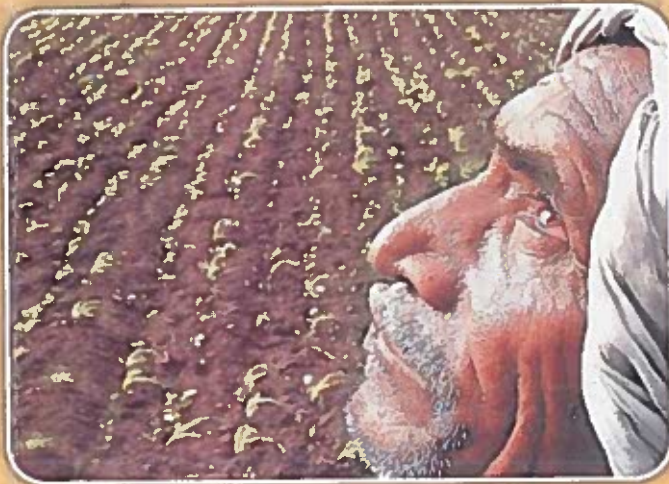


FARMER SUICIDES IN TELANGANA

PROF. G. GANGADHARA RAO, Ph.D.,



Study sponsored by Ministry of Agriculture and Farmers Welfare
Agro-Economic Research Centre
Andhra University
Visakhapatnam

March 2017

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Preface

Farmers' suicides have become a socio-economic problem in India, and it is in the increasing trend. Maharashtra and Telangana have stood in first and second places in the country. If the farmer is in doldrums, the agricultural sector and rural economy will be adversely affected. Consequently, the food security becomes a problem to the nation. The Government of India (GOI) and the state governments are struggling to eliminate this malaise from the economy. There are several schemes to bring out the farmer from this hardship. Therefore, the Directorate of Economics & Statistics, Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GOI has assigned this study to our centre to find the ground level reality of the farmers' suicides and its causes in Telangana.

All the marginal and small farmer groups, having with an average of cultivated area of 2.24 acres, are facing this problem in the selected districts of Medak and Warangal in Telangana. All the sample households (50) were drawn into this grave catastrophe due to indebtedness (88%), poverty (86%), and the failure of borewells (100%), and the recurrent droughts (100%) in the area. These causes are very much colossal over the victims' families, as they express the brunt of the burden of these causes, as referred in the parentheses. The post-suicide picture of these families reveals the very pathetic and deprived conditions like the absence of security and subsistence to the family, stopping of cultivation and education of the children. They solemnly seek for the support in the lines of timely institutional credit, ground water finding and arranging the borewell through the financial and technical assistance of the government, loans to tenants along with the marginal and small farmers from the institutional sources at lower interest rates. The generation of employment is sought in the allied agricultural and the non-farm activities.

After the state of affairs observed in the field and keeping the views of the sample households, it could be suggested for the relief from the incidence of suicides and for the betterment of the farming community. The regulatory marketing system is to be available at the village level to procure, control and supervise; thereby it is easy to nullify the private traders sway over the prices and mismanagement of the market. The 'Commodity Supply Credit System' may be introduced through the sale of the farmer and the

purchases of the government/or the record of the selling of the farmer. The present 'business agent' may be turned into the full-time banking supporting personnel to do all the institutional credit services to the farmers in the villages. At the mandal/block level 'Farm and non-farm employment Development Cell' may be started to integrate the human resource and natural resources. The borewell irrigation development is to be taken care of by the government financial and technical support. 'Village level Secular Counselling centre' may be crystallised to do the secular, scientific and spiritual services to the farmers and other rural people at monthly/quarterly intervals through the established secular non-governmental organisations. The post-suicide measures are to be reshaped in favour of the victim families through the panchayats and the other extension departments to restore cultivation and normal life in the affected areas of Telangana. I hope that this study will certainly be much helpful in the policy formulation to both central and state governments and the other scholars.

I thank Sri B.R. Meena, I.A.S. Principal Secretary and Sri M. G. Gopal, I.A.S. (Retd.), former Principal Secretary, Department of Revenue, Government of Telangana for arranging the required data district wise. I am grateful to Sri M. Jagan Mohan, I.A.S., Commissioner & Director of Agriculture, Government of Telangana, for permitting to do this study and I express my gratitude to Sri M, Nizamuddin, Consultant, Extension Wing, Office of the Commissioner & Director of Agriculture, Government of Telangana. I extend my hearty thanks to Smt. Madhavi Latha and Smt. Usha Rani, Joint Directors of Agriculture, Medak and Warangal districts, respectively, (erstwhile) for their full guidance and suggestions in the selection of victims and the given list of victims. I am much obligated to all the victim families who supported the field survey fully, though they were under sad and dejected condition. I pray the Almighty for the well-being of these families without any hardships.

I thank Dr P. Ramu for generating tables and data collection, and Dr M. Nageswara Rao, Dr K.V. Giribabu, Dr K. Rambabu and Sri. B. Krishna, for the primary data collection. I appreciate the efforts of Smt. P. Malathi and Sri K. Ramesh for secretarial work.

Prof. G. Gangadhara Rao
Director

PROJECT TEAM

Project Leader	:	Prof. G. Gangadhara Rao
Drafting of the Report	:	Prof. G. Gangadhara Rao
Data Collection	:	Dr M. Nageswara Rao Dr K.V. Giri Babu Dr K. Rambabu Dr P. Ramu Sri B. Krishna
Table Generation	:	Dr P. Ramu
Word Processing	:	Smt. P. Malathi Sri K. Ramesh

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Executive Summary

Farmer Suicides in Telangana

Having the problem of farmers' suicides in Telangana, the Directorate of Economics & Statistics, Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Government of India (GOI) has assigned this study to our centre with the objectives of 1) *To analyse the incidence and spread of farmers' suicides in Telangana and to map the hot-spots of suicides,* 2) *To study the socio-economic profile, cropping pattern and profitability of victim farm households,* 3) *To study the causes leading to farmers' suicides including production market risks, sociological, psychological and other family-related factors responsible for farmer suicides and* 4) *To recommend suitable policies to alleviate the incidence of farmers' suicides.* The study findings, conclusions and policy measures are discussed briefly here.

Farmers' Suicides in Telangana:

Telangana stands in the second position in the number of farmers' suicides in the country. The highest and the more than the one-third of the farmers' suicides in the state appear in Warangal district in the study period followed by the districts of Nalgonda with 12% and Karimnagar with 10%. The lowest is reported in Nizamabad (3.67%) and Adilabad (3.99%) districts. The declared drought mandal/blocks were 11, 12 and 19 in the districts of Warangal, Nalgonda and Karimnagar, respectively, in Kharif 2015. It could be ascribed the higher level of incidence of farmer suicides to the cotton crop cultivation and the effect of continuous drought for the three preceding years of the present study year 2015-16.

Regarding one lakh ha of net sown area (NSA) and gross cropped area (GCA) and one lakh farmer families, Warangal, Nalgonda and Karimnagar are the high farmer suicide prone districts and Mahaboobnagar, Khammam, Medak and Rangareddy are the medium farmer suicide prone districts, and Nizamabad and Adilabad districts stand for the low incidence of farmer suicides in Telangana. Hence, the policy formulation could be done keeping this parameter in the fund allocation and the other remedial measures for the victim families and the support for the cultivation in the affected area.

The high farmer suicide months in Telangana are from September to December in a year. It informs the natural background of the agricultural economy with the ending and starting seasons of Kharif and Rabi, and further, it is the harvest season of Kharif. It apparently refers to the pressure of the prices of the output in the market and the indebtedness of the farmer through the helm of affairs of the cultivation. The concerned authorities did not sanction the compensation amount in pro rata of the farmers' suicides occurred in the district in question. The district wise authorised amounts prove this lacuna, as the Karimnagar district got 22% followed by the districts of

Nalgonda with 18% and Warangal with 15%. Warangal district bears one-third of the brunt of the suicide burden of the state followed by Nalgonda district. It could be changed through the policy of pro rata and weight of the incidence of the farmers' suicides in the nine districts of Telangana.

Socio-economic Profile of Victims and their families in the Study Area:

The sample of victims is 50 from the selected districts of Medak and Warangal in Telangana. Most of them have wives, sons, and daughters since the respondents are 94% from this category. The farmers' suicides are much affected in the weaker sections of the society. The victims were 62% illiterates, and this had been dominating the risky decisions of the farmers. If the family encumbrances are observed, they did not have the brunt of the burden from the parents and siblings. They were neither hiding nor leaving their places with cowardice.

The current household size (3.28) divulges the planned families. Either the families or the victims have good contacts and socialisation. All the farmers' suicides are from the lower landholding sizes with the average size of 2.24 acres and with the absence of the uncultivated area and the cropping intensity.

The sources of irrigation account the vulnerability of the farmer in the cultivation in the selected districts of Telangana. The income sources of households of victims divulge that the significant share (35%) comes from agriculture followed by agriculture wage income (32%). The agriculture and allied activities have given the share of 70% in the net income, and it is less than its expenditure. The total expenditure is Rs.0.44 lakhs, and total income is Rs.0.41 lakhs. There was a 6% of a deficit in net income of the household compared to its spending in 2015-16.

The borewell irrigation is predominant and meeting with a lot of expense to the farmer, and the many numbers of failures are encountered to have a borewell on the farm. It is noticed the dominance of cash crop cotton in the cropping pattern of the sample households, who hailed from the majority of the 'Other Backward Castes'(OBCs). There has been a lot of frustration and despair in the peasant community of their profession and its success. The lifestyle of the farmer has changed due to several factors viz. financial conditions, labour availability, inputs' prices and its quality, volatile and exploitative markets and ever-increasing prices against the backdrop of the augmented cost of cultivation.

Causes of Farmers' Suicides in Study area:

The poverty has the most influencing factor, as farmers come under lower landholding sizes and expressed its influence at the highest by 86%. The farming related causes of suicides reflect heavily on the failure of crops and the lack of access to irrigation with the influence of 96% over the suicides. The 'natural calamities', and the 'failure of rainfall/drought' are viewed

100% causative ones, and the failure of finding a borewell on the farm has been leading to massive indebtedness to the marginal and small farmers. The 'Higher output' and the 'Higher prices' report 88% of the influence on the incidence of suicides.

There is a considerable view of the impact of family problems/commitments over the frequency of suicides. The 'drug abuse/alcoholic addiction' aspect has the influence at 22%. The farming related causes of suicides point out the 'lack of access to irrigation', and it reports 96% in both 2014-15 and 2015-16 years followed by 'other factors' with 20%. 'Property disputes' and 'marriage related issues' are not much active, whereas the 'family problems/commitments' and 'drug abuse/alcoholic addiction' have a little stimulating. The 'social functions' turned to be the burdensome, while the 'frequent quarrel among the family members' happened due to the consequence of the financial crisis in the families. The fall in 'social reputation' becomes the derived cause of the indebtedness of the farmer in the society recently. The pressure from non-institutional sources, mainly from moneylenders is viewed 84% in both study years followed by a non-agricultural loan. It implies the level of quandary linked with financial relations of the victims in the study area.

With the dominance of the non-institutional credit, the outstanding amount per household was reported by non-institutional sources with 89% and institutional sources with 11% of the marginal and small farmer landholding sizes. The non-institutional credit dominates the scenario of the total credit. The total outstanding amount is Rs.3.63 lakhs per household from all the sources of credit. Many sources show 24% interest rate per annum. The remittance took at 18% of the households, and out of it, 16% of instalment appeared to only moneylenders.

There is the higher influence of the 'insecurity in the family' followed by 'no earning member' and 'agricultural activities stopped' and the 'schooling of children stopped' reported at the lower level. The factors like 'family member's depression' and family member's illness have appeared. The ranking of the households shows that poverty has the first rank followed by 'family problems/commitments with second place and 'drug abuse/alcoholic addiction with a third position. In debt related causes, 'due to pressure from non-institutional sources-mainly money lenders' is recorded as the first one followed by the 'indebtedness-institutional & non-institutional with a second place, whereas 'due to pressure from institutional sources' is ranked as the third one.

There are suggestions from the victim families to prevent the suicides in future through-established irrigation, developing dairy and the better alternative income sources. It is further requested for the low rate of interest to the given investment to the farmers either in farming or in allied activities to come out from the clutches of the non-institutional sources and for the higher prices to the agricultural produce. There is a demand for 'free of cost of digging borewells' by the

government. There is a need for the support of tenant farmers through the low rate of interest to various loans to relieve them from the debt burden of the non-institutional sources.

Conclusions:

Having the second position among the states, Telangana has the highest farmers' suicides in Warangal district with the one-third share of the state followed by Nalgonda and Karimnagar districts, though the other districts have the menace. The much incidence of suicide appears from September to December in a year across Telangana.

The compensation was not sanctioned in the pro rata of the suicides of the district in question rather approved routinely. It could be changed through the policy of pro rata and the weight of incidence of farmers' suicides in the nine districts of Telangana.

With a deficit of 6% income to the total household expenditure, the sample households have lower incomes with the sharing of income per household from agriculture, wage income and 'pensions and salaries' with 35%, 32% and 27%, respectively since the most of the cultivation is rainfed along with very limited area with well (open/borewell) irrigation.

The borewell operation led to high indebtedness to the farmer due to its failures. It is noticed the dominance of cash crop cotton in the cropping pattern of the sample households, who hailed from the majority of the OBCs. Further, all the households were from marginal and small farmer landholding groups with the above 60% illiterates and with a planned family (3.28 members) in study districts in Telangana.

With the dominance of the non-institutional credit over the victim families, the outstanding amount was reported by non-institutional sources with 89% and institutional sources with 11% of the marginal and small farmer landholding sizes (2.24 acres per household). The instalment remittance took place from 18% of households, and out of these households, the 16% of households remitted the instalment as per the schedule to the non-institutional sources.

There has been a lot of frustration and despair in the peasant community of their profession and its success. The lifestyle has changed in the farmer due to several factors-financial conditions, labour availability, inputs' prices and its quality, volatile and exploitative markets against the backdrop of the augmented cost of cultivation.

The poverty has the most influencing factor, as the farmers come under lower landholding sizes and expressed its influence at the highest by 86%. 'Property disputes' and 'marriage related issues' are not much active, whereas 'family problems/commitments' and 'drug abuse/alcoholic

addiction' have a little stimulating. The 'social functions' turned to be the burdensome in recent past, while the 'frequent quarrel among the family members' happened due to the consequence of the financial crisis in the families. The fall in 'social reputation' becomes the derived cause of the indebtedness of the farmer in the society recently.

The farming related causes of suicides reflect heavily on the failure of crops and the lack of access to irrigation with the influence of 96% over the suicides in the present study area. The 'natural calamities', and the 'failure of rainfall/drought' are viewed 100% contributory ones, and the failure of finding a borewell on the farm has been leading to heavy indebtedness to the marginal and small farmers. The 'Higher output' and the 'Higher prices' report 88% of the influence on the incidence of suicides.

Out all the causes, the primary factor of the quandary is the indebtedness over the impact on the farmers' suicides with a variation of institutional credit with 26% and the non-institutional credit with 88%. There is the higher influence of the 'insecurity in the family' followed by 'no earning member' and 'agricultural activities stopped', and the 'schooling of children stopped' reported at the lower level. The factors, namely, 'family member's depression', and family member's illness have appeared.

Policy Measures:

Proper Marketing System and Marginal and Small Farmers: It is to be taken place in every village, for example, the production of the farmer of the cotton crop is purchased at the few agricultural market centres rather than at the village level by the Cotton Corporation of India (CCI). The harvesting season is to be supported through the purchases of agricultural marketing committees. Otherwise, some other governmental body may be assigned to make the buying of the production of the farmer at the village level.

'**Commodity Supply Credit System**' may be introduced, and it will be done based on the selling of the commodity of the farmer to the purchasing body of the government. How much commodity sold by a farmer may be recorded, and the payment of the amount of the sold merchandise may be deposited in the farmer's bank account, where he can take a crop a loan or a land development loan. To realise the level of cultivated area of a farmer, this will facilitate and authorise the bank to give loans to farmers including tenants based on the undergone cultivated area/the sold produce in the village.

Extension of Institutional Credit could be done through the converting of the present 'Business Agents'/'Correspondent' into 'the village single window banking employee' to do all the institutional banking works of a village. There is to be an extension of institutional credit level without the consideration of the collateral property of the tenant and the marginal and small

farmers, and the commercial and the rural banks may fix/sanction the quantum of credit to them basing on the area cultivated in the village or the level of produce, as per the purchase record of the agricultural market body of the village in question.

