents each. Less than one third of the households managed a more than average land hold, while 11 had more than double the average, and 5 had triple the average. Nearly, 78 percent possessed less than the average holding. 86 percent of them had some share of land from parents; while 14 percent did not have any. 15 percent among the former category had enhanced their land asset and 17 percent had sold out part of what was inherited. Among the latter category, 69 percent had hard-earned some land. None of them leased out land whereas three had leased in land in Wayanad (surprisingly, 17 percent of them had leased in land in Karnataka to have ginger cultivation).

Overall, between 1990-2005, 29 households had purchased fresh land once or more than once, oppositely, 28 had sold out land in part or full, during the same period. In the post-suicide period, more than 90 percent of the households had to seek asylum outside the farm sector for a living (with the inconvenient thought of debt repayment hurting them). The average purchase of land by a person (0.3037 acres), belonging to the sample household, after 1990 was lesser compared to
the sale by him from inherited property (0.3405 acres) or from the gross landed asset possessed by him (0.5152 acres). He could not sustain even the self-purchase of 0.3037 acres of land in full, as he sold out 0.1167 cents from it subsequently.

Only 77 households had greater or smaller income from cultivation as a percentage of the total income from all sources. The remaining percentage of them had no income from agriculture. 64 and 55 percentages, respectively, of the households directed their attention to the cultivation of coffee and pepper (these are grown as inter crops). Only four households had rubber cultivation (rubber- a perennial crop- is cultivated by majority of the farmers in the other districts of Kerala. Rubber fetches very good price in the domestic market).

**Income and Expenditure**

- The average sample household income was estimated at Rs. 43181.90, in which only Rs. 14006 was from agriculture.
- More than 57 percent households had less than Rs. 5000/- from agriculture.
- Only 9 households had anything more than Rs. 50000/- from this supposedly major source.
- 74 households had depended on wages also since the onset of the economic crisis.
- Many women, who were mere homemakers prior to the suicide in the family, took to the wage labour market, especially as home nurses.
- 28 percent found refuge in wages only for their survival.
• Only 9 households had salary earners.

• 38 families had additional income-generating alternatives like shops (2 nos.) milking cows (36 nos.) and the like.

• The average monthly household expenditure figured at around Rs. 3498.

• 48 percent did not care to expend on education of children. The children of these households either were dropouts or had been in search of opportunities of wage-earning. This is the bleaker aspect of the raging economic crisis, which can take the society to inter-generational economic and cultural divide. Far from that, the decision has to be treated as a national loss. Looked at from another angle, the widespread distress has robbed off the educational future of a number of upcoming youngsters of the district.

• 86 percent of the households had men who had habituated on consuming liquor and other items of intoxication. 46 households had put this as rank no. 1, 2 or 3 of monthly expenditure. Liquor-mania became the prime cause of suicide in several cases and also in forcing the whole household into the debt mountain.

• Around 15 percent had to spend huge amounts on medicines resulting in economic debilitation and debt course.

• 36 percent of the households had attached top priority to the academic pursuits of their children.
Savings

• 98 percent of the sample households did not have any savings in cash.

• Permanent land improvement and production enhancing investments did not bother 99 percent of the victims prior to their death or their dependents after it. This is a forceful indication of the fact that the cultivators, who caught the attention of the farm world and the media because of the reported debt-driven suicides, did so not on account of the long term investments, funded by borrowed amounts.

• Only one respondent admitted that bank loan was raised to dig a well.

The survey has, in unambiguous terms, established that harassment and threats of indigenous moneylenders and recovery proceedings of the institutional agencies had hastened the loss of face, self-esteem and virtuous mode of living of several households.

Loans, debt, defaults etc.

• The average household debt amounted to Rs. 68426.71. Of the total households, 28 availed loans from more than three agencies, at one and the same time. The maximum amount was shelled out by nationalized banks, however, more than 50 percent of the sample households had short term crop loans sanctioned from co-operative institutions.
• Loan defaults, rephasing and rescheduling were found in maximum instances.

