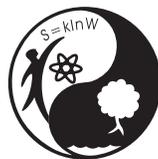


# Farmers Suicides in India

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## **Farmers Suicides in India**

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## Foreword

*The Research Foundation for Science, Technology and Ecology has been monitoring the impact of trade liberalization policies on Indian farmers and Indian agriculture since the new economic policy was introduced in 1991 and since the WTO rules of the Agreement on Agriculture came into force in 1995.*

*The increasing costs of production and the falling farm prices that go hand in hand with globalisation, combined with the decline in farm credit is putting an unbearable debt burden on farmers. This is the burden that is pushing farmers to suicide.*

*Government agencies have deliberately delinked the economic crisis farmers are facing from the psychological stresses that this results in. An attempt has been made to reduce the biggest crisis the Indian peasantry has faced in its long and ancient history to the problem of alcoholism and adultery, in order to protect the unworkable and non-sustainable trade liberalization policies as the basis of agriculture. The non-sustainability was exposed in Cancun at the WTO ministerial. At the negotiation level the talks collapsed because the group of 20 rejected a system of unfair rules for agriculture trade, which destroys small farmers by forcing open up markets to dump artificially cheap, dishonestly priced agricultural products subsidized with \$ 400 billion dollars.*

*At the human level the non-sustainability of the current agricultural system was symbolized in the suicide by Lee Kyung Hae, a Korean farmer, who took his life at the barricades of the peoples protest against the WTO ministerial. As he stabbed himself, he carried a banner stating "WTO kills farmers."*

*During the ceremony, to honour Mr. Lee's sacrifice the message was, "the sacrifice of Mr. Lee was not in vain. His spirit of struggle will live on in our hearts as we keep fighting for the better world that is possible."*

*Mr. Lee's suicide was symbolic of the suicides of thousands of farmers.*

*In this report, third in our series on farm suicides, we show how farmers are paying for corporate led globalisation with their very lives. We hope that the failure of WTO talks in Cancun and the high human cost of farmers suicides will provide a momentum to shift agriculture and trade policy towards justice, sustainability and the defense of farmers human rights to their lives and livelihoods.*

*— Vandana Shiva*

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# The Suicide Economy of Corporate Globalisation

The Indian peasantry, the largest body of surviving small farmers in the world, today faces a crisis of extinction.

Two thirds of India makes its living from the land. The earth is the most generous employer in this country of a billion, that has farmed this land for more than 5000 years.

However, as farming is delinked from the earth, the soil, the biodiversity, the climate and linked to global corporations and global markets, and the generosity of the earth is replaced by the greed of corporations, the viability of small farmers and small farms is destroyed. Farmers suicides are the most tragic and dramatic symptom of the crisis of survival faced by Indian peasants.

1997 witnessed the first emergence of farm suicides in India. Rapid increase in indebtedness, was at the root of farmers taking their lives. Debt is a reflection of a negative economy, a loosing economy. Two factors have transformed the positive economy of agriculture into a negative economy for peasants – the rising costs of production and the falling prices of farm commodities. Both these factors are rooted in the policies of trade liberalization and corporate globalisation.

In 1998, the World Bank's structural adjustment policies forced India to open up its seed sector to global corporations like Cargill, Monsanto, Syngenta. The global corporations changed the input economy overnight. Farm saved seeds were replaced by corporate seeds, which needed fertilizers and pesticides and could not be saved.

As seed saving is prevented by patents as well as by the engineering of seed with non-renewable traits,

seed has to be bought for every planting season by poor peasants. A free resource available on farm becomes a commodity which farmers are forced to buy every year. This increases poverty and leads to indebtedness. As debts increase and become unpayable, farmers are compelled to sell kidneys or even commit suicide. More than 25,000 peasants in India have taken their lives since 1997 when the practice of seed saving was transformed under globalisation pressures and multinational seed corporations started to take control of the seed supply. Seed saving gives farmers life. Seed monopolies rob farmers of life.

The shift from farm saved seed to corporate monopolies of the seed supply is also a shift from biodiversity to monocultures in agriculture. The District of Warangal in Andhra Pradesh used to grow diverse legumes, millets, oilseeds. Seed monopolies created crop monocultures of cotton, leading to disappearance of millions of nature's evolution and farmers' breeding.

Monocultures and uniformity increase the risks of crop failure as diverse seeds adapted to diverse ecosystems are replaced by rushed introduction of unadapted and often untested seeds into the market. When Monsanto first introduced Bt Cotton in India in 2002, the farmers lost Rs. 1 billion due to crop failure. Instead of 1,500 Kg/acre as promised by the company, the harvest was as low as 200 kg. Instead of increased incomes of Rs. 10,000/acre, farmers ran into losses of Rs. 6,400/acre.

In the state of Bihar, when farm saved corn seed was displaced by Monsanto's hybrid corn, the entire crop failed creating Rs. 4 billion losses and hence increased poverty for desperately poor farmers. Poor peasants of the South cannot survive seed monopolies.

And the crisis of suicides shows how the survival of small farmers is incompatible with the seed monopolies of global corporations.

The second pressure Indian farmers are facing is the dramatic fall in prices of farm produce as a result of free trade policies of the WTO. The WTO rules for trade in agriculture are in essence rules for dumping. They have allowed an increase in agribusiness subsidies while preventing countries from protecting their farmers from the dumping of artificially cheap produce. High subsidies of \$ 400 billion combined with forced removal of import restrictions is a ready made recipe for farmers suicides. Global prices have dropped from \$ 216/ton in 1995 to \$ 133/ton in 2001 for wheat, \$ 98.2/ton in 1995 to \$ 49.1/ton in 2001 for cotton, \$ 273/ton in 1995 to \$ 178/ton for soyabean. This reduction to half the price is not due to a doubling in productivity but due to an increase in subsidies and an increase in market monopolies controlled by a handful of agribusiness corporations.

Thus the US government pays \$ 193 per ton to US Soya farmers, which artificially lowers the price of soya. Due to removal of Quantitative Restrictions and lowering of tariffs, cheap soya has destroyed the livelihoods of coconut growers, mustard farmers, producers of sesame, groundnut and soya.

Similarly, cotton producers in the US are given a subsidy of \$ 4 billion annually to 25,000 cotton producers. This has brought the cotton prices down artificially, allowing the US to capture world markets which were earlier accessible to poor African countries such as Burkina, Faso, Benin, Mali. The subsidy of \$ 230 per acre in the US is genocidal for the African farmers. African cotton farmers are losing \$ 250 million every year. That is why small African countries walked out of the Cancun negotiations, leading to the collapse of the WTO ministerial.

The rigged prices of globally traded agriculture commodities are stealing incomes from poor peasants of the south. Analysis carried out by the Research Foundation for Science, Technology and Ecology shows that due to falling farm prices, Indian peasants are losing \$ 26 billion or Rs. 1.2 trillion annually. This is a burden their poverty does not allow them to bear. Hence the epidemic of farmers suicide.

India was among the countries that questioned the unfair rules of WTO in agriculture and led the G-22 alliance along with Brazil and China. India with other

southern countries addressed the need to safeguard the livelihoods of small farmers from the injustice of free trade based on high subsidies and dumping. Yet at the domestic level, official agencies in India are in deep denial of any links between free trade and farmers survival.

An example of this denial is a Government of Karnataka report on "Farmers suicide in Karnataka - A scientific analysis." The report while claiming to be "scientific," makes unscientific reductionist claims that the farm suicides have only psychological causes, not economic ones, and identifies alcoholism as the root cause of suicides. Therefore, instead of proposing changes in agricultural policy, the report recommends that farmers require to boost up their self respect (swabhiman) and self-reliance (swavalambam). And ironically, its recommendations for farmers self-reliance are changes in the Karnataka Land Reforms Act to allow larger land holdings and leasing. These are steps towards the further decimation of small farmers who have been protected by land "ceilings" (an upper limit on land ownership) and policies that only allow peasants and agriculturalists to own agricultural land (part of the land to the tiller policies of the Devraj Urs government).

While the "expert committee" report identified "alcoholism" as the main cause for suicides, the figures of this "scientific" claim are inconsistent and do not reflect the survey. On page 10, the report states in one place that 68 per cent of the suicide victims were alcoholics. Five lines later it states that 17 per cent were "alcohol and illicit drinkers." It also states that the majority of suicide victims were small and marginal farmers and the majority had high levels of indebtedness. Yet debt is not identified as a factor leading to suicide. On page 32 of the report it is stated that of the 105 cases studied among the 3544 suicides which had occurred in five districts during 2000- 01, 93 had debts, and 54 per cent victims had borrowed from private sources and money lenders. More than 90 per cent suicide victims were in debt. Yet a table on page 63 has mysteriously reduced debt as a reason for suicide to 2.6 per cent, and equally mysteriously, "suicide victims having a bad habit" has emerged as the primary cause of farmers suicides.