Mandal/block level Farm and Non-Farm Employment Development Cell is to be started to extend employment in the allied activities of agriculture and the non-agriculture. It should finance and guide the small and tiny ventures in the villages. It may be integrated with all the employment generating departments and agencies across state and nation. It should be a mentor to the farmers for starting allied agricultural and non-agricultural ventures.

Borewell Irrigation Development should be a special provision for the farmer to have a borewell on his farm if the farmer wants to have for his cultivation. To this end, the ground water storage and the other environmental precautions may be taken care of by the government. For this purpose, an authority may be launched in Telangana for weaker sections for doing all this job at the village level with a proper allotment of funds from both state and central governments, as in the case of watersheds in villages. Although for the borewell purpose, there is an organisation in Telangana, its activity is absent in support of marginal and small farmers.

Village level Secular Personality Counselling Centres could be the source of inspiration to the villagers in general and in particular for the farmers. With the support of some non-governmental organisations (NGOs) like the Ramakrishna Mission, Mata Amruthananda Mai, Isha Foundation, etc., the 'Secular Personality Counselling Centres' may be started in the rural Telangana. These centres should give the secular, scientific and spiritual counselling for the betterment of the personality and in performing the real activity. The counselling may be monthly or quarterly to the farmers. These should stand as the harbingers for a better life in the rural Telangana.

Other Measures: a) In the districts of high incidence of suicides, a **pilot programme of single window system** for institutional loans, inputs and marketing could be made on trial/temporary basis. It will facilitate and relieve the farmer from all the delayed procedures and the malpractices of the market for the inputs purchase and the farmer's output selling. b) In the **post-suicide redressal operations**, the panchayat's role is to be enhanced. The exgratia payment may be accounted for in the bank immediately. There is an urgent need for the better role of extension services for the better relief either in cultivation or in other allied activities of the victim families.

CHAPTER –I

FARMER SUICIDES IN TELANGANA

1.1 Introduction:

Farmers have been facing the problems in the cultivation like lack of investment, decent prices to the produce, purchase of proper inputs, required irrigation and monsoon failures. In the recent past, many droughts have happened across India and Telangana. These droughts are showing a lot of impact on the life of a farmer, especially on marginal and small farmers. The farmer of Telangana bears the brunt of the distress, and he is encountered finally with a high amount of indebtedness, which has become a vicious cycle in his life and leading to suicide. The greater part of this problem happens in the lower farmer size groups. The manifestation of this distress, having with many gloomy causes, has been a continuous quandary in the economy. The Government of India and the Government of Telangana have been implementing several programmes and schemes to eradicate the farmers' suicides, despite the fact that it raises its head across state and nation. As per the report of 'Accidental Deaths and Suicides in India (ADSI), 2015, the farmers' suicides took place 1358 in 2015 in Telangana with a change of 51% from 2014, which was relatively a higher rate than that of all-India (42%).

1.2 Review of literature:

As the voluminous literature is there on the farmers' suicides and indebtedness for all-India and States, the concerned research with Telangana is taken into the survey for the present problem formulation along with all-India studies.

Anjani Kumar et. al. (2017) made an analysis of the impact of formal credit over the net incomes and consumption expenditure of the farmer households across the nation with the national sample survey data 2013 of the National Sample Survey Organisation (NSSO). They found its impact, and further, they estimated the negative impact of MGNREGA on the incomes of the peasants, while the public distribution system showed a positive influence on the generation of benefits and consumption of the farmers.

Dominic Merriott (2017) found the socio-economic factors, instead of mental health problems. He estimated that the increased indebtedness was playing the predominant role of the causative factors. The vulnerability of the farmer amid financial situation has become the

major leading factor to get distressed through the manifestation of lacking investment and irrigation improvement, use of cash crops and non-institutional credit sources.

Jagan Kanthi (2014), who submitted a thesis to the Osmania University, Hyderabad, made a case study of Warangal district in Telangana for the farmers' suicides by selecting six villages from three mandals/blocks (with a high number of suicides). He found different causes for the farmers' suicides in the study area through the responses of the families of victims as 94%, 70%, 60%, 70%, 55%, 50%, 50% and 30% to indebtedness, crop loss and crop failure, input related problems, failure of agricultural extension, lack of storage and marketing facilities, lack of remunerative prices and psychological factors, respectively.

Kennedy Jonathan and Lawrence King (2014) examined the relation between the marginal farmers and cash crops and the indebtedness in India and got positive results in their findings. They suggest the stabilisation of prices of cash crops through the state intervention leading to relieve the indebted farmers and the realisation of reducing suicide farmers in the country.

Mohanty, B.B. (2013) classified the causes of farmers' suicides in India into two categories: a) disappointment and despair due to rapid economic growth and neo-liberalism and b) the isolation resulting from the weak ties taken place from family, neighbourhood and community because of the individualisation of agriculture and decline of the traditional social order. Further, he inferred that the changes happened in the agriculture in the nation reduced the level of achievement against to the aspirations of farmers.

Reddy, A.A. (2012) did an empirical study at village level and analysed the nature of credit between formal and informal sources and found the skewed nature of formal credit in favour of landlords and upper castes, whereas it was traced the uniform distribution of informal sources among the different landholdings of the farmers. Of course, the interest rates of these sources were three times higher than that of formal ones across the nation.

Shah Esha (2012) examined in a historic perspective and disagreed with the agrarian crisis resulting from globalisation and liberalisation. She argued over the insufficient explanation of economic rationality, and it was discussed for effective historical scarcities arising from the fear of pauperization ingrained by the ideologies of hierarchy. She, further, explained the lack of alternative political and cultural system due to social injustice and violence.

Sajjad Haroon and Chetan Chauhan (2012) found the volatile yields and diminishing net returns against the increasing cost of cultivation and with finally leading to incidence of indebtedness. The states, having with the high development of agriculture, had the high level of debt among the farmers. Moreover, these farmers belonged to lower producer size groups with a huge indebtedness.

Kumar Anjani, K. M. Singh and Shradhajali Sinha (2010) estimated that the commercial banks emerged as the primary source of institutional credit in recent years. However, the share of institutional credit for investment in the total credit had declined over time, and this constrained the full use of agricultural potential along with the regional disparity in the level of credit, the existence of inequity among the landholdings through the choice and quantum of credit. The number of socio-demographic factors played in the degree of credit sanctioned to the farmers across commercial banks, and therefore, these were to be removed from the pipeline of the credit system.

Srijit Mishra (2008) examined the crisis in the agricultural sector and estimated the possible solutions to it. There should be the policies for matching the transfer from farm to non-farm. The availability of credit required a sea change with a good following of the regulation of private credit market. There should be the innovations for the reduction of cost and increase of returns for the farmer along with the technology up-gradation taking place to suit the farming. It was estimated the farmers' suicides across the nation and suggested the needy steps.

Narasimha Rao, P. and K.C. Suri (2006) argued that the cause of the farmer suicides was not the amount of the indebtedness in A.P. They analysed the existing high costs and low returns in the cultivation, and estimated the increasing miserable situation due to the unworthy politics without the proper 'say' of the peasant community to substitute a better holistic condition.

Ratna Reddy, V. and S. Galab (2006) estimated the cumulative effect of several factors for the agrarian distress, and they discussed these factors as technological, ecological, socio-cultural and policy-related.

Vijayai Kumar, S. (2006) estimated the cause of the farmers' suicides due to the liberalisation and globalisation. In the absence of institutional finance, farmers became dependent on

informal sources. Consequently, the farmers, especially, marginal and small groups, faced a recurrent indebtedness at a high rate of the adverse factors like a failure of monsoons, poor yields, failure of agricultural markets in the proper pricing of the farmers' produce.

Sridhar, V. (2006) assessed the leading cause of farmers' suicides in A.P. and explained the stress of farmer because of the liberalisation policies. He argued the changed socio-economic conditions in the lives of farmers. He estimated a situation, where the government role became absent in the market forces after liberalisation, which was leading to the pressure on the peasantry in the form a new qualitative dimension for the distress at the highest level.

Sidhu R.S. and Sucha Singh Gill (2006) estimated the farmers' suicides in the states across the nation, where the much agricultural commercialisation taken place coupled with existing a lot of indebtedness particularly with the farmers in these states (A.P. and Punjab). Further, the authors found the depending on the more informal sources for loan realisation, and these farmers belonged to the category of marginal and small farmer groups.

Deshpande, R.S. and Nagesh Prabhu (2005) estimated the distress of farmers based on the 59th round of National Sample Survey Organisation (NSSO). They found the farmers with 48% of indebtedness and nearly 66% frustrated in the profession and suggested for a better long-run policy to remove/reduce the immiseration of peasants across the country.

Vamsi Vakulabharanam (2005) estimated a great deal of real growth in post liberalisation period in Telangana along with a decline of welfare for the marginal sections, especially to the peasant community. He tried to estimate the increased distress among farmers and the agricultural growth in Telangana through growth-inducing distresses and 'distress-inducing growth' during 1998-2002. He postulated for the extension of institutional credit to the marginal and small farmers and the landless to avoid pain.

Anil Kumar, V. (2005) made a case study of Atmakur village in Warangal district. He selected five case studies and found the victims belonged to marginal and small farmer groups and four cases were from weaker sections of the society. These farmers were growing the cotton crop, and they were much distressed through crop failure by drought, accumulated debt and failure of wells in the cultivation. The author observed the low level of agricultural

extension and the absence of the active and productive role of local government for any proper redress during the immediate post farmer suicides.

Ghosh Jayati (2005) examined at the national level along with a particular analysis on A.P. regarding farmers' suicides. She made an investigation how the macroeconomic policies affecting agriculture regarding import tariff rates, domestic support, effects upon agricultural trade, cultivation and rural livelihoods. She examined the picture of agriculture in A.P. at the regional level and found the impact of some deficiencies in the farm production, incomes, and consumption, and finally gave policy suggestions.

Narayanamoorthy, A. and S.S. Kalamkar (2005) estimated credit and indebtedness across states during post economic reform period (1990-2003) based on the different surveys of NSSO. They found the debt at the highest in A.P. by 82% and the lowest in Assam by 18% and found how much availability developed of credit that much indebtedness was taking place across the states, which were agriculturally developed in India.

Parthasarathy, G. and Shameem (1998) studied the factors of farmer suicides in Warangal district in Telangana (erstwhile A.P. in 1998) and found the main factor was the higher amount of debt to the moneylender-cum-trader. It was argued for the better understanding of the social milieu of the society to arrive at a conclusion. They found that the cost of cultivation of cotton crop in Telangana was very high compared to the other parts of the country. The decline in the pursuing of other professional occupations led to enter into cotton crop cultivation, which resulted in a huge debt burden on the newly joined farmers, who were much dependent on fertiliser dealers for agricultural extension services. Further, the volatile yields and its prices in the market mounted the stress over the vulnerable peasant in the selected district in Telangana.

1.3 Need of the Present Study:

There have been several programmes implemented in India to eliminate the farmer indebtedness and their suicides. It may be referred from the recent past individual programmes and schemes. Basing on the prevailing crisis in agriculture in the nation, Hon'ble Prime Minister announced on July 1, 2006, a rehabilitation package to remove the distress in the farmer community. This scheme aimed at the debt relief measures to farmers through complete institutional credit coverage, a well-assured irrigation and water management, crop wise approach, providing excellent extension services and the provision of

additional income to the farmer by horticulture, livestock, dairying fisheries and other possible activities regarding the area in question. The exgratia was sanctioned to each district with Rs.50 lakhs from the Prime Minister's National Relief Fund (PMNRF) to facilitate the victim families with the assistance. In addition to these, there are others viz. Kisan Credit Cards, revival package for short-term cooperative credit structure, concessional interest schemes, and interest subvention schemes. There are several projects and programmes in force across the nation and Telangana, and these endeavours have given a significant impact in due course over the farmer community. However, there have been farmers' suicides in Telangana. Hence, Directorate of Economics & Statistics, Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Government of India (GOI) has assigned this study to our centre with the following objectives:

1.4 Objectives of the study:

- 1) To analyse the incidence and spread of farmers' suicides in Telangana and to map the hot-spots of suicides,
- 2) To examine the socio-economic profile, cropping pattern and profitability of victim farm households,
- 3) To explore the causes leading to farmers' suicides including production market risks, sociological, psychological and other family-related factors responsible for farmer suicides and
- 4) To recommend suitable policies to alleviate the incidence of farmers' suicides.

1.5 Methodology:

This study depends on both primary and secondary data. Initially, the primary data was collected in September 2016 from the erstwhile two districts namely, Medak and Warangal, based on the information given by the Directorate of Agriculture, Government of Telangana, and this source has the information of two years combined data (total figures) of farmers' suicides for 2014-16. As per this information, Warangal and Medak districts stood in first and second places, respectively, in the incidence of farmers' suicides across the nine erstwhile districts of Telangana. Within the region, starting with the 2015-16 year, the number of victim households is considered and the preceding years are taken into consideration to fulfil the necessary number of households of the sample of 30 in Warangal and 25 in Medak districts. In the sample, from Warangal district, the sample of 30 suicides was surveyed spreading in between 2016 to 2011 years, and from the Medak district, the sample of 20 suicides was interviewed covering the sample from 2016 to 2013 years. The primary data schedule, basing on the structured and pre-tested questionnaire, was used to collect the data.

The sample schedule, having two sections, was formulated to obtain the family size, education level of the victim household, social group, cropping pattern, size of the landholding, sources of irrigation, cost, etc., in the first section, and the causes of farmers' suicides, extent of indebtedness, coping strategies after suicide incident and suggestions for preventing farmers' suicides were recorded in the second section of the schedule. In addition to this, the five case studies of the victims are taken from the sample to examine the causative factors for the happening of the suicide in the concerned household. It is selected all the five case studies spreading over marginal and small farmers only, as the other group of landholding sizes are absent in the sample of suicides. For secondary data, the Department of Revenue, Government of Telangana was approached once again basing on the comments of the coordinator, and finally, the relevant secondary data was received for the period July 2015-June 2016 on 15-03-2017, and this data was analysed in the second chapter.

1.6 Selected Sample of Farmers' Suicides in Warangal & Medak Districts:

The sample of farmers' suicides in Warangal and Medak districts is given in Table 1.1. It gives the details of mandal wise and village wise number of victims in the selected districts. In Warangal district, the mandals/blocks, named Geesukonda and Narmetta have shown the higher number of suicides compared to other mandals/blocks, while Doultabad mandal/block shows the maximum number of suicides among the mandals/blocks of Medak district.

1.7 Organisation of the study:

The first chapter gives the introduction, review of the literature, need of the study, objectives of the study, the methodology of the study and selected sample of the farmers' suicides in the selected districts of Warangal and Medak in Telangana, whereas the second chapter estimates the trend of the suicides in the erstwhile districts of Telangana. The socio-economic profile of the victims and their families is given in the third chapter and the causes of farmers' suicides as per the view of the sample from the selected districts of Medak and Warangal in Telangana are examined in the fourth chapter. The case studies of farmers' suicides are shown in the boxes in the II, III and IV chapters, and finally, the summary, conclusions and policy measures of the study are provided in the fifth and the last chapter.

Table 1.1: Sample Size of Primary Data

Sl.No	Name of selected district	Name of selected Taluk/Block/Mandal	Name of Village	No. of Victims' families interviewed
1	Warangal	Geesukonda	Machapur	1
2	Warangal	Geesukonda	Bodduchintalapalle	1
3	Warangal	Geesukonda	Gattukindapalle	1
4	Warangal	Geesukonda	Shayampet	1
5	Warangal	Geesukonda	Gopalareddy Nagaram	1
6	Warangal	Geesukonda	Mogilicharla	1
7	Warangal	Geesukonda	Dharmaram	2
8	Warangal	Geesukonda	Mogilicharla	1
9	Warangal	Cherial	Inapur	1
10	Warangal	Cherial	Chunchannakota	1
11	Warangal	Cherial	Musthiyala	2
12	Warangal	Narmetta	Agapeta	1
13	Warangal	Narmetta	Akkerajepalle	1
14	Warangal	Narmetta	Narmetta	1
15	Warangal	Narmetta	Potharam	1
16	Warangal	Narmetta	Ammapur	1
17	Warangal	Parkal	Vellampalli	1
18	Warangal	Parkal	Seetarampuram	1
19	Warangal	Parkal	Varikole	2
20	Warangal	Parkal	Nagaram	1
21	Warangal	Regonda	Ravulapalle	1
22	Warangal	Regonda	Kanaparthi	1
23	Warangal	Atmakur	Oorugonda	1
24	Warangal	Jangaon	Oblakeshavpur	1
25	Warangal	Sangam	Pallaruguda	1
26	Warangal	Sangam	Katre pale	1
27	Warangal	Jangaon	Pasarmadla	1
Total	Warangal District Total	8	27	30
28	Medak	Doultabad	Deepayampalle	1
29	Medak	Doultabad	Konapur	1
30	Medak	Doultabad	Godugupalle	1
31	Medak	Doultabad	Yelkal	1
32	Medak	Doultabad	Lingarajapalle	1
33	Medak	Doultabad	Narasampalle	1
34	Medak	Gajwel	Mutrajpalle	1
35	Medak	Gajwel	Kodakondla	2
36	Medak	Gajwel	Singatam	1
37	Medak	Tupran	Lingareddpalle	1
38	Medak	Tupran	Malkapur	1
39	Medak	Tupran	Dharmarajpalle	1
40	Medak	Medak	Kuchanpally	1
41	Medak	Medak	Paturu	1
42	Medak	Andole	Talelma	2
43	Medak	Mirdoddi	Lingupalle	1
44	Medak	Shivampet	Donthi	1
45	Medak	Papannapet	Kothapalle	1
	Medak District Total	7	18	20
	Grand Total (two districts)	15	45	50

Source: Field Survey, 2016.