• The re-emergence and tightening of grips by the usurious moneylenders is a notable feature. Their advances were comparatively more than what was advanced by co-operative institutions and had business reach and operations, by about 3/4 of what was the share of the co-operatives.

• On a comparison with the scheduled banks, the total money lender operations were 1/3 in amount and 1/2 in terms of reach. They consolidated their illegal operations as the rural distress became unbridled.

• Regional rural banks, the dedicated sources of rural credit, came only a third, both in terms of amounts and the number of loanees serviced by them.

• Gold loans fared very little as the gold collateral was scant in possession by the households.

• 8 households had loans from land development bank, all of which was diverted to non-developmental purposes.

• The collateral security stipulation for a loan contract was seen violated or waived in several instances; coupled with laxity in monitoring by the lending institutions, pursuant to any such contract. This, definitely, has had its heavy cost as evidenced by the massive scale of loan delinquencies.
• 39 households had amounts of loan exceeding the average figure.
• 12 households had no debt, meaning the suicides in them were definitely not debt-driven.
• 22 households had debt amount of less than Rs. 50000. Here too, a fierce act as suicide should not ordinarily be a response, the stimulant being debt.

**Year-wise break up of the loans**

The debts did not assume macro size, overnight.

• 20 households stated that for the past so many years, they stuck to the payment of interest only, the principle remaining unpaid in full.

• 7 loanees did not make any repayment, either interest or principal, on the hope that in due course, the government would cause for, a write off of the entire outstanding debts. Nevertheless, this did not occur.

• Only 0.23 percent of the loans were contracted in 1997 and 0.9797 percent in 2007.

• In between, the maximum percentage of loans were taken in 2000 (i.e., 20.56 percent), followed by 2006 (13.35 percent), 2003 (12.71 percent), 2001 (10.62 percent), 2005 (8.71 percent), 2004 (8.67 percent), 2002 (7.13 percent), 1999 (5.41 percent) and 1998 (4.19 percent).

• Years 2000-2006 were worst in terms of debt percentages.

It is easily noted that small and marginal farmers together with agricultural labourers were led to forbidding levels of debt.
owing to the irreversible influences of distress gripping the whole agrarian economy of the nation, the state and the district, overriding hold of the market forces, policy failures of the authorities, crop diseases, droughts, negative attitudes of farmers themselves towards agriculture, lack of their professionalism, carelessness in matters related to loan sourcing, utilization of loans, and above all, un-thoughtful spending beyond one's means by the farmer community.

A repeat notification of the statistics presented above shall substantiate the point:

- Average land hold = 1.013 acres
- Average household income = Rs. 43181.90
- Average household expenditure = Rs. 41976
- The left over amount, ipso facto, leaves very little for futuristic farm improvements or savings.
- Therefore, average indebtedness of Rs.68426.71 - average income of Rs. 43181.90 = Rs. 25244.81 (a negative figure), on a year-to-year basis.

**Ranking of reasons for suicides**

The depth and gravity of the debt problem can further be elucidated if the concurrency of debts is taken into account.

- 56 households had more than one loan. The technique of taking further loans to repay existing ones or to spend lavishly is observable here.
30 reasons (sometimes overlapping with each other) were enlisted by the respondents (as well as by the general public) that stimulated farmer suicides in Wayanad. Some of these could be found common with general suicides too. 10 reasons were highlighted as top-ranking – crop loss, communication failures, loan burden, excesses of the money lenders, marriage obligations, illness and treatment, mental disquietude of the victim, fall in family income, liquor consumption and incessant marital discord and problems emanating therefrom.

Findings of the special case studies

The case studies lay bare the complex fabric of circumstances that instilled and speeded up the suicide of the victims. Only the major ones are cited below.