The government is desperate to delink farm suicides from economic processes linked to globalisation such as rise in indebtedness and increased

frequency of crop failure due to higher ecological vulnerability arising from climate change and drought and higher economic risks due to introduction of untested, unadapted seeds. This is evident in recommendation no. 4.3.24.3 "The government should launch prosecution on the responsible persons involved in misleading the public and government by providing false information about farmers suicide as crop failure or indebtedness" (page 113 of expert committee report).

However, farmers suicides cannot be delinked from indebtedness and the economic distress small farmers are facing. Indebtedness is not new. Farmers have always organised for freedom from debt. In the nineteenth century the so called "Deccan Riots" were farmers protests against the debt trap into which they had been pushed to supply cheap cotton to the textile mills in Britain. In the eighties they formed peasant organisations to fight for debt relief from public debt linked to Green Revolution inputs. However, under

globalisation, the farmer is loosing her/his social, cultural, economic identity as a producer. A farmer is now a "consumer" of costly seeds and costly chemicals sold by powerful global corporations through powerful landlords and money lenders locally. This combination is leading to corporate feudalism, the most inhumane, brutal and exploitative convergence of global corporate capitalism and local feudalism, in the face of which the farmer as an individual victim feels helpless. The bureaucratic and technocratic systems of the state are coming to the rescue of the dominant economic interests by blaming the victim.

It is necessary to stop this war against small farmers. It is necessary to re-write the rules of trade in agriculture. It is necessary to change our paradigms of food production. Feeding humanity should not depend on the extinction of farmers and extinction of species. Another agriculture is possible and necessary - an agriculture that protects farmers livelihoods, the earth and its biodiversity, and public health.

## Why Farmers are Killing Themselves?

*'It is in the agricultural sector that the battle for long-term economic development will be won or lost'.*

*(Prof. Gunnar Myrdal, Nobel Laureate)*

This subtle remark of Professor Gunnar Myrdal emphasized the imperative need for agricultural progress as the basis of long-term economic development. The vast majority of poor in India is living in rural areas and engaged primarily in subsistence agriculture for survival, even today. The core problems of widespread poverty, growing inequality, rapid population growth and rising unemployment find their origin in the stagnation and often retrogression of economic life in rural areas. The economic progress, whatever, that has been allowed in India before and after independence, has bypassed millions of people.<sup>1</sup>

If development is to take place and become self-sustaining, really and substantially encompassing especially the poor, it will have to start in the rural areas in general and agriculture in particular. One alarming point of concern of investment pattern in agriculture is public investment. The public investment has been continuously decreasing and directly affecting agriculture negatively with less creation of infrastructure facilities. The public investment, which was 37 per cent in first plan on agriculture, has come down to 17.8 per cent in tenth plan, recording a reduction of 50 per cent in 53 years.<sup>2</sup>

Undoubtedly, there has been a little positive impact of economic reforms on agriculture sector in India and in some cases it has been showing negative trends. Compared to international standards, Indian agriculture has been witnessing slow annual growth

TABLE 2.1  
Growth Rate in Agriculture (1980-96)<sup>3</sup>

Country	Growth Rate in %
China	5.86
Pakistan	4.0
USA	3.86
Thailand	3.70
Malaysia	3.39
Indonesia	3.23
India	3.10

rate even in the economic reform period, as it is clear from table 2.1.

It is quite interesting to see the changes in gross domestic production during the last 8 years. It is evident from table 2.2 that there is a marginal increase of 1.87 per cent per annum in agriculture sector as compared to industry, service and total GDP in the period of economic reforms. Of these 8 years, the agriculture growth rate in the country in 5 years remained negative or insignificant, as shown in table 2.2. The table also indicates uneven and erratic trends of growth during the period of economic reforms. A deeper examination of the underlying determinants of uneven growth conceals wide inter-crop differences in growth performance as well as in the relative contribution of area and yield changes to output growth, on which economic reforms process failed to make any positive impact.<sup>4</sup>

<sup>1</sup> D. Rudrappan, "Economic Reforms and Agriculture," *Yojana*, vol. 47, no. 11, November 2003.

<sup>2</sup> P. K. Singh, "Reforms in the Agriculture Sector," *Yojana*, vol. 47, no. 11, November 2003.

<sup>3</sup> Ibid.

<sup>4</sup> P. K. Singh, "Reforms in the Agriculture Sector," *Yojana*, vol. 47, no. 11, November 2003.

**TABLE 2.2**  
**Sectoral Real Growth Rates in GDP<sup>5</sup>**

<i>Item</i>	<i>1995-96</i>	<i>1996-97</i>	<i>1997-98</i>	<i>1998-99</i>	<i>1999-00</i>	<i>2000-01</i> <i>(P)</i>	<i>2001-02</i> <i>(Q)</i>	<i>2002-03</i> <i>(A)</i>	<i>Average Annual Growth Rate</i>
Agriculture and Allied Activities	-0.9	9.6	-2.4	6.2	0.3	-0.4	5.7	-3.1	1.87
Industry	11.6	7.1	4.3	3.7	4.8	6.6	3.3	6.1	5.93
Service	10.5	7.2	9.8	8.4	10.1	5.6	6.8	7.1	8.18
Total GDP	7.3	7.8	4.8	6.5	6.1	4.4	5.6	4.4	5.86

Note: A: Advance Estimates, Q: Quick Estimates, P: Provisional.

**TABLE 2.3**  
**Share of Farmers in GDP between 1991-92 and 2001-02<sup>6</sup>**

<i>Year</i>	<i>GDP (Crore Rs.)</i>	<i>At Constant Prices</i>	
		<i>Agriculture</i>	<i>Non Agriculture</i>
1991-92	701863 (100%)	217577 (31%)	484286 (69%)
2001-02	1265429 (100%)	303702 (24%)	961727 (76%)
Increase	563566 (100%)	86125 (15.2%)	477441 (84.8%)
Average Increase Per Annum	-	1.52%	8.48%

**TABLE 2.4**  
**Gross Capital Formation in Agriculture Sector at 1993-94 Prices<sup>7</sup>**

<i>Year</i>	<i>Per cent Share</i>		<i>Investment in agriculture as percentage of GDP</i>
	<i>Public</i>	<i>Private</i>	
1993-94	33.0	67.0	1.6
1994-95	33.0	67.0	1.6
1995-96	30.9	69.1	1.6
1996-97	28.9	71.1	1.5
1997-98	25.0	75.0	1.4
1998-99	26.0	74.0	1.3
1999-00	24.4	75.6	1.4
2000-01	23.5	76.5	1.3
2001-02	26.5	73.5	1.3

A close look at the distribution of gross domestic production points at the negative impact of economic reform on agriculture in the country. It is clear from table 2.3 that 84.8 per cent of the increase in gross domestic production has gone to the non-farmers during the period from 1991-92 to 2001-02. The non-

farmers are enjoying almost six times more GDP distribution as compared to farmers. This clearly indicates that the economic reforms have been increasing rift between farmers and non-farmers.

The investment in agriculture as per centage of gross domestic production has come to a situation of

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> *The Economic Survey 2002-03*, Chapter 8 on Agriculture, Economic Division, Ministry of Finance and Company Affairs, Government of India, p. 172.

stagnation (1.3 per cent in 2001 compared to 1.6 per cent in 1993-94). The percentage share of public sector in capital formation has come down to 26.5 per cent in 2001-02 from 33.0 per cent in 1993-94 (table 2.3).

According to 2001 census, total workforce in the rural areas was 310.6 million. The total cultivators in rural areas were 124.7 million and agriculture workers in rural areas were 103.1 million. This means that out of total workforce of 310.6 million in rural areas in 2001, those working in agriculture sector either as cultivators or agriculture workers were 227.8 million or about 73.3 per cent of the rural workforce. The Work Participation Rate (WPR) for rural areas as per the census data would come to 41.96 per cent, as total rural population was 740.25 million in 2001 and the total rural workers were 310.6 million. But still the proportion of people living below poverty line in rural areas was 26.07 per cent. The reason for higher proportion of rural people living below the poverty line, in spite of the fact that a much higher proportion of them were workers, was that majority of the rural workers might not have been getting enough income, as the annual earnings of the majority of the agriculture labour in India are so low that they cannot meet even their minimum consumption needs<sup>8</sup>

The moot question is: can a person survive even for few days without spending anything on him to

sustain his life when everything required to sustain life is available at a price? Thus, there is a danger signal when the rural people living under the condition of extreme poverty and deprivation are unable to manage even the most basic requirements of life like food in adequate quantity, clothing and other daily needs, resulting in the subsistence borrowing by the rural poor and small farmers.