CHAPTER- II

District wise Farmer Suicides and Compensation in Telangana

Telangana stands in the second position in the number of farmers' suicides in the country as per the report of the National Crime Records Bureau (NCRB), 2015. In this chapter, the farmers' suicides and the compensation made in Telangana are examined at state and district levels for the period 2015-16. The monthly compensation dispersed by the state government is analysed at the state level on a monthly basis during July 2015-June 2016. The districts were bifurcated in Telangana in October 2016. The reference year of the present study is July 2015-June 2016. Hence, the erstwhile districts (nine) are considered for the analysis in the light of study design, and the disbursement of compensation and the number of suicides for the bifurcated 30 districts is shown in the annexure for further information.

In the country, Telangana reported 4th rank for the yield for food grains across the nation among states in 2015-16, though it had the 16th rank for the area. For the major crops, Telangana shows the ranks in the nation as; for paddy 13th position for area and for yield 2nd rank, for sugarcane, 12th place for area and for return 5th place, for cotton crop 3rd place for area and for yield 10th place and for total oilseeds 10th place in area and 4th rank for yield in 2015-16 among the states. It confirms the role and position of Telangana in the agricultural economy of India. Though this has been there, thereby some distress has mounted in the state in the recent past, and it reflects on the farmer suicides in Telangana. It would be better to examine the agricultural distress in the state in the recent past (2013-16). We find much distress in the agriculture through the yields decline for several crop groups or crops in the state. The highest decline appeared in the total pulses with 19% followed by food grains with 15% in 2014-16. In the case of principal crops, the yields dropped rapidly, for the important crops namely rice -9%, maize -8%, cotton -0.5% and bengal gram -47%. It has generated a much distress and indebtedness in the districts and led to increasing the farmers' suicides in Telangana.

2.1 District-wise Farmers' Suicides in Telangana (July 2015 to June 2016):

Farmers' suicides in Telangana district wise for the period July 2015 to June 2016 are shown in Table 2.1. The highest and the more than the one-third of farmers' suicides in the state appear in Warangal district in the study period followed by Nalgonda with 12% and Karimnagar with 10%. The lowest is reported in Nizamabad (3.67%) and Adilabad (3.99%) districts. The significant fact is that the number of drought-affected and declared mandals based on the rainfall was not declared in Adilabad district. It was done 36 mandals/blocks in Nizamabad district in Kharif 2015, whereas these mandals were 11, 22 and 19 in the districts of Warangal, Nalgonda and Karimnagar, respectively.

Case Study - I

Sri Lakkam Sambhayya (aged 60 years), hailing from a weaker section and the village of Bodduchinatalapalli, Geesukonda Mandal, Warangal District, had a wife and only one daughter and no sons. He belonged to marginal farmer category with 1.10 acres cultivating paddy through canal irrigation and receiving Rs.12, 000 in Kharif season after meeting all the cost of cultivation (Rs.15000). As he wished to see his daughter's marriage on a grand scale, the marriage was performed with Rs.3, 50,000 through the realised borrowings from the public. He used to lease-in land nearly 4.50 acres for the cultivation of commercial crops of cotton and maize, although he had a habit of taking alcohol. However, he was industrious; nature did not show empathy over this little farmer. He encountered with severe drought over his crops, coupled with the low prices in the uncooperative and corrupted market to his produce. The following happening of the agricultural distress left him with Rs.2,50,000 outstanding agricultural loans. In the meanwhile, the indebtedness had started to show its disastrous brunt of the burden over his shoulders, as the marriage expenditure and the outstanding agricultural loan led to an unusual measure of the load of Rs. 6, 00,000 of indebtedness over this uneducated peasant, who never imagined his pathetic financial vulnerability. The pressure of the lenders (some scolded and tried to beat him before fellow villagers) had given strain over his self-prestige, and he was finally convinced to consume pesticide at his home to take peace and leaving his wife and daughter's family. The bereaved and deprived widow sold away the cattle and confined to a small pocket of one-acre land cultivation to eke out her livelihood, and she seeks solace.

Comparatively, in the case of landholdings, there is no adverse situation in the Warangal district, as the marginal landholdings are reported for the districts viz. Warangal 67%, Nalgonda 59%, Karimnagar 68%, Nizamabad 68% and Adilabad 50% to the total holdings as per Agricultural Census 2010-11. Many studies found the cotton crop cultivation has become the more cause of the suicide menace in the nation. If we observe the cotton crop cultivation at the

district level in Telangana, the highest area appeared in Nalgonda district with 16% in 2015-16 followed by Warangal district with 15%. The lowest area appeared in Nizamabad district with 1%, and Rangareddy district came next. It could be ascribed the higher level of incidence of farmer suicides to the cotton crop cultivation and the effect of continuous drought for three preceding years of the present study year 2015-16.

Regarding net sown area (NSA) per one lakh ha, it is observed that the highest suicides are reported in Warangal district with 53 suicides followed by districts of Nalgonda with 34 and Karimnagar with 25 suicides. The lowest suicides per lakh ha of NSA are displayed in the districts of Adilabad (4.57) and Nizamabad (4.67) districts. Other districts like Khammam and Mahaboobnagar showed 13.8 and 13.61 per lakh NSA in the study year, whereas Medak reported nine suicides. For gross cropped area (GCA), we can find a similar picture. The higher suicides per one lakh GCA are shown in the districts of Warangal (41), Nalgonda (31) and Karimnagar (18), though it could be traced the lower suicides in the districts of Nizamabad (3.71) and Adilabad (3.98). The other areas show less than the level of state's suicides per one lakh GCA. Medak and Khammam districts display 12 and 7 suicides in the state for the year 2015-16. The suicides per one lakh farming families also show the similar trend of the above two variables discussed. Warangal, Nalgonda and Karimnagar districts show the higher suicides per one lakh farmer households in the state with 34, 21 and 14, respectively, and this is greater to the state's average of 11. The remaining districts indicate less than that of the state average of the per one lakh families of the suicides. As well as in the previous revelation, the Nizamabad and Adilabad report the lower level suicides for the one lakh families with 3 and 5 in that order. On other, Mahaboobnagar, Khammam and Medak districts have shown the average level of the suicides compared with the other districts in the state.

This fact strongly permits us to categorise the Telangana districts into three groups. The first one is that Warangal, Nalgonda and Karaminagar are the high farmer suicide prone districts in Telangana. The second one comprises Mahaboobnagar, Khammam, Medak and Rangareddy as the medium farmer suicide prone districts, and the last one has with the districts of Nizamabad and Adilabad for the low incidence of farmer suicides in Telangana. Hence, the policy formulation could be done keeping in view this parameter in the fund allocation and other remedial measures for the victim families and the support for the cultivation in the affected area.

**Table 2.1: District-wise Details of Farmers' Suicides in Telangana
(July 2015 to June 2016)**

S.No.	Name of the district	No. of farmers' suicides	% to state total	No. of farmers' suicides per lakh hectare of Net Sown Area = (no. of farmers' suicides x 100,000) / net sown area in ha)	No. of farmers' suicides per lakh hectare of Gross cropped area = (no. of farmers' suicides x 100,000) / gross cropped area in ha)	No. of farmers' suicides per lakh farming families = (no. of farmers' suicides x 100,000) / no. of farming families)
1	Adilabad (Komaram Bheem Asifabad, Nirmal, Manchirial)	25	3.99	4.57	3.98	4.81
2	Karimnagar (Rajanna Siricilla, Peddapally, Jagtial)	64	10.22	24.51	18.02	13.52
3	Warangal (Mahaboobabad, Jayashankar Bhupallapalli, Jangaon, Warangal (Rural), Warangal (Urban))	222	35.46	52.79	41.35	33.52
4	Khammam (Bhadradri Kothagudem)	63	10.06	13.80	11.91	9.20
5	Nalgonda (Yadadri Bhuvanagiri, Suryapet, Medchal)	72	11.50	34.43	30.92	21.01
6	Ranga Reddy (Vikarabad)	56	8.95	6.70	6.20	5.70
7	Medak (Siddipet, Sangareddy)	49	7.83	8.58	7.32	6.47
8	Nizamabad (Kamareddy)	23	3.67	4.67	3.71	3.47
9	Mahaboobnagar (Wanaparthy, Jogulambha Gajwel, Nagarkurnool)	52	8.31	13.61	12.39	11.10
	Total	626	100.00	15.00	12.79	11.27

Note: Parentheses refer to the bifurcated districts, which are in force with effect from October 2016.

Source: Department of Revenue, Government of Telangana, Hyderabad, 2017.

2.2 Month Wise Farmers' Suicides in Telangana during July-2015-June 2016:

Farmers' suicides in Telangana month wise during July 2015-June 2016 are given in Table 2.2. Out of the twelve months of the reference period, October 2015 has shown the highest suicides 125 (20%) in the study period, and the next comes September 2015 with 113 (18%). The December 2015 and the November 2015 also have higher suicides by 71 (11%) and 59 (9%) in that order. The months like April, 2016, June, 2016, May, 2016 and March, 2016 have shown the

lower level of farmer suicides in the study period, as these months report the suicides 15 (2%), 17 (3%), 22 (4%) and 26 (4%), respectively. February, 2016, January, 2016, August, 2015 and July, 2015 are showing the medium level of farmers' suicides in the study period since these months divulge 49 (8%), 49 (8%), 44 (7%) and 36 (6%), in the same order referred.

Table 2.2: Month Wise Farmers' Suicide in Telangana During July-2015-June 2016

S.No.	Name of the Month	No. of farmers' suicides	Percent to total No. of farmers' suicides
1	July 2015	36	5.75
2	August 2015	44	7.03
3	September 2015	113	18.05
4	October 2015	125	19.97
5	November 2015	59	9.42
6	December 2015	71	11.34
7	January 2016	49	7.83
8	February 2016	49	7.83
9	March 2016	26	4.15
10	April 2016	15	2.40
11	May 2016	22	3.51
12	June 2016	17	2.72
	Total	626	100.00

Source: Department of Revenue, Government of Telangana, Hyderabad. 2017.

It can be inferred that the highest farmer suicide months in Telangana are September, October, November and December in a year. It informs the natural background of the agricultural economy with the ending and starting seasons of Kharif and Rabi, and further, it is the harvest season of Kharif. It apparently refers to the pressure of the prices of the output in the market and the indebtedness of the farmer through the helm of affairs of the cultivation. Therefore, the governments are to implement the good pricing system and the ways and means of the debt relief to the farmer in these months to give solace to the farmer community.

2.3 Details of Compensation District Wise in Telangana During July 2015-June 2016:

Table 2.3 presents details of compensation district wise in Telangana during July 2015-June 2016. It is found that the highest number of compensations took place in Karimnagar district with 63 followed by Rangareddy district with 56, whereas the lowest appeared in Khammam district with 13. When the share of payments made out of total farmers' suicides

across districts is examined, Rangareddy reports 100 percent compensations and Karimnagar stands with 98% followed by the districts of Nizamabad with 91% and Adilabad with 84%. The significant fact is that where the highest farmers' suicides have taken place, there the lowest compensation is paid and the best examples are Warangal and Khammam districts with 18% and 21%, respectively. It indicates that the concerned authorities did not sanction the compensation amount in pro rata of the farmers' suicides occurred in the district in question.

Table 2.3: Details of Compensation District Wise in Telangana during July 2015- June 2016

S.No.	Name of the District	No. of families compensated	Percent of families received compensation to total farmers' suicide in the district (%) = no. of families compensated in the district/ total no. of farmers' suicide in the district)* 100	*Total amount of compensation paid in Rs. Lakhs	Compensation paid per family = total compensation paid / no. of families compensated
1	Adilabad (Komaram Bheem Asifabad, Nirmal, Mancherial)	21	84.00	126.00	6,00,000
2	Karimnagar (Rajanna Siricilla, Peddapally, Jagtial)	63	98.44	310.00	4,92,063
3	Warangal (Mahaboobabad, Jayashankar Bhupallapalli, Jangaon, Warangal (Rural), Warangal (Urban))	39	17.57	213.00	5,46,153
4	Khammam (Bhadradri Kothagudem)	13	20.63	73.50	5,65,384
5	Nalgonda (Yadadri Bhuvanagiri, Suryapet, Medchal)	52	72.22	258.00	4,96,153
6	Rangareddy [^] (Vikarabad)	56	100.00	21.40 [^]	38,214 [^]
7	Medak (Siddipet, Sangareddy)	22	44.90	123.90	5,63,180
8	Nizamabad (Kamareddy)	21	91.30	126.00	6,00,000
9	Mahaboobnagar (Wanaparthy, Jogulambha Gajwel, Nagarkurnool)	33	63.46	189.00	5,72,727
	Total	320	51.12	1440.80	4,50,249

*: Percent to Total compensation (Rs. 1440.80 lakhs): 1.49, 5.10, 8.60,,8.75,13.12, 14.78, 17.91, 21.52 and 100 respectively of the different districts. As per the S.No. 6 with[^]: Data is not tallied. Note: Parentheses refer to the bifurcated districts, which are in force with effect from October 2016. Source: Department of Revenue, Government of Telangana, Hyderabad, 2017.

The district wise sanctioned amounts prove this lacuna, as the Karimnagar district got 22% followed by the districts of Nalgonda with 18% and Warangal with 15%. Warangal district bears one-third of the brunt of the suicide burden of the state followed by Nalgonda. The 'Administrative Heads' have not developed any weight to the highly affected districts/district for the redressal of the farmers affected in the districts. Therefore, it has taken place the imbalance of the compensation in distribution. This practice could be changed through the policy of pro rata and weight of the incidence of the farmers' suicides in the nine districts of Telangana. This scenario could be further examined through the per victim family compensation paid across erstwhile nine districts of Telangana in 2015-16. We can notice that the Adilabad and Nizamabad districts reported Rs.6 lakhs per victim family, while the victim family from Rangareddy district received only Rs. 0.38214 lakhs and this data could not be taken into consideration. There will be an erratum in the figures of the sanctioned amount. The real variation is very unfortunate and unhealthy within the state in the distribution of compensation to the families of the victims of the farmer suicides from one district to another district, and it might be led to the blaming of the present government in power. The compensation payment in districts could be rationalised in the interest of farmer community, and to avoid further arguments from the farmer community in the state.

Summary:

Telangana stands in the second position in the number of farmers' suicides in the country. The highest and the more than the one-third of the farmers' suicides in the state appear in Warangal district in the study period followed by Nalgonda with 12% and Karimnagar with 10%. The lowest is reported in Nizamabad (3.67%) and Adilabad (3.99%) districts. The declared mandal/blocks were 11, 12 and 19 in the districts of Warangal, Nalgonda and Karimnagar, respectively. It could be ascribed the higher level of incidence of farmer suicides to the cotton crop cultivation and the effect of continuous drought for three preceding years of the present study year 2015-16. Regarding net sown area (NSA) per one lakh ha, it is observed that the highest suicides are reported in Warangal district with 53 suicides followed by districts of Nalgonda with 34 and Karimnagar with 25 suicides and the lowest refers to Adilabad and Nizamabad districts. For the one lakh ha gross cropped area (GCA) and the one lakh farming families, we can find the similar picture. This fact strongly permits us to categorise the Telangana

districts into three groups. The first one is that Warangal, Nalgonda and Karaminagar are the high farmer suicide prone districts in Telangana. The second one comprises Mahaboobnagar, Khammam, Medak and Rangareddy as the medium farmer suicide prone districts, and the last one has the districts of Nizamabad and Adilabad for the low incidence of farmer suicides in Telangana. Hence, the policy formulation could be done keeping this parameter in the fund allocation and other remedial measures for the victim families and the support for the cultivation in the affected area.