- All the cases showed that the causes of suicide were multiple in nature. Financial bankruptcy and debt burden were obvious.
- Five of the victims were all marginal farmers-cum-occasional wage labourers.
- Five victims had borrowed from Money lenders and their harassment also can be traced behind the decision.
- The debt ranged between Rs.85000 and Rs.4,00,000.
- Crop loss, especially, pepper and ginger, was irreparably huge.
- Spousal discord and disagreements also affected the victim.
- There were more loans than one at the time of the death.
- Rephasing and rescheduling of institutional loans were recurrently made use of.
- All the households had no alternative to lead life, but to lean on wage labour. Job opportunities were very rare to come by.
They did not receive any government support after the death.

**Subsidiary findings**

The subsidiary findings of the survey attributed some socio-psychological factors that had power enough to drive an individual crazy and disorganized, thus way, prompting him/her to submit to the impulses of suicide. Important such factors are deterioration in social status, harassments meted out by in-laws of the married daughters, domestic discord, delay or non-fruition of marriages of female children, unfinished house construction and so on. Suicide history in the family and in the vicinity of the household, little or no association with functional collectives, prolonged litigation, business failure etc., were also strong provocations.

Farmer suicides in Wayanad have sent bad signals to the effect that the conditions of farmers remained precarious, the society was in a flux and farmers did not have the wherewithal to lobby in the corridors of powers. Some farmers have received some amount of compensation from the government, but by no means adequate.

This research study has helped us establish that, in Kerala, the most developed region of India, by all conceivable standards of reckoning, suicides are on the advance showing the mental agitations of a growing type.

The idiosyncratic factors do not occur in isolation - they are exacerbated by the larger socio-economic and agrarian crisis. The
lapses, when compared to Kerala’s achievements in some of the basic indicators of human development which are well known and have been commented upon, make one to raise doubts on the sustainability of the “Kerala model’ and underscores the challenges of the experience of “human development lopsidedness”.

In sum, the following are the important causes that have acted and reacted upon each other to generate a crisis in Wayanad, coercing hundreds of farmers to become the “new poor” and dragged some of them to the irretrievable decision – suicide. The causative factors are arranged in the order of their prominence.

1. The loan amounts exceeded the repayment capacity of the borrowers.

2. The neo- liberal policies had severe fallouts on the farmers. They were in the form of the following:
   i. Imports (pepper)
   ii. Price crash (pepper, vanilla)
   iii. Spurious products mixed with first quality products and exported (pepper) by crooked business entities
   iv. The heavy dent of the climatic factors such as intense droughts during 2001, 2002, 2003 and 2004 resulting in Massive crop destruction.

4. Gradual neglect of agriculture by the new generation, resulting in production and productivity losses.
5. Neglect of education in the earlier decades; both, by the parents and their wards.
6. Widespread pest infestation and diseases leading to crop losses.
7. Alcoholism of an addiction type by the lower income groups
6. Ostentatious consumption (during marriages, betrothals, baptisms, holy communion, pilgrim visits, house construction etc.)
7. Spurt in the shady operations of the local moneylenders.
8. Dislocation of livelihoods because of monoculture.
9. Poor medical infrastructure, obviously leading to exorbitant treatment expenses.
11. Poor monitoring of loan utilization by the lending agencies.
12. Apathy of the government hierarchies and withdrawal of executive support from the primary sector.
13. Discordant family relationships.
14. Wounded social prestige, societal distancing.

SUGGESTIONS

The chemistry of farmer suicides in a country, that registered more than 8 percent of GDP growth rate, is really alarming. The situation calls for better rethinking and policy interventions. The approach paper to the XI\textsuperscript{th} plan, approved by the National Development council, mentions, "economic growth has failed to be sufficiently inclusive, particularly after the mid 1990's. Agriculture lost
its growth momentum from that point on and subsequently entered a
near crisis situation, reflected in farmer suicides in some areas”. The
National Commission on Farmers (NCF) has pointed out: “while
public policy and investment triggered progress earlier, policy
inadequacy and investment decline have taken us to the farmers’
suicide and food import era”. We continue to follow a development
paradigm that pays no heed to the limits imposed by the eco-system
and the various tipping points in nature.