Under these circumstances it is not a surprise that a considerable number of farmers has committed suicides in the second half of the 1990s, particularly in Karnataka, Andhra Pradesh and Punjab. The spate of suicides by farmers in Karnataka is still continuing.

Interestingly, four years ago, a British study had shown that farmers reported a lower prevalence of psychiatric morbidity than the general population, but were more likely to think that life was not worth living. Dr. Mohan Issac, a professor of psychiatry at NIMHANS - Bangalore believes that farmers' suicides are multifactored; several factors have been acting in a cumulative manner. Very often, the end comes due to losing the last straw. Farmers' leader Prof. M. D. Nanjundaswamy blames free imports, falling prices and lack of social security for farmers for this situation. He also believes that the compensation amount of Rs. one lakh for farmers committing suicide must be cancelled because it acts as an incentive.<sup>9</sup>

<sup>8</sup> Jasvir Singh, *A Preliminary Study of Poverty, Deprivation and Rural Indebtedness in India in the 1990s*, RFSTE, New Delhi, 2003.

<sup>9</sup> N. Bhanutej, "Too Little Too Late," *The Week* 28 September 2003.

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## Failure of Institutional Delivery of Credit to Farmers

Despite the government setting a target of tripling agriculture credit to nearly Rs. 140,000 crores in four years and slashing the interest rate to nine per cent from the existing 12 to 14 per cent, farmers across the country are facing many hurdles in availing farm loans.

The difficulties in availing agriculture credit range from banks fighting shy of extending loans to the poor financial state of cooperative banks and the still high interest rates despite the rate cut. While farmers in some states are still ignorant of the availability of farm loans, some state governments have a lackluster attitude towards ensuring access to agriculture credit. A few banks say their necessity to check the mounting non-performing assets (NPAs) is coming in the way of meeting the 18 per cent credit target for agriculture. The outstanding agriculture loans of Scheduled Commercial Banks (SCBs), Rural Regional Banks (RRBs) and the Rural Electrification Corporation (REC), which are also covered under the agriculture credit category amount to over Rs. 50,000 crores.

Cooperative banks put the blame on the National Bank for Agriculture and Rural Development (NABARD), stating that it is not adequately financing them. The sharp cut in the interest rate for farm credit has come in the wake of severe criticism of banks for consistently slashing interest rates on home and car loans and extending them on easier terms while keeping the rate high for agriculture and the terms quite tough. In Uttar Pradesh, the share of income from agriculture and animal husbandry decreased from 40 per cent in 1993-94, to 34.5 per cent in 1999-2000. Against this backdrop, the recovery of agricultural dues by commercial banks declined marginally from 71.14 per cent in 2000-01 to 70.31 per cent in 2001-02,

while the recovery of regional rural banks improved to 61.02 per cent from 58.59 per cent. However, according to NABARD, the recovery performance of cooperative credit institutions has deteriorated.

In Kerala, the risky nature of agricultural operations and the tedious process of handling a large number of loans of small amounts at frequent intervals are the most commonly cited reasons for banks to fight shy of giving agricultural credit. While going out of their way to woo corporate borrowers and giving housing and car loans on increasingly easier terms, banks avoid giving loans to farmers, despite mandatory guidelines. According to senior officials of the Reserve Bank of India (RBI) and NABARD at Thiruvananthapuram, the nationalized banks' offtake to the agricultural sector hovers around 14 per cent, short of the stipulated 18 per cent of total lending.

While collateral security is not essential for small loans, farmers do find it difficult to get credit in the absence of credible collateral security. According to a report, agricultural loans offered by banks under various schemes were not popular among the farmers of Jharkhand, as many of them were unaware of the loan facilities. Farmers in Santhal Parganas were also psychologically credit-averse. The farmers in the state, most of whom are tribals, also complain that due to the Tenancy Act in the state they are unable to furnish the land ownership requirements as security. To overcome this problem, the State Level Banker's Committee (SLBC) had suggested that a 'Land Possessing Certificate' issued by the circle officer concerned should be treated as security. In 2002-2003, against a target of Rs. 311.07 crores, banks managed to disburse only about Rs. 218 crores.

In Haryana, high stamp duty for execution of farm loan documents was a major factor affecting agriculture credit offtake. The rate of interest charged on advances to the farmers varied from time to time, though all nationalized banks were following the government's directive of nine per cent interest on advances up to Rs. 50,000. The private banks on the other hand have their own rate of interest, at times even higher than the system. The interest charged by the cooperative banks was on the higher side at 12.5 per cent.

In Rajasthan, crop loans were being disbursed at the rate of 12 to 13 per cent as no formal direction had been issued by the Central Government on lowering the interest rates. In Madhya Pradesh, cooperative banks were not in a position to extend crop loans, as they were not receiving finances from NABARD. Commercial banks generally preferred to offer loans for tractors and not crops. Besides, the Centre's direction for slashing the interest rate to nine per cent was not being implemented and rates ranged between 11 and 13 per cent.<sup>10</sup>

Investment in the agriculture collapsed in the 1990s. Unfortunately, the last seven years of the '90s saw our rate of growth of rural employment since 1947 as 0.67 per cent. Rural credit failed in the 1990s, pushing farmers towards moneylenders. The mounting financial crisis alienated their land or other meagre resources. All this disrupted the fragile equilibrium the poor struggle to maintain.<sup>11</sup>

Availing institutional finance easily is no less than a dream come true to the Indian farmers. History of Indian literature and cinema is full of stories of exploitation of the poor farmers by the moneylenders, the village sahuikars. Even long after the institutional finance came into existence, the farmer had no other option, but to walk into the clutches of private moneylenders as the banks considered it too risky to lend money to the farmer. It was only to tackle this problem that Mrs. Indira Gandhi took the historic decision of nationalization of banks.

The emphasis of rural credit has been on providing timely and adequate credit support to the farmers with particular focus on small and marginal farmers and weaker sections of the society to enable them to adopt modern technology and improved agricultural practices for agricultural production and productivity. Agricultural credit is disbursed through multi-agency network consisting of commercial banks, regional rural banks and cooperatives. Of these, cooperatives have emerged as the prime institutional agency for the dispensation of rural credit, accounting for a share of 41 per cent in rural credit flow for agriculture.<sup>12</sup>

It is evident that the commercial banks have shown a clear bias towards the urban and metropolitan area. Against the mandatory 18 per cent, the total lending to the primary sector remained at 10.1 per cent in rural areas and 11.7 per cent in semi urban areas as against 78.2 per cent in urban and metropolitan areas. This is despite the fact that 78 per cent of the saving mobilized by the commercial banks is from rural and semi-urban areas.<sup>13</sup>

While the savings today get a meagre 5.75 per cent rate of interest, the loans disbursed to the farmers are at an interest rate of 14 per cent. What is highly provocative is the fact that the consumer loans for purchase of luxuries are available at around 10 per cent of interest. While getting a consumer loan for the elite requires a phone call, there is nothing in the world that the farmers does not have to do from all kinds of documentation to mortgaging all his property, besides greasing the palms of bank officials for an agricultural loan. Despite this, the delay in getting the loan makes the farmers go into the clutches of the moneylenders where they avail credit at phenomenally high rates.<sup>14</sup>

Further, in the context of overall decline in the interest rate regime in the country, the agriculture is still suffering from high incidence of interest burden. Till nineties, the ultimate lending rates fixed by the Reserve Bank of India (RBI) for agriculture and rural development sector were at 10.5 per cent and other

<sup>10</sup> National Herald, "Agriculture Credit Still a Far Cry for Farmers," *National Herald*, 22 September 2002.

<sup>11</sup> P. Sainath, "It is the Policy, Stupid not Implementation," Part-II, Website <http://www.indiatogether.org>.

<sup>12</sup> Vishal Rawat, "Time for Policy Readjustment," *Agriculture Today*, January 2003.

<sup>13</sup> Ibid.