It can be inferred that the highest farmer suicide months in Telangana are September, October, November and December in a year. It informs the natural background of the agricultural economy with the ending and starting seasons of Kharif and Rabi, and further, it is the harvest season of Kharif. It apparently refers to the pressure of the prices of the output in the market and the indebtedness of the farmer through the helm of affairs of the cultivation. Therefore, the governments are to implement the proper pricing system and the ways and means of the debt relief to the farmer in these months to give solace to the farmer community. The significant fact is that where the highest farmers' suicides have taken place, there the lowest compensation is paid and the best examples are Warangal and Khammam districts with 18% and 21%, respectively. It indicates that the concerned authorities did not sanction the compensation amount in pro rata of the farmers' suicides occurred in the district in question. The district wise approved amounts prove this lacuna, as the Karimnagar district got 22% followed by the districts of Nalgonda with 18% and Warangal with 15%. Warangal district bears one-third of the brunt of the suicide burden of the state followed by Nalgonda. The current procedure could be changed through the policy of pro rata and weight of the incidence of the farmers' suicides in the nine districts of Telangana. The compensation payment in districts could be rationalised in the interest of farmer community, and to avoid further arguments from the farmer community in the state.

CHAPTER - III

Socio-Economic Profile of Victims and their Families of Selected Districts in Telangana

This chapter delineates the socio-economic profile of the victims and their families in Telangana. Out of the erstwhile nine districts, (recently these were divided into 30 districts), the two highest farmer suicide prone districts viz. Warangal and Medak were selected for field study and the sample. It enables to understand the background and the vulnerability of the sample households and the level of the present agricultural distress in the study area and it will facilitate the policy dynamics needed for the problem of farmers' suicides in Telangana. It is analysed the characteristics of operational landholdings, source-wise distribution of irrigated area, the rental value of leased-in and leased out land and season-wise cropping pattern. Further, the financial conditions of the affected families are analysed through the net income and expenditure and the current credit level of sample households in the selected districts.

3.1 Socio-Economic Profile of Victims of Sample Districts of Medak and Warangal:

Socio-economic profile of victims is presented in Table 3.1. As we discussed in methodology, the sample of victims is 50 from the selected districts of Medak and Warangal in Telangana. Most of the households of the victims are with wives, sons, and daughters since the respondents are 94% from this category. It indicates that the victims have a lot of responsibilities on their shoulders to eke out earnings to maintain their families and further this is confirmed by the siblings' representation with 6%. Further, the relevant information is elicited through this field study from these sample households. The male suicides are 98% and tell the predominant cultivation of men in Telangana. The farmers' suicides are much impacted the weaker sections of the society, as the 'Other Backward Castes' (OBCs) and Scheduled Castes (SCs) have shown with 74% and 16%, respectively, of victims in the sample. The Scheduled Tribes (STs) display very much low level of victims with 2%, whereas 'Other Castes' (OCs) show 8%. At the state level, the share of the agricultural households was STs 16%, SCs 16%, OBCs 56% and OCs 12% in Telangana as per the Situation of Agricultural Households, the 70th round of National Sample Survey (NSS), 2014. The whole picture of the suicides informs that all sections of the society are facing this menace in the farming with some variation in the degree. The most affected portion of the society is Hindus with 98% followed by Christians (2%). The highest suicide prone age group

appears 31-60 in the selected area with 82% of covering of the victims from this age group. Other victims fell under below 30 years with 10% and 'above 60 years age' with 8%. Among the victims, there was no higher education. However, the higher secondary showed

Table 3.1: Socio-Economic Profile of Victims of Sample Districts of Medak and Warangal in Telangana

Particulars		
Total number of victim households surveyed:		50
Type of respondents (% to total sample)	1.Wives / Sons / Daughters	94.00
	2.Brothers / Sisters / others	6.00
Gender (% to total sample)	1.Male	98.00
	2.Female	2.00
Social status (% of total sample)	1.SC	16.00
	2.ST	2.00
	3.OBC	74.00
	4.Genera	8.00
Religion (% of total sample)	1.Hindu	98.00
	2.Muslim	0.00
	3.Christian	2.00
	4.Others	0.00
Age group (% of total sample)	1.Upto 30 years	10.00
	2.Between 31 to 60 years	82.00
	3.Above 60 years	8.00
Years of schooling (% of total sample)	1.Illiterate	62.00
	2.Primary (4 years)	0.00
	3.Middle (7 years)	12.00
	4.Matriculation/secondary (10 years)	22.00
	5.Higher secondary (12 years)	4.00
	6.Degree/Diploma (15 years)	0.00
	7.Above Degree (Above 15 years)	0.00
Marital status (% of total sample)	1.Married	98.00
	2.Un Married	2.00
Type of marriage (% of total sample)	3.Arranged	100.00
	4.Love	0.00
Married to whom (% of total sample)	5.Within relatives	20.41
	6.Outside relatives	79.59
Heirs of the victim (Average No. to total sample)	1.Sons	1.16
	2.Daughters	0.50
Victims who had parents and had brothers and sisters (% to total sample)	1.Only Mother	10.00
	2.Only Father	2.00
	3.Both mother and father	16.00
	4.Brothes and sisters	8.00
Method of suicide (% of total Sample)	1.Poison consumption	72.00
	2.Hanging	24.00
	3.Jumping into river / well	0.0
	4. Current shock	0.00
	5. Self-immolation	0.00
	6. Railway Track	4.00
	7. Others	0.00
Place of suicide (% of total sample)	1.House	50.00
	2.Farm	40.00
	3. Lodge / Hotel	0.00
	4. Others (forest, outside village)	10.00

Source: Field Survey 2016

with 4% of victims. On the other, the victims were 62% illiterates, and this had been dominating the risky decisions of the farmers, though some victims were with 12% of seven years education and with matriculation 22%. Naturally, the higher education is useful to take appropriate decisions in the crucial time, which lacks in the case of the selected districts in Telangana. It may be one of the influential factors of the victims for lagging behind the success. In this context, the farmers may be given counselling for production and marketing in the cultivation along with input mix.

Except for 2% of victims, all the others were married, and this confirms the responsibility of the victims towards their families along with the farming and all these had arranged marriage. It confirms that there were no love affair problems to the farmers and could be estimated as stable in their family life and they had a good conjugal life. They (80% of victims) married outside relatives. They had a higher average of heirs of sons (1.16) compared to 0.50 of daughters. It confirms that they did not possess any negative perspective for a lot of earning money to meet the dowries in the society in the coming years. If the family encumbrances are observed, they did not have the brunt of the burden from the parents and siblings. Victims had 10%, 2%, 16%, and 8% of mother, father, mother and father and siblings, in that order. The method of suicide shows that the victims had the approach of their available material, as the poison consumption and hanging took place with 72% and 24%, respectively, for the distress relief (remaining through railway track). Most of the suicides happened in the house (50%) followed by the place of the farm with 40%. This fact shows that the victims were very stable towards their families and cultivation, and they did not leave their places. It indicates some other reasons for this incidence or level of suicides in Telangana. They (victims) were neither hiding nor leaving their places with cowardice, which may not be generated due to the social status or prestige in their villages. It specifies that they are firm in their decisions and it should be a big financial problem based on the above aspects discussed. It appears that there had been an intense uninflected family life to these victims, and hence, the other exterior economic factors are coming into the gamut of the analysis for the incidence of suicides in the selected districts of Telangana. An existing lot of burden of indebtedness and frustration over his profession leads to suicide (Deshpande, R.S. and Nagesh Prabhu, 2005).

3.2. Socio-Economic Profile of the Families of Victims:

Socio-economic profile of the families of victims is given in Table 3.2. The actual household size (3.28) divulges the planned families of the victims in both Medak and Warangal districts. All the families are dependent on farming as the primary occupation, and there are no avenues to these households for the shift of profession since these families might have lacked technical or semi-technical skills. A major part of the families (78%) is nuclear, and it corroborates the above discussion that the victim households have limited expenditure for family maintenance. There is no aloofness to any of the victim family in the study area since all the houses are located in the villages. This fact points out that either the families or the victims are in good contacts with fellow men with reasonable socialisation. The age group of household members proves the great deal of demographic dividend across the victims' families, as the adult males and females are at the share of 31% and 50%, in that order. The families of victims inform that the level of education has increased among these households. The 'above degree' (8%), 'higher secondary education' (14%), matriculation (10%) and seven years education (18%) of the households display the transfer of the present generation of the family members into the educated ones, although the share of the illiterates is still 42%. If the farm sizes are observed, we can understand how the marginal and small farmers are very badly affected through the agricultural distress/indebtedness. In the total area of the land of the sample, these farmer groups possess the area under marginal farmers with 38%, small producers with 52%, medium farmers with 10% and the absence of large farmers, while, in the total landholdings of the sample, these farmer groups have the shares of marginal group 58%, small group 38%, medium group 4% and no large group. Telangana has 62% marginal farmers and 24% small farmers (Agricultural Census, 2010-11). It reveals that the number of lower landholding sizes is higher in the study area. It requires the specific remedial measures/programme to support these groups of farmers from the clutches of the social menace that prevails. Otherwise, the production in agriculture will be affected negatively, and the other socio-economic problems may crop up in the peasant community in Telangana.

The average operational landholding size of these sample households is 2.24 acres, whereas it is 2.77 acres for Telangana (Ibid.). This naturally emphasises the need of the hour of taking necessary steps for the relief of lower farmer landholding sizes from this agricultural distress to establish a stable life with a good morale among the peasants in the study districts and as well as in Telangana. This field study, further, informs that the burden of the incidence

of suicides is wholly on the weaker sections of the society in Telangana, which is to be eradicated immediately through necessary steps. The lack of education among these marginal and small farmers shows the bottom level of understanding of the changing economic conditions in the life and the fragile measures in their cultivation. At the same time, the future available human resource from these families (19%) should not be affected through the stopping of education or lack of support for the livelihood. Of course, the major part of the families is nuclear ones and appears the less burdensome of the family expenditure. This background shows these families could be dealt with good counselling and proper and suitable financial support to give relief to these households. It will certainly bring the status of the families into the mainstream and restore the previous life within a short period to all these severely affected families.

Table 3.2: Socio-Economic Profile of the Families of Victims

Particulars			
Existing household size: (Average numbers)			3.28
Households depending on farming as a main occupation (% to total sample)			100.00
Family type (% to total sample)	1.Joint		22.00
	2.Nuclear		78.00
Location of the households (% to total sample)	1.Within the village		100.00
	2.In their farm		0.00
Age group of family members (% to total sample)	1.Adult Males (>15 yrs)		30.49
	2.Adult Females (>15 yrs)		50.00
	3.Children (<15 yrs)		19.51
Years of schooling of family members (% to total sample)	1.Illiterate		42.07
	2.Primary (4 years)		7.93
	3.Middle (7 years)		17.68
	4.Matriculation/secondary (10 years)		10.37
	5.Higher secondary (12 years)		14.02
	6.Degree/Diploma (15 years)		7.93
	7.Above Degree (Above 15 years)		0.00
Farm Size	% of the area of holdings of sample	1.Marginal (0.1 to 2.5 ac)	37.89
		3.2.Small (2.51 to 5 ac)	52.08
		4.Medium (5.1 to 10 ac)	10.03
		5.Large (10.1 and above)	0.00
	% of holdings of total sample	1.Marginal (0.1 to 2.5 ac)	58.00
		2.Small (2.51 to 5 ac)	38.00
		3.Medium (5.1 to 10 ac)	4.00
		4.Large (10.1 and above)	0.00
		Average operational holding size (acres per household)	2.24

Source: Field Survey 2016

3.3 Characteristics of Operational Landholdings:

The characteristics of operational landholdings of the sample households are shown in Table 3.3. The essential character of the operational land holding is the absence of the uncultivated area and the cropping intensity, as all the farmers are cultivating both irrigated and un-irrigated land entirely in Kharif season only. There is no Rabi season cultivation either for irrigated or for un-irrigated land in the sample households. Comparatively, irrigated area is higher than the un-irrigated area per household. The leased-in land area is less to leased-out land for irrigated, while it is vice versa for un-irrigated area per household. The net irrigated area (1.14 acres) is greater than that of the un-irrigated area (1.10 acres). The total gross cropped area per household of the sample is 2.24 acres for the sample households. In Telangana, as per 70th round of NSS, the average gross cropped area refers to irrigated area 1.56 acres and un-irrigated area 1.95 acres per household. The size of the landholding of the sample households reflects the badly influenced farming conditions. Hence, the extent of cultivating land might be affected due to the adverse conditions in the coming farming years, especially under rainfed area.

Table 3.3: Characteristics of Operational Landholdings (Per Household)

S.No.	Land details	Irrigated	Un-irrigated	Total
1	Total owned land	1.16	1.01	2.17
2	Un-cultivated land	0	0	0.00
3	Cultivated (Own)	0.92	0.89	1.81
4	Leased-in land	0.22	0.21	0.43
5	Leased-out land	0.24	0.12	0.36
6	Net operated Area(1-2+4-5)	1.14	1.10	2.24
7	Gross cropped area	1.14	1.10	2.24
8	Gross irrigated area	1.14	0.00	1.14
9	Net irrigated Area	1.14	0.00	1.14
10	Cropping intensity (%)	100.00	100.00	100.00
11	Irrigation intensity (%)	100.00	0.00	100.00

Source: Field Survey 2016

3.4 Source Wise Distribution of Irrigated Area:

Source-wise distribution of irrigated area is presented in Table 3.4. The ‘open well’ irrigation shows 56%, while tube well refers to 30% only, in the selected districts for sample farmers, while ground water share in the total source of irrigation was 92% and 98% for Warangal and Medak districts, respectively, in 2014-15. In addition, the rainfall in the selected districts of Warangal and Medak from the South-West monsoon (June-September) was -27% and -40% of less of the of normal rainfall, respectively, and it was for the North-

East monsoon (October-December) -63% and -68% in that order in 2014-15, Season & Crop Report, Telangana, 2014-15. It clearly and significantly shows the canal irrigation further corroborates the absence of stable irrigation to the families of suicide farmers and this with 11% (Tanks). The sources of irrigation account the vulnerability of the farmer in the cultivation in the selected districts of Telangana. It divulges that the farmer in the affected area is under the shackles of nature and this is leading to the failure of borewells or open wells, and the failure of crop production usually becomes inevitable to the farmer. Of course, he is to bear the expenditure of the digging and construction of borewell/open well. This picture informs that there was no stable income in the farming to the victims due to proper irrigation, rather facing a higher expenditure for the irrigation purposes. In Telangana, out of the total sources of irrigation, the 'well' irrigation had the share of 82% in the total irrigation in 2014-15, and the rainfall deficit was recorded -31% and -58% for South-West and North-East monsoons in that order in the same year (Ibid.). Therefore, the bleak picture could be estimated of the financial conditions of the farmers, who especially marginal and small farmer groups depending on well-irrigation. Consequently, this is a grave and recurring problem in the cultivation in Telangana, and it is to be reckoned urgently in the policy formulation in favour of the farmer for a better irrigation to his land.

Table 3.4: Source wise Distribution of Irrigated Area

S.No.	Land details	Total area in acres (per HH)	Percent to total sample area
A.	Irrigated area		
	Irrigated	1.14	50.67
	Un-irrigated	1.10	49.33
	Total Area	2.24	100.00
B	Sources of irrigation		
	Open well	0.63	55.26
	Tube well	0.34	29.82
	Tank	0.05	4.39
	Canal	0.12	10.53
	Others	0.00	0.00
	Total irrigated area	1.14	100.00

Source: Field Survey 2016

3.5 Rental Value of Leased-in and Leased-out Land:

Table 3.5 gives the rental value of leased-in and leased-out land for the sample households. The household has a surplus of Rs.792 in the total rental activity of the land, and it should be because of the higher portion of leased-out under un-irrigated land. The household received less amount (Rs.10,000) for the larger area of leased-out irrigated land

compared to the rental value paid to the less area of leased-in irrigated land (Rs.11,000), whereas, in the case of un-irrigated land, it is opposite in the transaction taken place. The households of the victims find surplus on average in the rental activity of the land taken, and it demonstrates the positive aspect in their farming.