“One of the reasons for the fiscal crisis in Kerala, is the agrarian
crisis”. Reports of the NCF, NDC sub-committee on Agriculture, the
XIth plan working groups and the Steering Committee Report of the
Planning Commission have suggested solutions for the revival of
agriculture. Dr. M. S. Swaminathan in his book “Agriculture cannot
wait” (Academic Foundation, N. Delhi, 2007), suggested (a) quality
literacy (sanitary and phyto-sanitary measures and codex alimentarius
standards of food safety) (b) Trade literacy (likely demand supply and
price situation) (c) Legal literacy (Intellectual property rights, farmer’s
rights) and (d) genetic literacy (genetically modified crops) to make
farmers aware of the implications of globalization and WTO
agreements.

The following suggestions are made to the policy makers in
order to invite changes in the future policies.
A moratorium on debt recovery shall go a long way in elevating the lost spirit of the dependents of the victims as well as them who are on the verge of taking hard decisions. If ever possible the perished family could be saved by writing of part or full of the outstanding loans against them. Or else some part of the long term loans could be converted into interest-free varieties. The recuperating families could be given the concession of a certain grace period for the repayment of the loans. It has been proved beyond doubt that there has been inordinate delay and stumbling blocks in the availability of institutional loans to the small and marginal farmers. This could be attributable to the financial dualism, as stated some time earlier. As a matter of policy this bottle neck should be broken apart.

Price volatility has been cited by all as a prime reason for the distress and the fall outs of it in Wayanad. This study has proven it effectively. Therefore circumstances such as these could be overtaken if only the government extended the price support system. The enveloping gloom in the agricultural sector of the economy can be revamped by this single act on the part of the central and the state governments.

As far as the study has found out, there occurred a lackluster Phenomenon in the monitoring and surveillance of the loans advanced by the banking institutions. Very often the tied character of the loans were violated, as has been found out by the survey. The study
therefore advocate greater intervention on the part of the authorities concerned with regard to the complete utilization and timely repayment of the accessed loans.

The shady operations of the indigenous and local money lenders need to be checked on a war footing.

Like in the manner of MGNREGS, (Mahathma Gandhi National Rural Employment Scheme) the Government of Kerala can device a suitable employment guarantee scheme in Wayanad and similar critically affected districts so that many more families can be assured of livelihood and food securities which will definitely change their mind set and cast away the fear psychosis leading to suicides.

CONCLUSION

The States like Maharashtra, Andhra Pradesh, Madhya Pradesh and Chattisgarh failed in arresting the farm suicides rates, certain States like Kerala, West Bengal and Uttar Pradesh have successfully reduced the suicides rates during the later periods by effective policy interventions.

Why the decline in farm suicides in Kerala is significant, when the other States like Tripura, Tamil Nadu and U.P have been successful in this front? It is the peculiarities of the economy of Kerala that makes the achievement more sparkling. Perhaps, Kerala is the most globalised economy, with an agricultural sector hugely cash crop
based. It is crystal clear that the Cash Crop prices are highly volatile and often rigged by powerful Multi National Corporations at the global level. This often adds to the otherwise deep price shocks in the Kerala Economy, perhaps more vulnerable than any other State. Often the price shocks deeply hit the farmers of Coffee, Pepper etc. It is those who are engaged in such crops commit suicide. Much of the unfortunate farmers are those who grow cash crops in all parts of India. When we look at the data for the last 16 years, it can be seen that the period of three years from 2008 to 2010 is the most significant period during which there has been serious governmental intervention in terms of support for debt relief and support prices for farmers. Kerala government setup a Debt Relief Commission in 2005, raised the support to the farm sector to mitigate the distress. During 2005 and 2010, Kerala raised the support price for paddy from Rs 700/- to Rs 1400/- This has proved that, with concerted efforts focusing directly on the farmers, suicides can be prevented effectively. What is required is a will and political decision for this end.