<sup>14</sup> Vishal Rawat, "Make hay while the sun shines," *Agriculture Today*, August 2003.

agriculture related activities at 12.5 per cent per annum, while the lending rate for the commercial borrower was at 16 per cent. While the lending rates for the other sectors have declined considerably in the last decade, the lending rate for agriculture sector continues to be around 14 per cent.<sup>15</sup>

Is it not paradoxical that in the agriculture sector, which is considered as priority sector, the rates of interest are higher than the other sector? It is worth nothing here that in the developing and developed countries, the rates of interest to credits in agriculture sector are lower than those in other sectors. For example, the Rabo Bank of Netherlands provides loans to the farmers at 5 per cent.<sup>16</sup>

One of the most common arguments made against lending credit to the farmers has been the high default on loan repayment by farmers. But on the other hand, these very farmers are found to be repaying loans borrowed from the private moneylenders.

RFSTE made an attempt to find the reason for this in Karnataka. The study revealed that in majority of the cases the farmers become defaulters because they experience a lot of hardship in getting the loan. They are not certain whether they may avail the loan the next time even if they repay the loan in time. Therefore, the balance lies on the policy of banks and not the farmers.

Top ten corporate defaulters in the country account for more than Rs. 20,000 crores. The total corporate defaults amount around to Rs. 210,000 crores. On the other hand, the total non-performing assets in the agriculture are less than Rs. 20,000 crores. In such a scenario, how prudent is it to blame the farmers. The recent success with the credit cards and Self Help Groups (SHGs) has shown that if the farmers are assured of availability of credit in the next season the default rate would be down by over ten-fold. Another trend, witnessed particularly over the last decade that has been causing a lot of concern is the steady decline in the rural investment.<sup>17</sup>

The growth of commercial banks lending to the agricultural and allied activities saw a substantial decline in the 1990s as compared to the 1980s. Share

of agriculture in the scheduled commercial banks' total outstanding credit as on 31 March 2002 was only Rs. 64,008 crores (9.85 per cent). The decline in agricultural accounts, and advances and loans through rural banking during post-reform period is given in the table 3.1.

**TABLE 3.1**  
**Trends in Rural Lending: Post-Reforms<sup>18</sup>**

<i>Loans and Advances</i>	<b>1994</b>	<b>2002</b>
Number of Priority Sector accounts of scheduled commercial banks	34.6 million	26.16 million
Rural advances of scheduled commercial banks	13.90%	13.37%
Agricultural advances of scheduled commercial banks	15.3%	9.75%
Number of agricultural accounts in scheduled commercial banks	25 million	20.35 million
Number of loan accounts (< Rs. 25,000) in scheduled commercial banks	55.8 million	37.32 million
Small loans (< Rs. 25,000) to total loan amounts	18.30%	5.90%

The current banking profile as on 31 March 2003 reflects the low Credit Deposits (CD) ratio of 42 per cent and 35 per cent at the rural and semi-urban centres respectively, compared to 69.5 per cent in urban centres and 59.3 per cent at the national level. The CD ratio at the metro and the top 100 urban centres are as high as 83 per cent and 74 per cent respectively. The exclusive CD ratios of banks' rural and semi-urban branches were 37.2 per cent and 39.7 per cent respectively in the end of June 1969 at the time of nationalization of banks, and rose to 57.7 per cent and 49.1 per cent at end of June 1981.

After reforms, the exclusive CD ratios in the rural and semi-urban branches almost plummeted into the levels prevalent during the period of nationalization of banks. Despite the widespread banking network now, these trends indicate the continued transfer of rural and semi-urban savings to urban and metro centres, thereby causing a banking divide *a la* digital

<sup>15</sup> Ibid.

<sup>16</sup> Vishal Rawat, "Time for Policy Readjustment," *Agriculture Today*, January 2003.

<sup>17</sup> Ibid.

<sup>18</sup> V. Jagan Mohan, "Challenges in Rural Credit: RBI Advisory Committee must sow the right seeds," *Business Line*, 10 December 2003.

rural-urban divide. Apart from this, the 2001 census figures give an alarming picture about the usage of banking services among the rural households. Only 30.1 per cent of rural households use the banking services in the country, which reflects the latent potential demand for credit in rural segment.

The socio-economic conditions of a majority of the rural population continue to be the cause of concern for policy makers in the era of reforms and WTO. If some agreement is reached at the WTO negotiations sooner than later, the agriculture sector is poised for radical transformation. Enhanced productivity and sustainability of the sector has become imperative to withstand the global competitions.

There are still more than 200 million people in rural India who live below poverty line and for whom banking access is still not a reality despite a large bank network; the crucial gap in rural credit still exists. Therefore, the requirement for a strong and flexible structure of rural and semi-urban segment of banking needs to be emphasized. The financial sector reforms without social and rural sensitivity would only aggravate the complexities of agrarian sector reforms.<sup>19</sup>

The National Agricultural Policy has targeted annual growth rate of 4 per cent over the 10<sup>th</sup> plan period. Credit is the key factor in agriculture development in the context of WTO agreement and global competition, it is necessary that the credit support to agriculture be appreciated considerably because of close relationship between the credit and agriculture productivity. The task force on agriculture credit for the 10<sup>th</sup> Five Year Plan has estimated a credit flow requirement of Rs. 736,570 crores during the next five years for achieving the envisaged growth rate.<sup>20</sup> Although the flow of institutional credit for agriculture and allied activities has increased from Rs. 31,956 crores in 1997-98 to 66,701 in 2001-02. It is insufficient to meet the requirement of the Indian farmers.<sup>21</sup>

### **Effective Credit Mechanism**

One test of an effective credit mechanism is the capital formation in agriculture. A healthy capital formation

would indicate that agriculture credit is productive. However, in the last decade there has been a negative growth in capital formation, of 0.22 per cent. The share of the capital formation in agriculture in the total gross capital formation declined to 10.5 per cent in 2001 from 18.6 per cent in 1980-81.

The other test of an effective credit system is rural indebtedness. According to National Sample Survey Organization (NSSO), in 1991-92, of the total debts of Rs. 37,343 crores, 59 per cent were of rural households with 80 per cent of it going to cultivators. Rural debt went up from Rs. 1,956 crores in 1961 to 6,193 crores in 1981 and to Rs. 22,211 crores in 1991.<sup>22</sup>

### **The Alternative Micro Credit**

The twin problems of non-viability and poor recovery performance of the existing rural credit coupled with the failure of financial institutions to deal with poor borrowers in an imaginative and sustainable way brought up the idea of micro credit into the rural credit scenario. This alternative combines the strength of the formal banking system with the reach and flexibility of the informal SHGs to make credit accessible to the rural poor.

In December 2003, the Reserve Bank of India (RBI) constituted an advisory committee to suggest short and medium term measures to enhance credit flow to the agriculture sector and appointed Dr. V. S. Vyas, noted economist as its chairman. The RBI decided to strengthen the rural credit delivery system to ensure a smooth credit flow to the rural sector, especially agriculture. The committee would identify the impediments in the flow of credit to the disadvantaged sections such as small and marginal farmers and landless labourers. The committee would also suggest measures to reduce the rate of interest on agriculture credit given by commercial, cooperative and regional rural banks and examine the role of NABARD as the apex institution for providing and regulating credit for agriculture development.<sup>23</sup>

<sup>19</sup> Ibid.

<sup>20</sup> Vishal Rawat, "Make hay while the sun shines," *Agriculture Today*, August 2003.

<sup>21</sup> Ibid.

<sup>22</sup> U. Pradeep, "Agriculture Credit Scenario in India," *Agriculture Today*, July 2003.

<sup>23</sup> The Hindu, "The RBI sets up Panel on Rural Credit Delivery," *The Hindu*, 17 December 2003.