Table 3.5: Rental Value of Leased-in and Leased-out Land

S.No	Particulars		Irrigated	Un-irrigated
A	Leased - in	Area in acres per household	0.22	0.21
		Rental value paid per acre in Rs.	11273	7184
B	Leased-out	Area in acres per household	0.24	0.12
		Rental value received per acre in Rs. per HH	10082	9167
Surplus (through the leased-in and leased-out land) per HH			792	

Source: Field Survey 2016

3.6 Net Income and Expenditure during 2015-16:

Table 3.6 presents net income and expenditure during 2015-16 of the sample households. The income sources of households of victims divulge that the significant share (35%) comes from agriculture followed by agriculture wage income (32%). The allied activities of agriculture inform tiny share with 4%, and its support is meagre as a supporting and additional source of income to the cultivator among the sample households. The agriculture and allied activities have given the share of 70% in the net income of the

Case Study - II

Sri B. Mallesam, aged 47 years, a resident of Talelama village, Andole Mandal, Medak district, survived with a wife and two grown children. The elder son studied degree course, and another son was studying intermediate course. He had 0.60 acres of own land, and he further leased-in 2.00 acres. This area was cultivated under rainfed with cash crop cotton, despite the fact that soil had a small extent of salinity. He met expenditure to complete the education of two sons. He usually received Rs. 10,000 after meeting the cost of cultivation of cotton of Rs.30, 000. The rainfed land with salinity and failure of monsoons during 2013-15 had seen him mercilessly. He was finding the adverse situation in the cultivation. The grown son was appearing before him for marriage, and completed his responsibility with the borrowings from the informal sources at a huge interest rate. Though there was a waiving of the loan for the peasants, he could not get due to the most of the land taken for lease. The failure of monsoons for two years converged the cultivation with heavy losses and leading to heavy deficit net income, and ended with a lot of debt of Rs. 2, 50,000 from the informal sources in addition to the formal sources of the outstanding loan. This amount of the indebtedness becomes indeed onerous to a householder, who belonged to the weaker section of the society and finally, this illiterate farmer took the pesticide at his home. The deprived second son thought whether to stop the education or not. He wants to take the yoke over his shoulders to maintain the family and to coax his beloved and gullible mother. However, the widow, the new and fully in-charge of the family, rejected her son's proposal and she, having inherited the ancient motherly sacrifice, wants to continue her child's education to see him in another profession rather than a peasant.

household and the remaining comes from the non-farm activities. The ‘services’ (salary and pension) contributes 27% followed by self-business with 3%. It is observed that the net income of the household is less than its expenditure. The net income will be less as the cost of cultivation increases at a higher rate in the study area. The much commercialisation and agricultural development is leading to the growth of increased cost of cultivation and less net income to the farmer (Sajjad Haroon and Chetan Chauhan, 2012). The total expenditure is Rs.0.44 lakhs, and total income is Rs.0.41 lakhs, and there is 6% of a deficit in the household net income compared to its expenses. The cost of the family is shown to 53% and 47% for food and non-food expenditure, respectively. The 70th round of NSS reports Rs.4, 399 monthly net income for the farmer on average in Telangana. This variation may be due to the lack of the cultivator or farming head to take care of the cultivation in the victim households and further, the post-victim operations of cultivation could not find investment due to the freeze of all the resources. Therefore, the families of the victims are found with a very lower income level in the agricultural income by only 35% in the total income, while the pensions (widow pension from state government) give 27% share of the total income. The above discussion exposes the pathetic conditions of the sample families in the selected districts of Telangana categorically.

Table 3.6: Net Income and Expenditure During 2015-16

S. No.	Source	Amt. in Rs. per HH	% to total	% of HH to total sample who mentioned that the income has reduced / expenditure increased over the last 5 years (% to each respective sources)
A	INCOME			
1	Agriculture	14236	34.58	95.00
2	Agriculture wage income	13150	31.94	0.00
3	Dairy and animal husbandry	1540	3.74	0.00
4	Poultry	0	0.00	0.00
5	Fishery	0	0.00	0.00
6	Service (salary and pension)	11040	26.82	0.00
7	Self-business	1200	2.92	0.00
8	Others-1	0	0.00	0.00
9	Others-2	0	0.00	0.00
10	Others-3	0	0.00	0.00
	Total income (A)	41166	100.00	95.00
B	CONSUMPTION EXPENDITURE			
1	Food	23220	53.27	100.00
2	Non-food	20372	46.73	100.00
	Total expenditure (B)	43592	100.00	100.00
C	Surplus / Deficit (+ / -) A- B	-2426		
D	Percent of expenditure to income			105.89

Source: Field Survey 2016.

3.7 Season wise Cropping Pattern:

Table 3.7 gives season-wise cropping pattern. There is no cropping for the cropping seasons of Rabi, summer and annual or perennial among the sample farmers. Only Kharif cropping is there for the sample households. In the group-1, there are two crops namely paddy and maize, and in the group-2, cotton crop and chillies are there. The number of households is in paddy cropping with 21 out of 37, while cotton has 24 farmers out of 25. We can notice the dominance of cash crop by cotton in the cropping pattern of the sample households. The cotton crop has the highest area per HH across all crops of the sample followed by maize, and as many as 24 households cultivate the cotton crop. In the total cropped area, cotton crop has 53%, while maize and paddy have 27% and 20%, in that order. It indicates the cash crop dominance in the cultivation in the selected districts of Telangana. It happens a lot of cash cropping in Telangana among the marginal and small farmers. Therefore, it is high time for a good pricing during harvest season for better marketing and pricing of the produce of these farmers through the government agencies, and to control the malpractices of the market forces. The receiving of a good price to the product of the cash crop, especially cotton, of these vulnerable farmer groups stabilises the income, and it helps to reduce the incidence of suicides (Kennedy Jonathan and Lawrence King, 2014 and Sridhar, V., 2006). Cotton and maize are showing a good level of production, whereas Paddy shows insufficient production at household level. For yields, Paddy shows comparatively better position than that of maize and cotton and the lowest appears for chillies. However, the price of chillies is the highest out of all prices of other crops under study. The gross return shows the first place to cotton and second position to paddy, and thus two crops appear high in the generation of income among the households.

When we observe the per acre cost of cultivation, it could be seen the huge amount of spending for cotton crop cultivation (Rs.18, 000) compared to the cultivation of paddy (Rs.11, 000). Despite the highest cost of cultivation for the cotton crop, it gives a lot of net income Rs. 9,000 per acre to the farmer out of all crops and Paddy comes in second place with Rs. 4,000. It informs that, to get a real level income of sample households, the cotton crop cultivation stands the best one out of all the cultivated crops in the sample through its net return per household at Rs.22, 000 followed by maize with Rs. 6,000. Hence, it can be concluded that the cotton crop stands as the best farming for earning the net income, though it demands much investment per acre. Because of this reason only, farmers are wooing towards cotton cultivation to earn additional amount to meet the increasing household expenditure.

Table 3.7: Season Wise Cropping Pattern

S.No.	Name of the crop	No. of HH Who have cultivated	Cultivated area in acres (per HH)	% of cultivated area to total cropped area	Total production in QTLS per HH	Yield per acre in QTLS = Total production / Total area (acres)	Average price received per QTL. (Rs.) = Sum of price received per QTL of those who cultivated / No. of sample farmers who cultivated	Gross returns per acre (Rs.) = (Average price received per QTL X Total production) / Total cultivated area	Total cost of cultivation (Rs.)	Cost of cultivation per acre (Rs.) = Total cost of cultivation / cultivated area	Net returns per acre (Rs.) = Gross returns per acre minus cost of cultivation per acre	Net returns per HH (Rs.) = (Average price received per QTL. X Total Production) - (total cost of cultivation) / No. of HH cultivated
KHARIF												
A	Crop Group-1	HH	area	% of area	QTLS	yield	price	Gross returns	Cost	Per ac/cost	Net per acre	Net per HH
1	Paddy	21	1.05	19.75	11.43	10.91	1332	15379	252000	11455	3924	4111
2	Maize	16	1.89	27.11	16.88	8.94	1205	10773	229500	7599	3174	5991
	Total	37	1.41	46.86	14.16	10.04	1269	12739	481500	9224	3514	4958
B	Crop Group-2											
1	Cotton	24	2.46	53.05	17.88	7.26	3786	27482	1094000	18511	8971	22091
2	Chillies	1	0.1	0.01	0.50	5.00	4850	2425	3000	3000	-575	-575
	Total	25	2.37	53.14	17.18	7.26	4318	31327	1097000	18530	12797	30303
RABI												
A	Crop Group-1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SUMMER												
A	Crop Group-1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ANNUAL/PERENNIAL												
A	Crop Group-1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Field Survey 2016

3.8 Details on Credit of Sample Households:

In the total agricultural households of 25.39 lakhs, (51.5% of rural households), the households with the outstanding loan are 89.1% in Telangana (NSS Report, op.cit.). The details on credit of sample households are shown in Table 3.8. The non-institutional credit dominates the scenario of the total credit of the victim households. The 'money lenders' and the 'relatives and friends' have the higher number of households taken the borrowings with 68% and 62%, respectively, followed by 'landlord' source. The commercial banks and cooperative societies have 36% of households of the sample. The number of loans of households has more than two and half times to the total of the sample households.

Case Study - III

Sri Muntha Mallikharjun, aged 34 years, was a resident of Shaympeta Haveli, Geesuknoda Mandal, Warangal district. He was with a planned family of a wife and two children. He, being a marginal farmer, had 2.50 acres own and 3.00 acres of leased-in land for the cultivation of cash crop of cotton. He had many endeavours to cultivate 5.50 acres to get a higher yield. To this end, he arranged tractor with trolley for the cultivation through the realisation of a loan from informal sources (gold loan from Manapuram gold loan shop) along with formal ones (ex. loan from cooperative society Rs.40, 000). With lots of zeal and commitment, Mr Mallikharjun tried to keep farming in a better way through mechanisation of cultivation. However, the year-by-year failures of monsoons and the exhausting of village tank water to his land turned his cultivation to fall into the clutches of agricultural distress. Consequently, the cotton field became dry without any support of rains and other sources of irrigation. Gradually, the accumulated borrowings appeared at Rs.8, 00.000, and the burden of the debt compelled this committed and spirited farmer to commit suicide through a pesticide. Widow, a mother of two children, is cajoling the small children who are crying for their daddy, who left without any pre-notice to these guiltless children and their mother sold away the little piece of gold for their education to avoid any stopping of schooling. Further, she also sold away the cattle and the tractor and trolley at the lower prices. She always sees towards the horizon for the sea change happened at an early young age, and she beseeches for what she has done to meet this untold horrendous life. Is it a sin to marry a farmer? She sometimes murmurs, 'So do thou my Lord'. So on....

Among the farming community, this has been becoming a distressing phenomenon (Report of the Expert Group on Agricultural Indebtedness (REGAI), GoI., 2007). The institutional finance has shown the limited role in the credit generation to the victim families. However, this is higher than the rates of state and national levels. It is noticed that the households have taken the loans for the farming purpose from the moneylenders with 50% and 'relatives and friends' with 44% households out of the sample, while 'landlord', commercial banks and cooperative societies have 36% of households for the loans realised. 'Traders and commission agents' is shown 22% of the borrowed households of the sample. The number of borrowings for farming activity is realised more than the double of the sample. The highest borrowings for the farming purpose are with 'moneylenders' followed by 'relatives and friends' and landlord. The cooperative societies and commercial banks have higher amount compared to 'traders and commission agents'. All sources of borrowings per household are 2.27 lakhs towards farming purpose (the average landholding is 2.24 acres of the sample households), while the 70th round of NSS reports Rs.1.03 lakhs for below 2.00 ha landholding group in Telangana. The households of victims are not dependent on the institutional sources for the loan realisation towards non-farming purposes. It may be because of non-consideration of these sources or the lack of approach to them to get loans. Otherwise,

these households have realised loans for non-farming purposes from the sources of ‘moneylender’ and ‘relatives and friends’ with 18% of households and the ‘traders and commission agents’, and the ‘landlords’ have given loans covering these households with 12% and 8%, in that order.

One household (2%) from the ‘Others’ source of credit has the highest loan for non-farming purpose Rs. 50,000/- and this was spent for house construction as per the primary data schedule of the household, and he did not start the payment. The second highest is with ‘relatives and friends’ with Rs. 34,000 followed by ‘moneylender’ with Rs.26,000 of the per household loan realised for the non-farming activity purpose. The ‘traders and commission agent’ and the ‘landlord’ have Rs. 18,000 and Rs. 16,000 for non-farming purposes per household in that order. The total realised loan per household is Rs.0.95 lakhs for the non-farming activity, which is very less compared to farming purpose (Rs.2.27 lakhs). The total outstanding loan is Rs.3.63 lakhs per household from all the sources of credit. The highest outstanding loan source is moneylender with Rs.1.12 lakhs (31%) per household followed by ‘relatives and friends’ and ‘others’ with Rs.0.82 (23%) lakhs and Rs.0.50 lakhs (14%).

Table 3.8: Details on Credit of Sample Households

S.No.	Sources of Credit	No. of borrowing HH as a % to total sample	Purpose of borrowing				Outstanding amount: Rs/HH of borrowing HH	Average interest rate	% of borrowing HH who paid the instalments as per schedule
			Farming purposes		Non-farming purposes				
			No. of HH as a % to borrowing HHS.	Amount borrowed per HH of borrowing HHS	No. of HH as a % to borrowing HHS	Amount borrowed per HH of Borrowing HHS.			
1	Institutional								
a	Co-op. Society/bank	36.00	36.00	14,660	0	0	16,100	8.17	2.00
b	Commercial bank incl.RRBs.	36.00	36.00	20,980	0	0	21,020	10.00	0.00
c	Others (specify)	2.00	2.00	1,840	0	0	1,840	11.00	0.00
2	Non-institutional								
a	Landlord	44.00	36.00	41,700	8.00	16,000	48,960	24.00	4.00
b	Moneylender	68.00	50.00	85,000	18.00	25,600	1,11,96	24.00	8.00
c	Traders and commission	34.00	22.00	14,400	12.00	17,800	31,200	24.00	2.00
d	Relatives and friends	62.00	44.00	48,000	18.00	34,400	81,900	24.00	2.00
e	Others (specify)	2	0	0	2.00	50,000	50,000	10.00	0.00
	Grand Total	284.00	226.00	2,26,580	58.00	94,800	3,13,98	16.90	18.00

Source: Field Survey 2016.

in that order. The outstanding amount per household of the landlord (Rs.0.49 lakhs and 14% share) and the traders and commission agents (Rs.0.31 lakhs and 9% share) report the higher outstanding compared to cooperative society/bank (Rs.0.16 lakhs and 4% share) and commercial banks (Rs.0.21 lakhs and 6% share). Thus, it could be observed that the non-institutional outstanding loan was 89%, whereas it was only 11% for the institutional loan. The institutional credit skewed in favour of landlords and upper castes, while the non-institutional sources were very much uniform in the facilitating of the credit to all sections of the society, despite the higher rate of interest is with these informal sources (Reddy, A.A., 2012). Except for institutional and 'others' sources of credit, all the other sources show 24.00% interest per annum, which shows a very exorbitant rate of interest and this will certainly lead to a vicious cycle of indebtedness. The incidence of the outstanding loan and its rate of interest will become perennial, as the rate of interest is very much high. If we observe the remittance of the households for all sources, there was only 18% of households remitted the instalment as per the schedule. The source wise instalment remittance is the highest for moneylender at 8% out of all the sources followed by 'landlord' with 4% and remaining sources namely, cooperative society, traders and commission agents and relatives and friends report 2% of households' remittance as per schedule. It signifies that how much the farmers in the selected area are debt-ridden and their financial conditions are vulnerable, and the trend of indebtedness is very much negative. Therefore, the credit market and infrastructure of both the public and private should be regulated and innovated to serve the farming community (Srijit Mishra, 2008). Still, it is through the path of conservative, non-responsive, corruptive and unopened to weaker sections of the farmers, and hence, a trajectory, without these, is to be seen under the new system of e-governance/service to the peasant.

Summary:

The sample of victims is 50 from the selected districts of Medak and Warangal in Telangana. Most of them have wives, sons, and daughters since the respondents are 94% from this category. The farmers' suicides are much influenced the weaker sections of the society, as the 'Other Backward castes' (OBCs) and Scheduled Castes (SCs) have shown with 74% and 16%, respectively. The victims were 62% illiterates, and this had been dominating the risky decisions of the farmers. Except for 2% of victims, all the others were married, and this confirms the responsibility of the victims towards their families. If the family encumbrances are observed, they did not have the brunt of the burden from the parents and siblings. They were neither hiding nor leaving their places with any cowardice. The actual household size

(3.28) divulges the planned families. Either the families or the victims are with good contacts and socialisation. The families of victims inform that the level of education has increased among these households. All the farmers' suicides are from the lower landholding sizes with an insufficient cultivated area. The average operational landholding size of these households is 2.24 acres. The essential character of the operational land holding is the absence of the uncultivated area and the cropping intensity. The sources of irrigation account the vulnerability of the farmer in the cultivation in the selected districts of Telangana.

The income sources of households of victims divulge that the significant share (35%) comes from agriculture followed by agriculture wage income (32%). The agriculture and allied activities have given the share of 70% in the net income, and it is less than its expenditure. The total expenditure is Rs.0.44 lakhs, and total income is Rs.0.41 lakh, and there is 6% of a deficit in the net income of the household compared to its spending. We can notice the dominance of cash crop by cotton in the cropping pattern of the sample households. The gross return shows the first place to cotton and second position to paddy, and thus two crops appear countable in the generation of income among the households. Because of this reason only, farmers are wooing towards cotton cultivation to earn additional amount to meet the increasing household expenditure. The non-institutional credit dominates the scenario of the total credit of the victim households. The total outstanding amount is Rs.3.14 lakhs per household from all the sources of credit. Many sources show 24% interest rate per annum, which shows a very exorbitant rate of interest and this will certainly lead to the vicious cycle of indebtedness to the farmers. If we observe the remittance of the households for all sources, it can be noticed that the only 18% of households remitted the instalment as per the schedule. Finally, the above discussion confirms that how much the farmers in the selected area are debt-ridden. It shows that their financial conditions are vulnerable, and the trend of indebtedness is very much regressive in their lives.

CHAPTER - IV

Causes of Farmers' Suicides in Medak and Warangal Districts in Telangana

This chapter examines the causes of farmers' suicides in the selected districts of Medak and Warangal in Telangana. We have national study publication every year, as discussed in the earlier chapter, 'Accidental Deaths and Suicides in India' (ADSI) Reports 2014 and 2015 are considered for the comparative purposes at the state level regarding the sample households in the study area. "The risk factors can be either in the neurobiological or the socio-economic domain", for a farmer suicide (REGAI, GoI, 2007, op.cit.). Mostly, the suicide causes are elicited based on the social and economic conditions of the study area. It is analysed the state of the 'before committing suicide' and 'the after suicide' of sample households as per the families of the victims. It is estimated the suicide symptoms observed by family members before the suicide, social causes of suicide, farming related causes of suicides, indebted related causes of suicides, ranking of these causes, impact on household after committing suicide and the suggestions to prevent the suicides in future. It is here an attempt to find the possible causes; however, this assessment could hardly be a comprehensive one for the present malaise.

4.1 Symptoms Observed by Family Members before Suicide:

The symptoms observed by family members before suicide are given in Table 4.1. It is taken into consideration of the five symptoms before the suicide. All the victims had good mingling with his/her family members except for 6% of the victims, and the similar trend appears for the mingling with the community except for 4% of the victims. The victims of 88% had the mingling with the neighbouring households and friends; however, some of the victims (12%) did not have to mingle with the neighbours. Only 20% of casualties were not consuming food regularly, whereas the victims of 84% were sleeping adequately. These symptoms do not show any disease with the victims rather than with the frustration over profession and despair over the future financial conditions in the home (Deshpande, op.cit).

Table-4.1: Symptoms Observed by Family Members before Suicide

S.No.	Symptoms enquired	Percent of HH who answered Yes to total sample
1	Was victim mingling with his/her own family member?	94.00
2	Was victim mingling with his/her own community?	96.00
3	Was victim mingling with his/her neighbouring households/friends?	88.00
4	Was victim consuming food regularly?	80.00
5	Was victim sleeping adequately during nights?	84.00

Source: Field Survey 2016

4.2: Social Causes of Farmer Suicides:

The social causes of farmer suicides are presented in Table 4.2. It is considered the eight aspects of social causes: 1) poverty 2) property dispute 3) marriage related issues, 4) family problems and commitments and 5) illness, 6) drug abuse/alcoholic addiction, 7) gambling/betting /chit fund and 8) fall in social reputation. These are estimated based on responses given from the households of the victims and the neighbours/relatives/ friends. Regarding the level of a household financial status, we find the analogous opinion of both the respondent and the neighbours, etc. The major part of the households (64%) is under below poverty line (BPL), and the 22% of families are under antyodaya annayojana (AAY), and the remaining families come under above poverty line (APL) with 14%. At the state level, the poverty estimates for farm households show 1.5% AAY, 93% BPL, 3% others and 3% without ration cards (NSS Report, op.cit.). Based on the background of these households, it is exposed the vulnerability of sample households in the economic conditions and signifies the level of poverty over the victims, as these come from poverty with 86%. The all-India level survey emphasises the degree of poverty in the cultivators in Telangana. Of course, its impact has been declining over the suicides of farmers in Telangana. Based on the cause of poverty, the suicides were dropped -82% in Telangana during 2014-15, and for all-India also, it was found the reduction of -38% (ADSI op.cit.). Therefore, there will be a decline in the suicides due to the cause of poverty in the study area.

There were no property disputes to the victims in the society, as the five items under this head do not show any level of reference to the respondents of the families of the concerned victims, though there is a little (2%) estimation from the neighbours. The same picture appears at the state level, as there were no incidents in 2014 and only two in 2015 for the entire Telangana (Ibid.). For the 'marriage related issues' also, we cannot find a causative effect from the good

amount of opinion either from own households or from neighbours etc., despite the neighbours (8%) and the victim households (2%) refer to dowry related issues out of the five sub-aspects given under ‘marriage related issues’. Though there were 21 suicides in 2014 and these were declined to four due to ‘dowry related issues’ in Telangana in 2015 (Ibid.). It might be ascribed to the increased awareness in the society over marriage system and dowries and further the present act of equal rights to both genders in the sharing of the property of the parents. The ‘love failure’ is shown at 2% by neighbours/relatives/friends. The fact may be due to the external factors in the society and misunderstanding of the youth over the married life and the differences in the sharing of the responsibilities in the home and farming. The other sub-items under ‘marriage related issues’ do not show either in the study area or at the state level.

Table 4.2: Social Causes of Suicide

S.No.	Causes	Percent of HH to total sample who answered Yes	
		As per respondent	As per Neighbours / relatives / friends
1	Poverty		
a	APL	14.00	14.00
b	BPL	64.00	64.00
c	AAAY	22.00	22.00
2	Property dispute		
a	Partition of land	0.00	2.00
b	Partition of house	0.00	0.00
c	Partition of income	0.00	0.00
d	Partition of Jewellery	0.00	0.00
e	Others (specify).....	0.00	0.00
3	Marriage-related issues		
a	Dowry related issues	2.00	8.00
b	Extramarital affairs	0.00	0.00
c	Divorce	0.00	0.00
d	Love failure	0.00	2.00
e	Others (specify).....	0.00	0.00
4	Family problems/Commitments		
a	Social functions,	10.00	36.00
b	Daughter’s marriage	20.00	30.00
c	Son’s marriage	4.00	6.00
d	Frequent quarrel among the family members	10.00	24.00
e	Others	0.00	0.00
5	Illness	6.00	8.00
6	Drug abuse/Alcoholic addiction	22.00	22.00
7	Gambling/Betting /chit fund	2.00	2.00
8	Fall in social reputation	12.00	8.00

Source: Field Survey 2016

Under 'family problems/commitments' it is found a serious opinion. The 'social functions' reports 10% and 36% of households of sample and neighbours, etc., in that order, and the 'daughter's marriage' informs the view of sample households with 20% and 'neighbours, etc.' with 30% for the cause of suicide. In the case of daughters' wedding, it is observed that all the sections of the society in Telangana are facing this problem. It has become customary to complete the daughter's marriage with pomp and to a certain extent in a luxurious way, and it has been leading to over-expenditure either to the available savings or the yearly income of the concerned households. It becomes one of the factors to get into the vast indebtedness of these marginal and small farmer groups. We can observe that the 'family related problems' showed a decline of 18% at national level, despite it reported 8% increase in Telangana between 2014 and 2015 (Ibid.). For females, the suicides were doubled nearly in the same period for the same factor in the Telangana. It indicates the influence of family problems on the women at large. Therefore, the present study shows that the impact of this factor under 'frequent quarrel among the household members' has its probable influence over suicides since the opinion is expressed with 10% and 30% of households in the sample and 'neighbours, etc.', respectively. The last sub-aspect 'son's marriage' under 'family problems/commitments' shows at a low level, as the opinion is shown 4% and 6% of the respondents of households and neighbours in that order.

There is a considerable view of the causative effect of family problems/commitments over the incidence of suicides in the selected districts in Telangana. The 'drug abuse/alcoholic addition' aspect is referred to 22% of the sample households, and the 'neighbours, etc.' also viewed 22% for the influence over the incidence of the suicides in the study area of Telangana and at the state level this showed only in 2015 with 4 suicides (ibid). The 'alcoholic consumption and domestic violence' appears in many families in the recent past in the rural Telangana. The consumption of hot drinks is predominant, and the wives are facing this menace in the farming community. Consequently, it has been reflecting on the personal and family lives of farmers through its evil effect. However, at the national level, this casual impact was decreased 13% (ibid). The general opinion of the public is observed in the village for any activity or behaviour of a person of the resident of the village. Hence, villagers are very pertinent for their name or social status in the village. In this context, whenever the view or looks of the public would be in trouble, it becomes delicate to the villager. The degradation of the opinion in the village could be liable on the farmer. Thus, it gives the negative impact on the morale of the farmer and it sometimes

leads to an extreme step of suicide. In the present study, the 'fall in social reputation' gets the opinion of the sample households with 12% and the neighbours, etc. with 8%. The 'illness' influence on suicides is reported at 6% and 8% by the both groups of respondents. It led to 101 to 160 (58% increase) suicides across Telangana during 2014-15, while it increased to 13% in the same period for all-India (Ibid). The 'gambling/betting//chit fund' informs the nominal level of view by 2% of both groups and it gives the theoretical impact on the study area.

Case Study - IV

Sri Torai Raju (aged 28), a resident of Yelkel, Doulatnabad mandal, Medak district, survived with wife, a son, three daughters along with his mother, father, brother and two sisters and he was with joint family with a real respect in the village. Following the tradition of society, being elder son of the household, he had been taking care of farming of his own land 1.50 acres and leased-in land 4.00 acres. His young children were in lower classes and getting an education. He performed the elder sister's marriage, and younger sister was studying. His parents were happy over his endeavours in the cultivation. Like a small brook running smoothly and pleasantly, this son of the soil, belonging to a Schedule Caste category, had been discharging his responsibilities. Nevertheless, nature became jealous and started disturbing the peace and joy of this family through the failure of monsoons. Despite this, he made five to six trials to get borewells in the leased-in land to defeat nature, but the efforts turned into futile, and the expenditure undergone shaped into turmoil over the mind of this energetic farmer. Like adding fuel to the fire, the additional expenditure fell on him for hospitalisation and treatment of his father's fractured leg. All the expenses mounted up at Rs. 7, 30,000, and the pressures of lenders and the difference of opinion in the financial matters among family members made him commit suicide in his farmyard. After his suicide, sister stopped her education; however, the children of the victim were going to school. This joint family had reduced the extent of farming to 2.50 acres size and was cultivating paddy and maize in this land, although they met with the loss of investment due to the failure of rains. They ponder seriously either to stop cultivation or to migrate. What and how to do? 'To get subsistence to the family', this question is still awaiting the answer.

4.3 Farming Related Causes of Suicides:

Farming related causes of suicides are shown in Table 4.3. It is examined through the nine causes of suicide for 2014-15 and 2015-16 years. Farming has become very burdensome to the peasants, as the changes taken place in the agricultural sector are becoming discouraging to the peasant on several fronts due to neo-liberalism, especially after liberalisation of the economy in

India (Mohanty, B.B. 2013). If we see the national and state level conditions, this will be substantiated. All the 'farming related issues' led to the suicides in India with 1562 suicides in 2015 at 62% increase from the previous year, whereas it was reported 395 suicides in 2014 with an increase of 34% from the preceding year in Telangana (ADSI, op.cit.). Under the failure of crops, the lack of access to irrigation reports 96% in 2014-15 and 90% in 2015-16 of the influence over the suicides in the present study area followed by other factors with 20%.

The previously mentioned proves the lack of irrigation and failure of monsoons/droughts leading to the dire conditions in the study area. This factor has very high amount of impact on the peasant, as this problem turned to get 79% rise in the suicides under 'natural calamities' factor for all-India (Ibid.). The 'inability to sell output' does not have any effect in the study area, while the 'well failures' exhibit its bite into the incidence of suicides due to the opinion of respondents for both years with the same expression. It is awful to find the well-irrigation problem at large extent in Telangana. As discussed earlier, the most of the irrigation is in Telangana through wells/ground water source. To this end, the peasant invests and diverts all his huge financial resources to get a good borewell in his small pocket of the farm. Many times his effort and resources become waste and no use of his expenditure over the finding of water in the borewell. He repeats at different spots in his farm in search of the water from a borewell. Gradually, he faces the burden of accumulated indebtedness' (Anil Kumar. V, 2005). In Telangana, many of the households in the sample have given the narration of these unsuccessful and recurring ventures in their farms. This problem is to be nullified through the government support in this regard. The 'quarrel between the victims and others' has a minimal impact. In the case of expectations of the farmer over output, prices of produce and credit, we can observe a very outsized impact on the incidence of suicides in the selected districts of Warangal and Medak in Telangana.

The 'Higher output' and the 'Higher prices' report 60% of the causative influence over the incidence of suicides and it throws light on the nature of the strain of these aspects on the lives of farmers. It is natural where the income is affected that leads to stress and pressure over the farmer and his resources. Therefore, the 'higher input and the higher prices' could be the top causative factor over the farmer's perception. The institutional credit has shown less ground (30%) over the incidence of suicide. Nevertheless, the non-institutional credit has a lot of brunt of the burden with more than 68% over the minds of the victims, as per the respondents. It explains the level of severity of the farming linked with loans and its effect over the

Table 4.3: Farming Related Causes of Suicides

S.No.	Causes	Percent of HH to total sample who answered Yes	
		2014-15	2015-16
1	Failure of crop/s		
a	Pests & Diseases	4.00	9.00
b	lack of access to irrigation water	96.00	90.00
c	others specify (crop failure)	20.00	20.00
2	Due to natural calamities		
a.	Cyclone effect	0.00	0.00
b.	Failure of rainfall/drought	96	90.00
c.	Accidental fire	0.00	0.00
d.	others specify	0.00	0.00
3	Inability to sell output	0.00	0.00
4	Well failures	60.00	40.00
5	Quarrel between the victim & others	2.00	3.00
6	Expectations of:		
a.	Higher output	78.00	68.00
b.	Higher prices	64.00	60.00
c.	Loan waiving	0.00	0.00
d.	Institutional credit	30.00	26.00
e.	Non-institutional credit	84.00	68.00
7	Lack of extension services	0.00	0.00
8	Delayed payment/ payment in instalments for the sold output	10.00	6.00
9	Insurance for the cultivated crop	0.00	0.00

Source: Field Survey 2016

farmers' lives in the selected districts and across the state. "The heavy burden of debt is perhaps the most acute proximate cause of agrarian distress", (Ghosh Jayati, Report of the Commission on Farmers' Welfare, Government of Andhra Pradesh, 2004). We can find no negative influence of 'lack of extension services', whereas the 'delayed payment/payment in instalments for the sold output' shows more than 10% impact on the farmer. There is no effect of 'insurance for the cultivated crop' over the suicide of the peasants.

4.4: Indebted Related Causes of Farmer Suicides:

Table 4.4 shows the indebted related causes of farmer suicides. Out of the three causative factors of indebtedness, it is noticed the pressure from non-institutional sources, mainly from moneylenders, as it is viewed 84% and 68% respectively, in the study years. It has become impossible for farmers to carry out cultivation without taking loans from informal agencies (Narasimha Rao, P. and K.C. Suri, 2006 and Vijaya Kumar, S. 2006). It implies the level of

quandary linked with financial relations of the victims in the study area. The non-institutional loan amount corroborated with the fact, as it had 75% to 60% influence on the farmer's suicides in the study years. At the state level, 'due to the money lenders loan' had 109 (4 females) suicides in 2015 (ADSI op.cit.). The crop loan and non-agricultural loan are also showing its effect on the incidence of suicides by 58% and 46%, respectively. It is because of meeting the higher cost of education and higher expenditure towards the hospitalisation of the family members, as expressed during the interviews in the field survey. The lowest effect is found with

Case Study - V

Sri Cholleti Sudham Reddy (aged 53 years), belonging to 'Other Caste' a native of Katrapalli village Sangammandal of Warangal district, had a planned family of wife and two sons and he had parents. He had own land of 6.00 acres and grown paddy, cotton, and maize with the irrigation of village tank and open well. Having a decent life, he had educated his two children, who did not come up to the expected mark in their education compared to the expenses met towards their studies. He used to spend Rs. 45,000 for the cost of cultivation and received Rs.40, 000 as surplus from the cultivation. Over four years, he had been facing lower income compared to his family expenditure. One of his sons made an accident, dashed a motorist, and became liable to pay compensation in huge amount. The failure of monsoons and lack of proper prices in the agricultural market, which was very fraudulent in the weight measuring and price fixation, hence, he did not receive a decent income from his cultivation. Based on the continuous agricultural distress and increased expenditure towards the children education, the family had led to the financial crisis, and he faced a bankruptcy of Rs.8, 95,000. The lenders' pressure and the damage of the self-prestige in the village thrust him to consume pesticide in his farmyard. After the suicide of this small farmer, his wife sold away the gold ornaments to pay off the loans in low amounts, and the education of the children was stopped. Now the family is pondering to shift from this profession due to a continuous distress on the family and the young sons strive to convince their mother to accept it.