## Indebtedness: The Main Factor

There is relationship between credit availability and agriculture productivity. Credit is undoubtedly the most important factor in the agriculture development. In the wake of WTO challenges, it is necessary that the credit support to agriculture be enhanced considerably if we are to compete in the global market. However, it is shocking to learn that rather than increasing the credit support to agriculture and increasing public investment, the government is doing exactly the opposite. The farmers' suicides across the states are blamed on their indebtedness. The situation therefore demands that the government should reorient its policy as regards to rural credit.<sup>24</sup>

Studies have shown that even in the most progressive and agriculturally developed states like Punjab, 78 per cent of farmers have availed credit from non-institutionalized sources such as relatives, *arhtiyas* (grain brokers), agro inputs dealers and private moneylenders. The rate of interest paid by the farmers to avail the credit would make the topmost corporate houses sweat in the winter, as the farmers pay minimum of two per cent per month compounded rate of interest.<sup>25</sup>

The burden of indebtedness in rural India is great, and it falls mainly on the households of rural working people. The exploitation of this group in the credit market is one of the most pervasive and persistent features of rural life in India, and despite major structural changes in credit institutions and forums of

rural credit in the post-independence period, situation is much fragile in most places. The credit market is highly fragmented and regressive. Moneylenders attend the most urgent-felt needs like consumption, medical aid, emergency situations, and daughter's marriage.<sup>26</sup>

In sugar belt areas of Maharashtra, drowning in debt, many small farmers have had to sell part of their land. The moneylenders are raking these in. They charge farmers interest at rates anywhere between 36 and 60 per cent, sometime even more. If the farmers can't pay, they just take over the land. Earlier, when government and cooperative banks came here, moneylenders lost their hold over small peasants. Now they are back with a vengeance.<sup>27</sup> Sugarcane growers are being squeezed from both ends. Sugarcane prices offered by factories have fallen by around 25 per cent in the past five years. Around a third of factories have not even paid farmers the Minimum Support Price. Production costs have risen by around two-thirds in the last five years. There have been huge hikes in power, irrigation and other overcharges due to economic liberalization.

Scenario is same in Western UP, the other sugarcane growing area in the country, where labourers from Bihar also migrate during harvesting season. Big farmers hire them in groups. As factories do not pay in time, these migrants in turn do not get their full wages. The exploitation of the migrant workers and landless labourers is double edged, both by the

<sup>24</sup> Vishal Rawat, "Make hay while the sun shines," *Agriculture Today*, August 2003.

<sup>25</sup> Vishal Rawat, "Time for Policy Readjustment," *Agriculture Today*, January 2003.

<sup>26</sup> U. Pradeep, "Agriculture Credit Scenario in India," *Agriculture Today*, July 2003.

<sup>27</sup> Dionne Bunsha, "Sugar Daddies," *The New Internationalist*, No. 363, December 2003.

factories and by the big farmers. Trapped in a cycle of debt, most of the small farmers use up their income to pay the loan. In fact, some of the small farmers manage their daily rations for some period by selling the sugarcane leaves as fodder.

Farmers have also recorded a decline in their income due to increasing input costs and low produce. According to a study by the Centre for Research for Rural and Industrial Development (CRRID), Chandigarh, 93 per cent farmers recorded substantial decline in their annual income, while only 3 per cent recorded farming as profitable and 4 per cent has static earning.<sup>28</sup>

An obvious and accepted problem faced by Indian farmers is that they often do not get a fair price for their produce. A disproportionately large fraction of the price that the consumers pay does not go to the farmers, but is appropriated by middlemen and traders. This problem arises mainly because farmers cannot directly reach consumers, and they have to depend on middlemen or traders to market their products.

By definition, traders are agents who buy in one market and sell in another. The markets where they buy and those where they sell are separated either spatially or temporally, or both. An incident of spatial trade takes place when the trader buys from a producer at the local village market and sells to a wholesaler in a distant city market. Inter-temporal trade takes place when the trader buys at one time, say in the post-harvest period, and sells at another point of time, say in the pre-harvest period. In the first case, the farmer cannot reach the distant city market because of the lack of an appropriate network. In the

second case, he cannot hold his stocks from the busy post harvest season to the lean pre-harvest season due to immediate cash requirements and lack of credit.<sup>29</sup>

So, in both the instances he has to depend on the trader, who in turn makes full use of this dependence to reap supernormal profits. Of course, such supernormal profits would not be possible if there were sufficient competition among traders. Unfortunately, in many Indian agricultural markets such competition is absent and markets are controlled by a small number of traders who manage to earn oligopolistic profits.

In fact, a survey data indicate that while producers actually make for the crop like potato, when costs of their inputs like labour are taken into consideration, the traders, in particular the larger ones, earn huge profits.<sup>30</sup>

**Study has shown that following are some of the reasons for the increasing suicides among farmers:**

- (i) Failure of institutional credits for small and marginal farmers.
- (ii) Withdrawal of government intervention from safety nets such as fair price shops (FPS), and the exclusion of poor and indebted from the food distribution system.
- (iii) Increasing cost of agriculture inputs like seeds, fertilizers, pesticides, etc.
- (iv) Reduced price of agriculture produces.
- (v) Increasing dependence of small farmers on moneylenders, at rates of interest from 24 to 60 per cent per annum, sometimes even more.
- (vi) Cumulative crop loss.

<sup>28</sup> Indian Express, "High Inputs Affecting Farmer's Profit Margin," *Indian Express* (Chandigarh), 20 October 2003.

<sup>29</sup> Sandip Mitra, and Abhirup Sarkar, "Relative Profitability From Production and Trade: A Study of Selected Potato markets in West Bengal," *Economic and Political Weekly* (Mumbai), 1-7 November 2003, vol. 36, no. 44.

<sup>30</sup> Ibid.

## Agriculture Scenario in Karnataka

Agriculture plays an important role in the economy of Karnataka, contributing about 28 per cent of the gross domestic products. More than 67 per cent of population is engaged in agriculture. Kharif is the major season of crops and it contributes to about 70 per cent of agricultural production, and balance of 30 per cent comes from the Rabi season. Areas under irrigation are around 24 per cent of the total cultivated area, and thus about 76 per cent of the production depends on rainfed agriculture. But, even if the rainfall is normal, the distribution is very erratic and uneven in most parts of Karnataka. During Kharif 2001-02, the monsoon was very erratic and unevenly distributed with as many as 119 taluks having dry spells for 7 to 12 weeks out of total 17 weeks.<sup>31</sup>

Likewise, the rainfall was erratic during 2003. While there was drought in major parts of the state, there was heavy rainfall in the month of October causing floods.

### Cropped Area, Production and Productivity Trends

Over the past 5-6 years, there had been a considerable decrease in area under oilseeds, particularly in the case of sunflower. Among cereals, maize is grown in larger area during Kharif in place of Jowar. Total foodgrain production, which was in the range of 60 to 70 lakhs tonnes, increased up to 100 lakh tonnes during the '90s. Foodgrain production, which was 92.13 lakh tonnes in 1996-97, increased to 109.49 lakh tonnes during 2000-01 showing a rise of 18.84 per cent. Sugarcane production has also increased considerably due to expansion in area under cultivation. Yield of cereals, pulses and sugarcane has increased considerably. These facts do not show any sudden reduction in production or productivity of crops during the 2000-01 (table 5.1).

TABLE 5.1  
Area, Production and Yield of Principal Crops in Karnataka<sup>32</sup>

<i>Crop/Crop Group</i>	<i>1996-97</i>	<i>1997-98</i>	<i>1998-99</i>	<i>1999-00</i>	<i>2000-01</i>
<b>Cereals:</b> Area in lakh hectares	55.95	53.79	55.96	57.45	57.29
Production in lakh tonnes	84.91	75.40	92.50	90.11	99.79
Yield in Kgs Per hectares	1597	1476	1740	1651	1830
<b>Pulses:</b> Area in lakh hectares	17.76	16.82	18.20	19.20	20.61
Production in lakh tonnes	7.22	4.96	7.47	8.48	9.70
Yield in Kgs Per hectares	428	311	432	465	495
<b>Total Foodgrains:</b> Area in lakh hectares	73.71	70.60	74.16	76.66	77.90
Production in lakh tonnes	92.13	80.37	99.97	98.59	109.49
Yield in Kgs Per hectares	1316	1198	1419	1354	1477

<sup>31</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

<sup>32</sup> Ibid.

<b>Oilseeds:</b> Area in lakh hectares	26.06	23.72	24.37	19.82	18.89
Production in lakh tonnes	17.55	11.39	16.71	11.93	15.09
Yield in Kgs Per hectares	709	506	722	633	839
<b>Cotton:</b> Area in lakh hectares	6.60	5.02	6.36	5.46	5.60
Production in lakh bales of lint	10.09	6.34	9.77	6.65	9.80
Yield in Kgs Per hectares	274	226	275	218	313
<b>Sugarcane:</b> Area in lakh hectares	2.82	3.09	3.39	3.73	4.21
Production in lakh tonnes	233.74	289.99	347.71	375.67	432.48
Yield in Kgs Per hectares	87	99	108	106	108
<b>Tobacco:</b> Area in lakh hectares	0.70	0.71	0.84	0.75	0.70
Production in lakh tonnes	0.57	0.62	0.59	0.45	0.54
Yield in Kgs Per hectares	854	925	742	622	804

### Land Holding and Assets

Our study has shown that largely victims are concentrated in 1 to 3 acres of farm groups, but there are cases where the size of holding is more than 10 acres. A large number of victims held only rainfed lands, but the victims in districts like Mandya are having substantial irrigated land. Having protection of irrigation does not necessarily serve as a support to the victims. All of them derive their income from agriculture as the main activity.