'farm equipment's loan' at 12% and 4% as per the sample households. The institutional sources are showing more than 40% effect on the occurrence of suicides. As referred above, the institutional loan becomes a significant burden to the farmer after the accumulation of interest in a five to six years period. The indebtedness or bankruptcy of the farmer has taken the shape of an unaccountable measure and making a situation of recurrent incidence of suicides (Sidhu R.S. and Sucha Singh Gill, 2006). It can be observed the suicides of 384 (38 females) of farmers due to institutional loan and in the case of the non-institutional loan 139 (8 females) in Telangana in 2015 (ADSI, op.cit.).The total 'due to indebtedness' cause showed 43% (582) male and 4% (50)

female of the total suicides (1358) in Telangana in 2015, and the female share took place 8% in the suicides of ‘due to indebtedness’ (632) (Ibid.). It has become a compelling pressure on the morale of the victim and thus, it is the necessary cause for the incidence of suicides along with the other minor factors, which add the ever-burning inferno not only in the selected districts of Warangal and Medak but also in rural Telangana. If we compare the suicides of 2015 of the cause of ‘indebtedness’ to 2014, we will notice more than the double of the suicides by increasing from 208 to 632 with 204% (Ibid.). The availability, level of amount and access to the institutional credit is the fundamental question, and the farmers who are still dependent on the major part of the credit sources of non-institutional credit are to be relieved from its fetters (Vamsi Vakulabharanam, 2005). There is to be the simplification of the procedure for better access to all lower landholding farmers and the less educated and illiterates (Kumar Anjani, K. M. Singh and Shradhajali Sinha, 2010).

Table 4.4: Indebted Related Causes of Farmer Suicides

S.No.	Causes	Percent of HH to total sample who answered Yes	
		2014-15	2015-16
1	Indebtedness – Institutional & Non-Institutional		
a.	Due to crop loan	58.00	48.00
b.	Due to farm equipment’s’ loan	12.00	4.00
c.	Due to non-agricultural loan	46.00	39.00
d.	Due to non-institutional loan	75.00	60.00
2	Due to pressure from institutional sources	40.00	26.00
3	Due to pressure from non-institutional sources (mainly money lenders)	84.00	68.00

Source: Field Survey 2016.

4.5: Ranking of the Social, Farming and Indebted Causes of Suicides:

The ranking of the social, farming and indebted causes of suicides are shown in Table 4.5. Though it is discussed social, farming and indebtedness causes earlier, here it is tried to recognise the priority and top most importance identified out of the causes as per the families of the sample. If the social causes are observed, it is found that the poverty has the first rank followed by ‘family problems/commitments with second place and ‘drug abuse/alcoholic addiction with the third rank and this points out naturally the effect of sociological conditions over the incidence of farmers’ suicides in the study area. The social causes viz. ‘marriage related issues’ ‘gambling/betting /chit fund’, and ‘property dispute’ have shown lower level positions and these demonstrate a meagre effect as per the opinion of the sample households.

Farming related causes are nine in the analysis, which are ranked as per the sample households. It is found that the ‘failure of crops’, ‘well failures’ and ‘due to natural calamities’ are placed as first, second and third, in that order, out of the farm related causes in the study. It brings to the sharp focus of the society of the present conditions of the farming with a lack of irrigation and the terrible influence of the weather and monsoon failures in the study area. Other factors, namely, ‘insurance for the cultivated crop’, ‘lack of extension services’ and ‘delayed payment/payment in installments for the sold output’ have the rankings in descending order (9 to 7), and it reports the less importance to these exterior factors in the farming. Since the ‘quarrel between the victim & others’ shows the fourth rank, it reflects on the inter-link of cultivation with other factors for success. ‘Inability to sell output’ (rank 5) and ‘expectations of higher output, higher prices and loan waiving’ (rank 6) inform its impact over the brunt of the burden at a medium level over the farmer in the study area among the examined causes.

Table4.5: Ranking of the Social, Farming and Indebted Causes of Suicides

Causes	S.No.	Causes	Ranking as per answer
Social causes	1	Poverty	1
	2	Property dispute	6
	3	Marriage-related issues	8
	4	Family problems/Commitments	2
	5	Illness	5
	6	Drug abuse/Alcoholic addiction	3
	7	Gambling/betting /chit fund	7
	8	Fall in social reputation	4
Farming related causes	1	Failure of crop/s	1
	2	Due to natural calamities	3
	3	Inability to sell output	5
	4	Well failures	2
	5	Quarrel between the victim & others	4
	6	Expectations of:	6
	7	Lack of extension services	8
	8	Delayed payment/ payment in instalments for the sold output	7
	9	Insurance for the cultivated crop	9
Indebtedness related causes	1	Indebtedness – Institutional & Non-Institutional	2
	2	Due to pressure from institutional sources	3
	3	Due to pressure from non-institutional sources (mainly money lenders)	1

Source: Field Survey 2016.

The three causes of indebtedness are considered for ranking. The ‘due to pressure from non-institutional sources-mainly money lenders’ is ranked the first followed by the ‘indebtedness-institutional and non-institutional with a second place, whereas ‘due to pressure from institutional sources’ is positioned as the third one as per the households of the sample. Once again, through the ranking, the non-institutional sources-mainly money lenders are identified as the primary cause for the stress and the pressure, which is leading to the incidence of suicides in the victim villages of Warangal and Medak districts. The institutional source has a little adverse impact on the victims. If this source is clubbed with a non-institutional source, then the rank is changed and is categorised as the second one. It obviously divulges that the indebtedness accumulated at non-institutional sources has led to the negative impact on the victims in the selected districts in Telangana.

4.6: Impact on Households after Committing Suicides:

Table 4.6 presents the impact on households after committing suicides. The eleven factors are taken to estimate the impact, and out of these, the ‘insecurity in the family is viewed 58% of the sample households (50), and next comes ‘no earning member’ by 30% of households. These two aspects from the eleven are standing at a higher level for the problem in the lives of victim families. In between 18% to 16%, the households report over ‘agricultural activities stopped’ (18%), land sold (18%) and the ‘schooling of children stopped (16%) and these stand at a lower level compared to the influence of two aspects on the households. The factors like ‘family member’s depression’ and family member’s illness have shown 12% and 10%, respectively, and this informs the existing health problems of the households. To this end, the policy is to be formulated for any reliable treatment to these affected families through the government support for hospitalisation and expenditure of medicines. However, there are no selling of houses and other assets and the postponement of son’s/daughter’s marriage. This scenario explains how the wives or the caretakers of these households have been caring and maintaining the household expenditures to avoid any financial collapse of the families of the victims in the village life. These heads of the sample households are very much careful and precautionary in the socio-economic thinking for the better future of their children.

Table 4.6: Impact on Households after Committing Suicides

S. No.	After effect	Percent of HH to total sample who answered
1	Agricultural activities stopped	18.00
2	No earning member	30.00
3	Schooling of the children stopped	16.00
4	Land sold	18.00
5	House sold	0.00
6	Other assets sold (specify)	0.00
7	Postponement of son/daughter's marriage	0.00
8	Family member/s fell seriously ill	10.00
9	Family member/s under depression	12.00
10	Insecurity in the family	58.00
11	Others	0.00

Source: Field Survey 2016

4.7 Suggestions from the Sample Farmers to Prevent the Suicides in Future:

Table 4.7 presents recommendations to prevent the suicides in future as per the sample households. All the sample households demand unanimously for irrigation to the cultivable land since the volatile output trends could be curtailed in the cultivation and the stable income will be accrued to them in the study area. To have additional income to the farmer, the respondents (56%) are very conscious about the dairy, and they seek the support of the government for the dairy business in their area. Further, all the respondents (100%) suggest for alternative income sources, which are suitable in their field for generating additional earnings. They (58%) recommend for a low rate of interest to the given investment to the farmers either in farming or in allied activities to come out from the clutches of the non-institutional sources.

Table 4.7: Suggestions to Prevent the Suicides in Future

S.No.	Suggestion	Percent of HH to total sample who suggested
1	To provide irrigation facility to cultivation	100.00
2	Arranging dairy business	56.00
3	To provide alternative income sources	100.00
4	Giving loans at low interest	58.00
5	Provide high prices for agricultural production	84.00
6	Provide free cost of digging of borewells	100.00
7	Giving loans at low interest for tenant farmers	46.00

Source: Field Survey 2016.

As many as 84% of the respondents request for higher prices to the agricultural produce, as they point out the actual low prices in the market especially during harvest season for different crops in the selected districts of Warangal and Medak in Telangana. Unanimously, all the sample households request for providing free cost of digging borewells by the government since they express the problem of incurring high expenditure for digging borewell coupled with the difficulty in identifying the spot of the ground water in the field due to lack of the scientific device and knowledge. The respondents (46%) suggest for the support of tenant farmers through low rate of interest to these tenants in the form of various loans to relieve them from the debt burden of the non-institutional sources. It requires the role of extension services of government for the better relief either in cultivation or in other allied activities to the victim families. It is absent in most of the cases. The active and productive role is essential of the local government for the proper redress during the immediate post farmer suicides.

Summary:

All the victims had good mingling with his/her family members and community. Only 20% of victims were not consuming food regularly, whereas the victims of 84% were sleeping adequately. There exists the vulnerability of sample households in the economic conditions and signifies the background of these households, as these come from poverty by 86%. There is a considerable view over the causative effect or influence of family problems/commitments over the incidence of suicides. The 'drug abuse/alcoholic addition' aspect has an impact at 22%. The farming related causes of suicides point out the 'lack of access to irrigation' and reports 96% in both 2014-15 and 2015-16 years followed by 'other factors' with 20%. The 'failure of rainfall/drought' is expressed 100% the causative factor followed by 'well failures'.

Having the expectations of the farmer over output, prices of products and the greater level of credit, we can observe a very higher impact on the incidence of suicides. The pressure from non-institutional sources, mainly from moneylenders is viewed 88% in both study years followed by a non-agricultural loan. It implies the level of quandary linked with financial relations of the victims in the study area. The ranking shows that the poverty has the first rank followed by 'family problems/commitments with second place and 'drug abuse/alcoholic addiction with a third position. The 'failure of crop/s', 'well failures' and 'due to natural

calamities' are rated as first, second and third, in that order. It brings to the sharp focus of the society that the present conditions of the farming with a lack of irrigation and the much adverse effect of the weather and monsoon failures in the study area. 'Inability to sell output' (rank5) and expectations of higher output, higher prices, and loan waiving' (rank 6) inform its influence over the brunt of the burden at a medium level. The 'due to pressure from non-institutional sources-mainly money lenders' is ranked as the first one followed by the 'indebtedness-institutional & non-institutional with a second place, whereas 'due to pressure from institutional sources' is shown the third one. The impact on households after committing suicides is found with two factors, as the 'insecurity in the family is viewed by 58% of the sample households (50) and the next comes 'no earning member' by 30% of households. These two aspects from the eleven causes are standing at a higher level for the problem in the lives of victim families.

The factors like 'family member's depression' and family member's illness have shown 12% and 10%, respectively, and this informs the present health problems of the households. To this end, the policy is to be formulated towards the reliable treatment to these affected families through the government support for hospitalisation and expenditure of medicines. The caretakers of these households have been caring and maintaining the household expenses to avoid the financial collapse of the families of the victims in the village life. There are suggestions to prevent the suicides in future through established irrigation, developing dairy and the better alternative income sources. It is further requested for the low rate of interest to the given investment to the farmers either in farming or in allied activities to come out from the clutches of the non-institutional sources and the higher prices to the agricultural produce. There is a demand for free of cost of digging borewells by the government since they express the problem of incurring high expenditure coupled with the problem of identifying the spot of the ground water in the field due to lack of the scientific device and knowledge. There is a need for the support of tenant farmers through low rate of interest to various loans to relieve them from the debt burden of the non-institutional sources.

CHAPTER - V

Summary and Conclusions and Policy Measures

5.1 Background:

Farmers have been facing the problems in the cultivation like lack of investment, appropriate prices to the produce, purchase of good inputs, required irrigation and monsoon failures. In the recent past, many droughts have happened across India and Telangana. The farmer of Telangana bears the brunt of the distress. Basing on the crisis in agriculture in the nation, Hon'ble Prime Minister announced on July 1, 2006, a rehabilitation package to remove the distress in the farmer community. There have been several schemes and programmes in force across the nation and Telangana, and these endeavours have given a significant impact in due course over the farmer community. However, there have been farmers' suicides in Telangana. Hence, Directorate of Economics & Statistics, Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Government of India (GOI) has assigned this study to our centre with the objectives of 1) To analyse the incidence and spread of farmers' suicides in Telangana and to map the hot-spots of suicides, 2) To study the socio-economic profile, cropping pattern and profitability of victim farm households, 3) To study the causes leading to farmers' suicides including production market risks, sociological, psychological and other family-related factors responsible for farmer suicides and 4) To recommend suitable policies to alleviate the incidence of farmers' suicides.

5.2 Summary of Findings of the Study:

5.2.1 Farmer Suicides in Telangana:

Telangana stands in the second position in the number of farmers' suicides in the country. The highest and the more than the one-third of the farmers' suicides in the state appear in Warangal district in the study period followed by Nalgonda with 12% and Karimnagar with 10%. The lowest is reported in Nizamabad (3.67%) and Adilabad (3.99%) districts. The declared mandal/blocks were 11, 12 and 19 in the districts of Warangal, Nalgonda and Karimnagar, respectively. It could be ascribed the higher level of incidence of farmer suicides to the cotton crop cultivation and the effect of continuous drought for three preceding years of the present study year 2015-16. Regarding net sown area (NSA) per one lakh ha, it is observed that the highest suicides are reported in Warangal district with 53 suicides followed by districts of Nalgonda with 34 and Karimnagar with 25 suicides as in the

case of the number of suicides and the lowest refers to Adilabad and Nizamabad districts. For the one lakh ha gross cropped area (GCA) and the one lakh farming families, we can find the similar picture. It strongly permits us to categorise the Telangana districts into three groups. The first one is that Warangal, Nalgonda and Karaminagar are the high farmer suicide prone districts in Telangana. The second one comprises Mahaboobnagar, Khammam, Medak and Rangareddy as the medium farmer suicide prone districts, and the last one has the districts of Nizamabad and Adilabad for the low incidence of farmer suicides in Telangana. Hence, the policy formulation could be done keeping this parameter in the fund allocation and other remedial measures for the victim families and the support for the cultivation in the affected area.

It can be inferred that the highest farmer suicide months in Telangana are September, October, November and December in a year. It informs the natural background of the agricultural economy with the ending and starting seasons of Kharif and Rabi, and further, it is the harvest season of Kharif. It apparently refers to the pressure of the prices of the output in the market and the indebtedness of the farmer through the helm of affairs of the cultivation. Therefore, the governments are to implement the proper pricing system and the ways and means of the debt relief to the farmer in these months to give solace to the farmer community. The fundamental fact is that where the highest farmers' suicides have taken place, there the lowest compensation paid and it is Warangal and Khammam districts with 18% and 21%, respectively. It indicates that the concerned authorities did not sanction the compensation amount in pro rata of the farmers' suicides occurred in the district in question. The district wise sanctioned amounts prove this lacuna, as the Karimnagar district got 22% followed by the districts of Nalgonda with 18% and Warangal with 15%. Warangal district bears one-third of the brunt of the suicide burden of the state followed by Nalgonda. It could be changed through the policy of pro rata and weight of the incidence of the farmers' suicides in the nine districts of Telangana. This compensation payment in areas could be rationalised in the interest of farmer community, and to avoid further arguments from the farmer community in the state.

5.2.2 Socio-economic Profile of Victims and their Families of Selected Districts in Telangana:

The sample of victims is 50 from the selected districts of Medak and Warangal in Telangana. Most of them have wives, sons, and daughters since the respondents are 94%

from this category. The farmers' suicides are much influenced the weaker sections of the society, as the 'Other Backward Castes' (OBCs) and Scheduled Castes (SCs) have shown with 74% and 16%, respectively. The victims were 62% illiterates, and this had been dominating the risky decisions of the farmers. Except for 2% of victims, all the others were married, and this confirms the responsibility of the victims towards their families. If the family encumbrances are observed, they did not have the brunt of the burden from the parents and siblings. They were neither hiding nor leaving their places with any cowardice. The actual household size (3.28) divulges the planned families. Either the families or the victims are with good contacts and socialisation. The families of victims inform that the level of education has increased among these households. All the farmers' suicides are from the lower landholding sizes with an insufficient cultivated area. The average operational landholding size of these households is 2.24 acres. The essential character of the operational land holding is the absence of the uncultivated area and the cropping intensity.