Another myth is that suicides generally occur in the areas dominated by small and marginal holdings. There is no co-relation between the number of suicides and density of marginal and small farmers in the areas from where these cases are reported.

Apart from the land holdings, the other assets are indicative of economic as well as social position of the households. Cattle sheds, livestock, farm implements, ornaments like 'mangal sutra,' etc. constitute the major assets, which shows the economic and social standing of the person. If it has been found that even the secured assets failed to instill the confidence among the suicide victims.

### Age Profile of the Victims

Usually age has a close association with the attitude towards life. The higher age group tends to get disappointed at the slightest provocation, whereas the younger age group can react sharply but always have a look at the future. It is quite difficult to analyse the tendency of the middle age group where the mindset is under formulation stage, and ambitions are writ large on their face. The victims are found spread across all the age groups but largely found concentrated

between 30 and 45 years of age. Sometimes the age is above 60 years. Briefly, the middle age group seems to be more prone to suicides than younger age group.<sup>33</sup>

### Land Use and Cropping Pattern

Jowar, Ragi, Bajra, Paddy, Cotton and Sugarcane are the main crops grown by the farmers, both small and marginal. It is observed that low-value and low-yield cereals predominate the cropping pattern of the households. Jowar occupies the largest share of the area under the rain-fed crops, followed by ragi, bajra and tur dal.<sup>34</sup>

Commercial crops also have a quite significant presence in the cropping pattern. Increased cash requirements to purchase inputs as well as to keep with enhanced quality of life require the farmers to grow these crops. Therefore, the input requirements as well as cash component of the inputs for these crops is higher; this increases the investment in commercial agriculture and the expectations are raised. Risk in aggregate return increases, and larger investments become the trend.

There is marked increase in the land lease activities in Karnataka and that creates significant problem in using the land as a collateral security for the purpose of borrowing. The lessee has no right to records as tenancy is prohibited in the state. The entire leasing operation is carried out under cover. As a consequence, the lessee bear the risk as well as distress where as he will have no access to the mitigating measures. Neither has he any access to credit facilities directly

<sup>33</sup> Ibid.

<sup>34</sup> Ibid.

based on the land and therefore, has to depend on the informal money market.

### Costs of Cultivation

In the recent past, cost of cultivation of the crops has increased due to higher input prices and increased density of purchased inputs coupled with higher cost of labour. Therefore, demand for cash inputs has increased thereby inflating the per acre cost of production. The higher cost of production makes the agricultural benefits inviable. On the one side, the cost of production increases due to increased input prices, but at the same time market imperfection do not allow the farm households to generate sufficient profits in order to cover the household expenses. The natural outcome of this is to reach moneylenders to meet the cash requirements. It has been found that many of the traders in seeds, pesticides and fertilizers provide credit to the farmers to assist their purchase of inputs. This compels the farmers to buy only the available inputs with the trader, and thereby the farmer walks into the debt trap, and purchases the substandard products.

There has been a tendency among the victim's families to go for commercial crops in pursuit of cash requirements. The cost of cultivation of cash crops like cotton seems to exert heavy economic pressure on the household economy of the suicide victim's families. The production and productivity on the farms of the suicide victims is also reported to be lower than that of others, resulting in the total crop failure. In the commercial crop, the loss of yield gets magnified because of the high cost of cultivation as well as the tendency of cash inputs, whereas in subsistence crops the loss of yield can be tolerated, as the share of cash input is much lower.

### The Income Profile

The average household income of the victim's is in the range of Rs. 500-4,000 per month or Rs. 6000-48,000 per annum.

Many times, because of inadequate income support from agriculture and supplementary vocation, it becomes inevitable to obtain credit from the informal sector for meeting even the regular family requirements.

The irony of situation is that the victims do not have sufficient resources to rise above certain barrier of income. Crossing such barriers could only be

achieved by adopting low cost organic farming based on cost-effective technology with most suitable crop patterns and indigenous pest management practices.

### Minimum Support Price

As shown in table 5.2, the Minimum Support Prices have been increasing steadily and keeping pace with the rate of inflation. But the prevailing market structure has several inadequacies and various interlocking process, leaving a majority of farmers selling the agriculture produce at a lower price than expected, which causes great agony to the farmers.

TABLE 5.2  
Minimum Support Prices of Major Crops<sup>35</sup>

Crops	1990-1991	1999-2000	Percentage Increase
Paddy - Common	205	490	239
Paddy - Fine	215	520	242
Jowar	180	415	231
Bajra	180	415	231
Maize	180	415	231
Ragi	180	415	231
Tur (Arhar)	480	1105	230
Moong (Greengram)	480	1105	230
Urad (Blackgram)	480	1105	230
Groundnut (in shell)	580	1155	199
Soyabean - Black	350	755	216
Soyabean - Yellow	400	845	211
Sunflower Seed	600	1155	193
Cotton	750	1775	123

The Minimum Support Price (MSP) and Market Intervention Scheme (MIS) are designed to alleviate the agency of the farmer. However, the process of administering the MSP and MIS is at market prices. A study carried out by Karnataka government shows a number of lacunae in the MSP and MIS. The study noted that the overhead charges at the procurement centre are so high that the farmers end up in selling well below the prescribed MSP. In fact, the scenario is same all over the country. The quality tests are not carried out properly and private traders run the roost. Many a times, the private traders purchase from the cultivators well below the MSP and finally end up selling the produce at the procurement centres, and thereby picking up undeserving profits, which should have gone to the farmers. Hence, there is a need to revamp the MSP and MIS to eliminate the inadequacies.

<sup>35</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

## Trends of Suicides

Even though suicides have existed since time immemorial, a scientific debate about the process of suicides began only during the last decade in India and three to four decades back in industrialized countries. India stands fourth in the rate of suicide in the world.

During 1989-99, the population of the country increased by 21.5 per cent, while the reported suicides increased by 32.5 per cent as per the data from National Crime Records Bureau for the same period, clearly showing higher growth in suicide rates in the country. The incidence of suicides increased from 40,000 in the year 1967 to 110,000 in the year 1999 recording an increase by 175 per cent.

Karnataka had no history of farmers committing suicide when crops or market failed, although there were agitations of farmers in the past. The first incidence of farmers' suicide, which attracted considerable attention of media and public, was reported on 12 December 1997 when Mr. Shivaraj Mainalle of Siddeshwar village in Bidar district committed suicide. A few studies were available on this first phase of suicides in Karnataka.<sup>36</sup>

Suicide is not increasing only in India or Karnataka, but all over the world as shown in table 6.1 and graph 6.1. It has increased from 10 to 16 per lakh during 1950 to 1995.<sup>37</sup>

Within two decades suicide rate in India has increased from 40 to 115 per lakh, i.e., more than two times increase as shown in table 6.2 and graph 6.2.

Suicide rates across India are shown in the map.

The suicide rate in India in the year 1999 was 11 persons per lakh of population per year with 110,000 reported suicides according to a study by the National Institute for Mental Health and Neuro Sciences.<sup>38</sup> Karnataka with 12,488 suicides, stood third among the states in India during 1999, next only to West Bengal and Maharashtra. Major causes of suicides noted in the study are illness (20 per cent), family problems (20.6 per cent), poverty (2.6 per cent), disappointment in love (3.4 per cent), and examination failures (2.1 per cent). However, causes were not known clearly in more than 50 per cent of the cases as shown by table 6.3.

**TABLE 6.1**  
**Global Suicide Rate per 100,000**  
**Population, 1950-1995<sup>39</sup>**

Year	Suicide Rate per 100,000
1950	10.0
1955	12.5
1960	11.0
1965	11.5
1970	13.5
1975	14.0
1980	16.0
1985	14.0
1990	14.0
1995	16.0

The scientific studies on suicides of farmers in the United Kingdom included farm owners, tenants, and managers consisting of 84 farmers out of 526 deaths

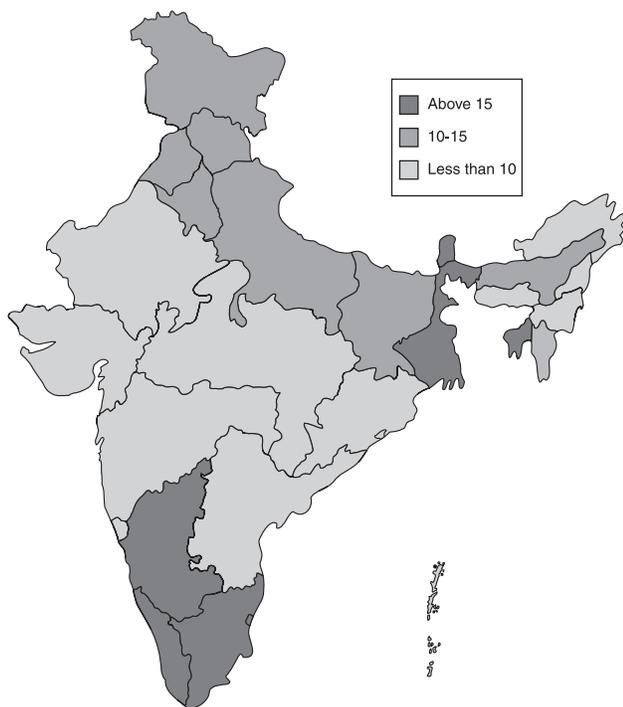
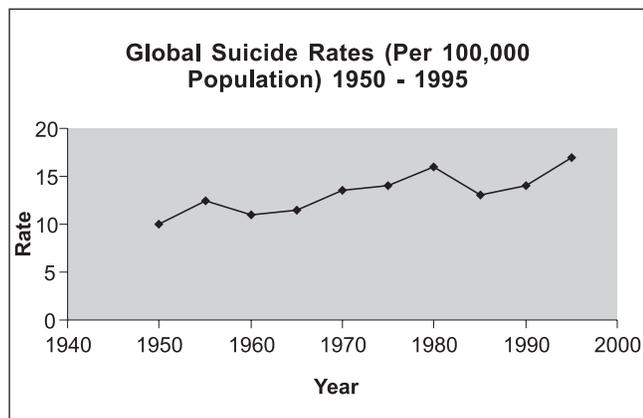
<sup>36</sup> Ibid.

<sup>37</sup> G. Gururaj, Seminar Presentation on *Prevention of Farmers' Suicides in Karnataka*, 20 October 2003, Department of Epidemiology, National Institute of Mental Health and Neurological Sciences (NIMHANS), Bangalore.

<sup>38</sup> Ibid.

<sup>39</sup> Ibid.

Graph 6.1<sup>40</sup>



reported between 1979 and 1990. It concludes, "The most common combination of causes for suicide was mental health, work, finance and family or partner. Most suicides were the endpoint of a series of difficulties developed over a time rather than a response to an acute crisis and in this respect farmers were no different from other people who committed suicide." The typical newspaper headline linking suicide in farmers was "stressed, misunderstood and lonely," linking suicide of farmers to financial problems,

<sup>40</sup> Ibid.

<sup>41</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

<sup>42</sup> G. Gururaj, Seminar Presentation on *Prevention of Farmers' Suicides in Karnataka*, 20 October 2003, Department of Epidemiology, National Institute of Mental Health and Neurological Sciences (NIMHANS), Bangalore.

social isolation and low status in the United Kingdom. According to the study, farmers are one of the occupational groups at greatest risk of suicide in England and Wales. Most of the suicide reports from the United States of America were reported as related to farming crisis in 1980s.

Reports of suicides in general do occur in Islamic countries like Pakistan, Bangladesh, Malaysia, etc. although suicide is condemned in Islam. According to a study, 45 per cent of depressed patients in Pakistan showed suicidal psychopathology, which is common among females. Most suicide attempts were from young adults and married women.

In Sri Lanka suicides and attempted suicides have become a public health priority. The suicide rates went up from 18 persons per lakh of population in 1971 to 40 persons per lakh in 1996 compared to 11 persons per lakh in India. Acute pesticide poisoning is a major public health problem. The Government of Sri Lanka has set up a Presidential Task Force to investigate into the high rates of suicidal deaths. The problem of suicides was most serious in farming communities, particularly among the new settlers in dry zones of north-central regions, irrigated by a huge dam built in 1970s.

China is one among the suicide-prone countries. The striking aspect of suicides in China is the high incidence of suicides among young women in rural areas. Malaysia has reported a suicide rate of 10 persons per lakh population. In a country having 55 per cent of Muslims, 34 per cent Chinese and 9 per cent Indians, the suicide rates among the ethnic groups are higher among the Hindus, particularly of South Indian origin.<sup>41</sup>

TABLE 6.2

Suicides Trends in India, 1980-2000 (Per 100,000)<sup>42</sup>

Year	Male	Female	Total
1980	20.0	20.0	40.0
1985	30.0	25.0	55.0
1990	40.0	35.0	75.0
1995	50.0	32.5	82.5
1997	55.0	35.5	90.5
1999	58.0	42.0	100.0
2000	75.0	40.0	115.0

Graph 6.1<sup>43</sup>

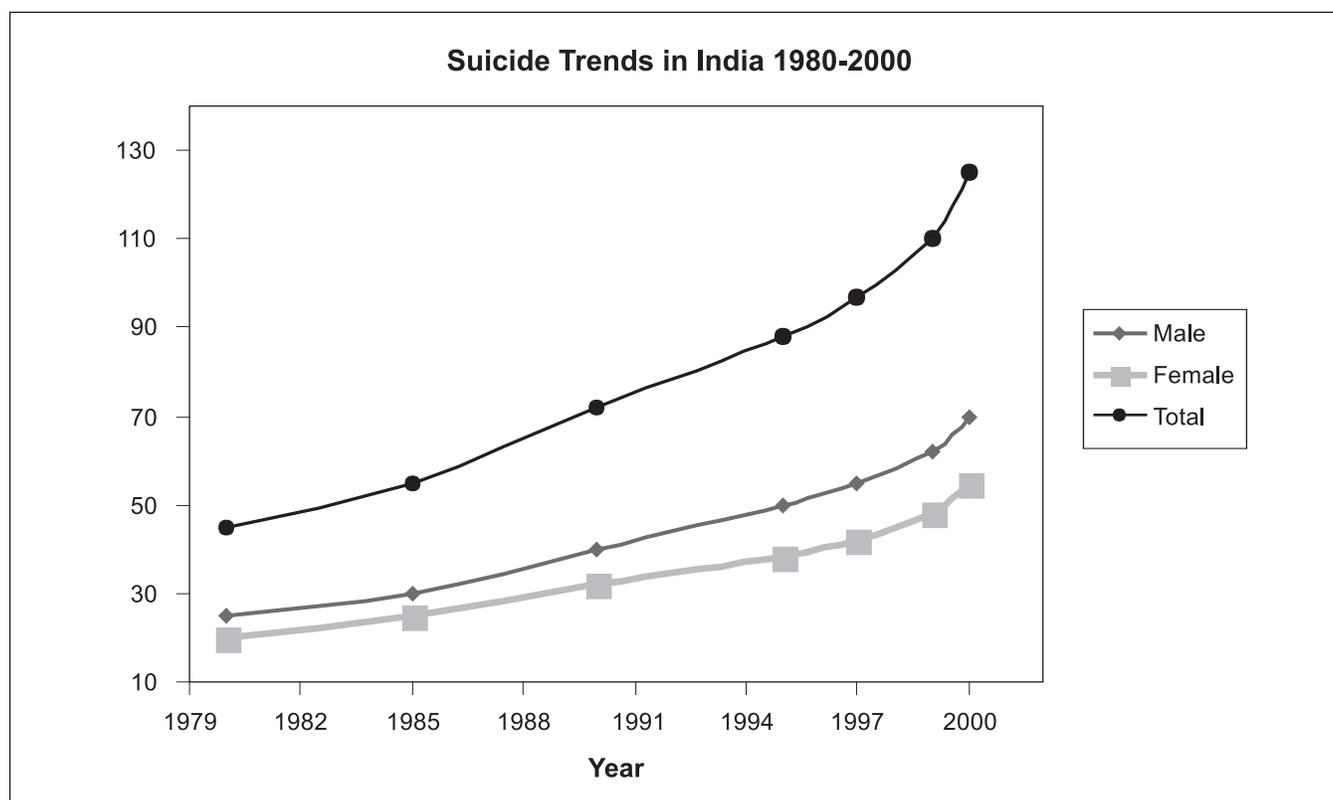


TABLE 6.3  
Causes of Suicides in Karnataka 2002-2002<sup>44</sup>

Causes	2000	(%)	2001	(%)	2002	(%)
Other Prolonged Illnesses	2856	23.2	2791	23.6	3180	25.6
Causes not Known	3802	30.8	3032	25.6	2793	22.8
Family Problems	1889	15.3	1911	16.1	2038	16.6
Other Causes	1127	9.14	1314	11.1	1753	14.3
Insanity/Mental Illness	493	4	647	5.47	569	4.6
Poverty	515	4.18	432	3.65	421	3.4
Bankruptcy or Sudden change in Economic Status	201	1.63	265	2.24	237	1.9
Failure in Examination	164	1.33	171	1.45	198	1.6
Unemployment	179	1.45	237	2	158	1.3
Not having children	119	0.97	83	0.7	119	1.0
Love Affairs	158	1.28	126	1.06	104	0.8
Dowry Dispute	87	0.71	92	0.78	101	0.8
Drug abuse/Addiction	38	0.31	74	0.63	94	0.8
Cancellation/Non-settlement of Marriage	47	0.38	71	0.6	78	0.6
Death of dear person	142	1.15	53	0.45	67	0.5

<sup>43</sup> Ibid.