The sources of irrigation account the vulnerability of the farmer in the cultivation in the selected districts of Telangana. The income sources of households of victims divulge that the significant share (35%) comes from agriculture followed by agriculture wage income (32%). The agriculture and allied activities have given the share of 70% in the net income, and it is less than its expenditure. The total expenditure of the household is Rs.0.44 lakhs, and total income is Rs.0.41 lakh, and there is 6% of a deficit in net income of the household compared to its expenditure. We can notice the dominance of cash crop by cotton, and the gross return shows the first place to cotton and the second position to paddy. Because of this reason only, farmers are wooing towards cotton cultivation to earn additional amount to meet the increasing household expenditure. The non-institutional credit dominates the scenario of the total credit. The total outstanding amount is Rs.3.63 lakhs per household from all the sources of credit. Many sources show 24% interest rate per annum and this will certainly lead to the vicious cycle of indebtedness to the farmers. The remittance took at 18% of the households for the instalment as per the schedule. It asserts that how much the farmers in the selected area are debt-ridden.

5.2.3 Causes of Farmers' Suicides in Medak and Warangal Districts in Telangana:

All the victims had good mingling with his/her family members and community. Only 20% of victims were not consuming food regularly, whereas the victims of 84% were sleeping adequately. There exists the vulnerability of sample households in the economic

conditions and signifies the background of these households, as these come from poverty by 86%. There is a considerable view over the causative effect or influence of family problems/commitments over the incidence of suicides. The ‘drug abuse/alcoholic addiction’ aspect has an impact at 22%. The farming related causes of suicides point out the ‘lack of access to irrigation’, and it reports 96% in both 2014-15 and 2015-16 years followed by ‘other factors’ with 20%. The ‘failure of rainfall/drought’ is expressed 100% for causative factor followed by ‘well failures’. Having the expectations of the farmer over output, prices of products and the higher level of credit, we can observe a very greater impact on the incidence of suicides. The pressure from non-institutional sources, mainly from moneylenders is viewed 88% in both study years followed by a non-agricultural loan. It implies the level of quandary linked with financial relations of the victims in the study area. The ranking shows that the poverty has the first rank followed by ‘family problems/commitments with second place and ‘drug abuse/alcoholic addiction with a third position.

The ‘failure of crops’, ‘well failures’ and ‘due to natural calamities’ are classified in the places of first, second and third, in that order. It brings to the sharp focus of the actual conditions of the farming with a lack of irrigation and the harmful effect of the weather and monsoon failures in the study area. The variables viz. ‘Inability to sell output’ (rank 5) and ‘expectations of- higher output, higher prices, and loan waiving’ (rank 6) inform its influence over the brunt of the burden at a medium level. The ‘due to pressure from non-institutional sources-mainly money lenders’ is ranked as the first one followed by the ‘indebtedness-institutional & non-institutional with a second position, whereas ‘due to pressure from institutional sources’ is recorded as the third one. The impact on households after committing suicides is found from different factors. The ‘insecurity in the family is viewed by 58% of the sample households (50), and the next comes ‘no earning member’ by 30% of households. The factors like ‘family member’s depression’ and family member’s illness have shown 12% and 10%, respectively, and this informs the present health problems of the households. The caretakers of these households have been caring and maintaining the household expenditures to avoid any financial collapse of the families of the victims in the village life. There are suggestions to prevent the suicides in future through established irrigation, developing dairy and the better alternative income sources. It is further requested for the low rate of interest to the given investment to the farmers either in farming or in allied activities to come out from the clutches of the non-institutional sources and the higher prices to the agricultural produce. There is a demand for free of cost of digging bore wells by the government since they express

the problem of incurring high expenditure coupled with the problem of identifying the spot of the ground water in the field due to lack of the scientific device and knowledge. There is a need for the support of tenant farmers through the low rate of interest to various loans to relieve them from the debt burden of the non-institutional sources.

5.3 Conclusions:

5.3.1 Having the second position among the states, Telangana has the highest farmers' suicides in Warangal district with a one-third share of the state followed by Nalgonda (12%) and Karimnagar (10%) districts. The analogous trend appears in the cases of three analytical variables for the suicides; per one lakh acres net sown area, gross sown area and per one lakh farmer families. It divulges highly the concentrated area of the farmer suicides in these three districts and mostly from the months of September to December in a year, though other districts have the menace.

5.3.2 The compensation was not sanctioned in the pro rata of the suicides of the district in question rather than approved routinely. It could be changed through the policy of pro rata and weight of the incidence of the farmers' suicides in the nine districts of Telangana. This compensation payment in areas could be rationalised in the interest of farmer community for a better and equal redressal measures of the families of the victims.

5.3.3 With a deficit of 6% income to the total household expenditure, the sample households have lower incomes with the sharing of income per household from agriculture, wage income and 'pensions and salaries' with 35%, 32% and 27%, respectively since the most of the cultivation is rainfed along with very limited area with well (open/borewell) irrigation.

5.3.4 The borewell led to high indebtedness to the farmer due to its failures. It is noticed the dominance of cash crop cotton in the cropping pattern of the sample households, who hailed from the majority of the OBCs. Further, all the households were from marginal and small farmer landholding groups with the above 60% illiterates and with a planned family (3.28 members) in study districts in Telangana.

5.3.5 With the dominance of the non-institutional credit over the victim families in the total loan amount, the outstanding amount was reported for non-institutional sources with 89% and institutional sources with 11% of the marginal and small farmer landholding sizes (2.24 acres per household). The instalment remittance took place from 18% of households, and out of

these households, the 16% of households paid the instalment as per the schedule to the non-institutional sources.

5.3.6 There has been a lot of frustration and despair in the peasant community of their profession and its success. The lifestyle of the farmer has changed due to the influence of several factors namely, financial conditions, labour availability, inputs' prices and its quality, volatile and exploitative markets and ever-increasing household expenditure against the backdrop of the augmented cost of cultivation.

5.3.7 The poverty has the most influencing factor, as farmers come under lower landholding sizes and expressed its influence at the highest by 86%. 'Property disputes' and 'marriage related issues' are not much practical, whereas 'family problems/commitments' and 'drug abuse/alcoholic addiction' have a little stimulating. The 'social functions' turned to be the burdensome in recent past, while the 'frequent quarrel among the family members' happened due to the consequence of the financial crisis in the families. The fall in 'social reputation' becomes the derived cause of the indebtedness of the farmer in the society recently.

5.3.8 The farming related causes of suicides reflect heavily on the failure of crops and the lack of access to irrigation with the influence of 96% over the suicides in the present study area. The 'natural calamities', and the 'failure of rainfall/drought' are viewed 100% causative ones, and the failure of finding a borewell on the farm has been leading to massive indebtedness to the marginal and small farmers. The 'Higher output' and the 'Higher prices' report 88% of the influence on the incidence of suicides.

5.3.9 Out all the causes, the primary factor of the quandary is the indebtedness over the farmers' suicides with a variation of institutional credit with 26% and the non-institutional credit with 88%. There is a larger impact of the 'insecurity in the family' followed by 'no earning member' and 'agricultural activities stopped', and the 'schooling of children stopped' reported at a lower level. The factors like 'family member's depression' and family member's illness have appeared.

5.4 Policy Measures:

5.4.1 Proper Marketing System:

It is to be taken place a proper marketing system in every village, for example, the produce of the farmer of the cotton crop is purchased at the few agricultural market centres rather than at the village level by the Cotton Corporation of India (CCI). The harvesting

season is to be supported through the purchases of agricultural marketing committees. Otherwise, some other governmental body may be assigned to make the buying of the production of the farmer at the village level.

5.4.2 Commodity Supply Credit System:

It will be implemented based on the selling of the commodity of the farmer to the purchasing body of the government. How much product sold by a farmer may be recorded, and the amount of the sold merchandise may be deposited in the farmer's bank account, where he can take a crop loan or a land development loan. To realise the level of cultivated area of a farmer, this will facilitate and authorise the bank to give loans to farmers including tenants based on the undergone cultivated area/ the sold produce in the village.

5.4.3 Extension of Institutional Credit:

The present 'Business Agents' may be turned into 'the village single window banking employee' to do all the institutional banking works of a village. There is to be an extension of institutional credit level without the consideration of the collateral property of the tenant and marginal and small farmers. There is to be an extension of institutional credit level without the consideration of the collateral property of the tenant and the marginal and small farmers, and the commercial and the rural banks may fix/sanction the quantum of credit to them basing on the area cultivated in the village or the level of production, as per the purchase record of the agricultural market body of the village in question.

5.4.4 Mandal/Block Farm and Non-Farm Employment Development Cell:

There should be a development cell at mandal/block level for counselling and finance the small and tiny ventures in the villages to extend employment in the allied activities of agriculture and non-agriculture. It may be integrated with all the employment generating departments and agencies across state and nation. It should be a mentor to the farmers for starting dairy, poultry, fishery and livestock ventures and it is to encourage the non-farm ventures by guiding the relevant tiny units. All these small businesses and the alternative sources of employment could be supported through financial and non-financial support.

5.4.5 Borewell Irrigation Development:

There should be a special provision for the farmer to have a borewell on his farm if the farmer wants to have for his cultivation. To this end, the ground water storage and the

other environmental precautions may be taken care of by the government. For this purpose, an authority may be launched in Telangana for weaker sections for doing all this job at the village level with a proper allotment of funds from both state and central governments, as in the case of watersheds in villages. Although for the borewell purpose, there is an organisation in Telangana, its activity is absent in support of marginal and small farmers.

5.4.6 Village level Secular Personality Counselling Centres:

These centres could be the source of inspiration to the villagers in general and in particular for the farmers. With the support of some non-governmental organisations (NGOs) like the Ramakrishna Mission, Mata Amruthananda Mai, Isha Foundation, etc., the 'Secular Personality Counselling Centres' may be started in the rural Telangana. These centres may give the secular, scientific and spiritual counselling for the betterment of the personality and in the performing a resourceful activity. These could stand as the harbingers for a better life in the rural Telangana.

5.4.7 Other Measures:

5.4.7.a It would be much needed to identify the districts where the incidence of suicides are high and recurrent. In Telangana, Warangal, Nalgonda and Karimnagar districts are very much affected from the farmer suicides, and therefore, a special programme for the elevation of the farmers could be implemented. In these areas, the single window system for the institutional loans and the inputs and outputs marketing could be made initially on trial/temporary basis to facilitate and relieve the farmer from all the delayed procedures and malpractices.

5.4.7.b In the post-suicide redressal operations, the panchayat's role is to be enhanced to serve the victim families through the financial and human sympathetic support. The exgratia payment may be given immediately. There is an urgent need for the better role of extension services of government for the better relief either in cultivation or in other allied activities to the victim families, as it is absent in the most cases in the study area.

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Annexure-I

S. No.	Name of the erstwhile district.	Name of the new bifurcated district from the erstwhile district	No. of farmer's suicides	% of state total
1	Adilabad	-	25	3.99
		Asifabad/Komarambheem	5	0.80
		Nirmal	-	-
		Mancheriyal	2	0.32
		Adilabad	18	2.88
2	Karimnagar	-	64	10.22
		Siricilla	25	3.99
		Peddapally	6	0.96
		Jagityal	16	2.56
		Karimnagar	17	2.72
3	Warangal	-	222	35.46
		Warangal (R)	-	-
		Mahaboobabad	11	1.76
		Warangal (U)	135	21.57
		Jayashankar Bhupallapalli	40	6.39
		Jangaon	36	5.75
4	Khammam	-	63	10.06
		Bhadradi Kothagudem	20	3.19
		Khammam	43	6.87
5	Nalgonda	-	72	11.50
		Yadadri Bhuvanagiri	15	2.40
		Suryapet	7	1.12
		Medchel	0	0.00
		Nalgonda	50	7.99
6	Ranga Reddy	-	56	8.95
		Vikarabad	46	7.35
		Rangareddy	10	1.60
7	Medak	-	49	7.83
		Siddipet	37	5.91
		Sangareddy	12	1.92
		Medak	-	-
8	Nizamabad	-	23	3.67
		Kamareddy	10	1.60
		Nizamabad	13	2.08
9	Mahaboobnagar	-	52	8.31
		Wanaparthi	0	0.00
		Jogulambha Gadwal	4	0.64
		Nagar kurnool	12	1.92
		Mahaboobnagar	36	5.75
Total Telangana			326	100.00

Source: Department of Revenue, Govt. of Telangana, Hyderabad 2017

Note: As per the bifurcation of districts, October 2016, the data received from the Government of Telangana.

Annexure-II

S.No.	Months	No. of farmer's Suicides	Percent to total no of farmer's suicides
1	July 2015	36	5.75
2	August 2015	44	7.03
3	September 2015	113	18.05
4	October 2015	125	19.97
5	November 2015	59	9.42
6	December 2015	71	11.34
7	January 2016	49	7.83
8	February 2016	49	7.83
9	March 2016	26	4.15
10	April 2016	15	2.40
11	May 2016	22	3.51
12	June 2016,	17	2.72

Source: Department of Revenue, Govt. of Telangana, Hyderabad 2017.

Annexure-III

S.No.	Name of the erstwhile district.	Name of the new bifurcated district from the erstwhile district	No of families compensated	% of families received compensation to total farmers Suicide(%)= no of families compensated in the dsit/ total no of families suicide in the district	Total amount of Compensation paid in Rs.lakhs	Compensation paid per family =total compensation paid/ no of families compensated.
1	Adilabad	-	21	84.00	126.00	600000
		Asifabad/Komarambheem	3	60.00	18.00	600000
		Nirmal	-	-	-	-
		Mancheriyal	0	0.00	0.00	0
		Adilabad	18	100.00	108.00	600000
2	Karimnagar	-	63	98.44	310.00	492063.5
		Siricilla	25	100.00	91.50	366000
		Peddapally	5	83.33	25.00	500000
		Jagityal	16	100.00	91.50	571875
		Karimnagar	17	100.00	102.00	600000
3	Warangal	-	39	17.57	213.00	546153.8
		Warangal (R)	-	-	-	-
		Mahaboobabad	2	18.18	12.00	600000
		Warangal (U)	30	22.22	180.00	600000
		Jayashankar Bhupallapalli	2	5.00	10.00	500000
		Jangaon	5	13.89	11.00	220000
4	Khammam	-	13	20.63	73.50	565384.6
		Bhadradi Kothagudem	1	5.00	1.50	150000
		Khammam	12	27.91	72.00	600000
5	Nalgonda	-	52	72.22	258.00	496153.8
		Yadadri Bhuvanagiri	9	60.00	0.00	0
		Suryapet	3	42.86	18.00	600000
		Medchel	0	0.00	0.00	0.00
		Nalgonda	40	80.00	240.00	600000
6	Ranga Reddy	-	56	100.00	21.40	38214.29
		Vikarabad	46	100.00	10.40	22608.7
		Rangareddy	10	100.00	11.00	110000
7	Medak	-	22	44.90	123.90	563180.5
		Siddipet	18	48.65	100.00	55555.6
		Sangareddy	4	33.33	23.90	597492.8
		Medak	-	-	-	-
8	Nizamabad	-	21	91.30	126.00	600000
		Kamareddy	10	100.00	60.00	600000
		Nizamabad	11	84.62	66.00	600000
9	Mahaboobnagar	-	33	63.46	189.00	572727.3
		Wanaparthi	0	0.00	0.00	0.00
		Jogulambha Gadwal	1	25.00	6.00	600000
		Nagar kurnool	7	58.33	33.00	471428.6
		Mahaboobnagar	25	69.44	150.00	600000
Total Telangana		-	320	51.12	1440.80	450249.9

Source: Department of Revenue, Govt. of Telangana, Hyderabad 2017.

Note: As per the bifurcation of Districts (October 2016) the data received from the Government of Telangana

Action taken over the comments of the Coordinator

1. In the first chapter, the format of table 1.1 is changed as per the Coordinator's design.
2. After receiving the data, dated 15-03-2017, from the Government of Telangana, the formats of the second chapter tables-2.1 2.2 and 2.3 are changed, and the analysis of the same chapter is done for the new tables at district in Telangana.



Agro-Economic Research Centre
Andhra University, Visakhapatnam
Phone : 0891-2755874