<sup>44</sup> G. Gururaj, Seminar Presentation on *Prevention of Farmers' Suicides in Karnataka*, 20 October 2003, Department of Epidemiology, National Institute of Mental Health and Neurological Sciences (NIMHANS), Bangalore.

Property Dispute	117	0.95	59	0.5	64	0.5
Paralysis	40	0.32	92	0.78	63	0.5
Professional/Career Problem	74	0.6	89	0.75	52	0.4
Fall in social reputation	175	1.42	134	1.13	37	0.3
AIDS/STD	33	0.27	37	0.31	35	0.3
Cancer	33	0.27	37	0.31	35	0.3
Suspected/Illicit relation	18	0.15	34	0.29	34	0.3
Ideological causes/Hero worship	2	0.02	6	0.05	13	0.1
Physical abuse (Rape/Incest, etc)	2	0.002	27	0.23	7	0.1
Divorce	9	0.07	9	0.08	6	0.1
Illegitimate Pregnancy	7	0.06	10	0.08	4	0.01

**TABLE 6.4**  
**Suicide in Karnataka in Rank order<sup>45</sup>**

<i>Districts</i>	<i>2001</i>	<i>Rank 2001</i>	<i>2002</i>	<i>Rank 2002</i>	<i>2003 (up to July)</i>	<i>Rank 2003</i>
Bangalore City	1352	1	1440	1	830	1
Bangalore District	670	2	789	2	509	2
Davangere	361	16	692	3	356	4
Gulbarga	452	8	658	4	164	20
Belgaum	448	9	576	5	363	3
Shimoga	330	19	573	6	296	5
Dakshina Kannada	429	10	554	7	295	6
Tumkur	539	4	534	8	290	7
Chitradurga	339	17	474	9	219	10
Chikmagalur	394	14	417	10	244	9
K. Railways	196	26	409	11	278	8
Bellary	323	20	386	12	211	13
Mysore	462	7	382	13	207	14
Kolar	515	5	380	14	179	17
Mysore City	607	3	367	15	212	12
Coorg	393	15	352	16	185	15
Mandya	404	12	345	17	168	18
Udupi	180	27	342	18	185	16
Hassan	425	11	337	19	165	19
Bagalkot	234	23	301	20	218	11
Haveri	168	28	249	21	122	23
Bijapur	321	21	230	22	144	21
Koppal	123	31	224	23	120	24
Dharwad	306	22	221	24	127	22
Uttara Kannada	338	18	205	25	120	25
Bidar	214	25	176	26	66	30
Gadag	129	30	150	27	96	26
Raichur	226	24	149	28	68	28
Hubli-Dharwad City	463	6	147	29	92	27
KGF	396	13	109	30	68	29
Chamaraj Nagar	144	29	102	31	63	31
<b>Total</b>	<b>11,881</b>		<b>12,270</b>		<b>6,660</b>	

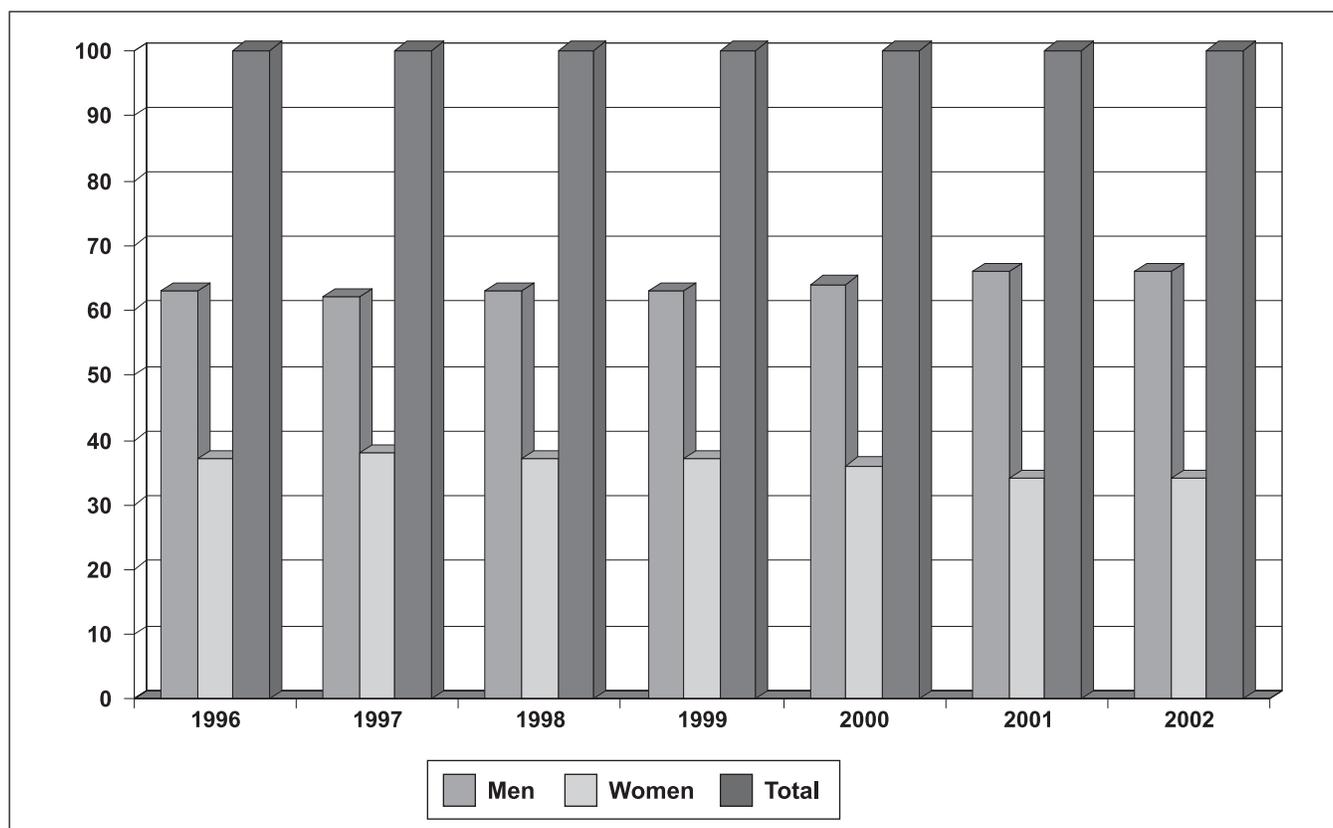
<sup>45</sup> G. Gururaj, Seminar Presentation on *Prevention of Farmers' Suicides in Karnataka*, 20 October 2003, Department of Epidemiology, National Institute of Mental Health and Neurological Sciences (NIMHANS), Bangalore.

Suicides in Karnataka in various districts with their rank are given in table 6.4. Table 6.5 and graph 6.4 shows the trends in per centage of suicides among men and women in Karnataka. Variation in suicides across the cities is shown in table 6.6.

**TABLE 6.5**  
**Suicide Trends in Karnataka (%)<sup>46</sup>**

<i>Year</i>	<i>Men</i>	<i>Women</i>	<i>Total</i>
1996	5533 (63)	3287 (37)	8820 (100)
1997	6380 (62)	3845 (38)	10225 (100)
1998	6934 (63)	4000 (37)	10934 (100)
1999	7851 (63)	4637 (37)	12488 (100)
2000	7938 (64)	4437 (36)	12375 (100)
2001	7871 (66)	4010 (34)	11881 (100)
2002	8080 (66)	4190 (34)	12270 (100)

**Graph 6.4**  
**Suicide Trends in Karnataka (%)<sup>47</sup>**



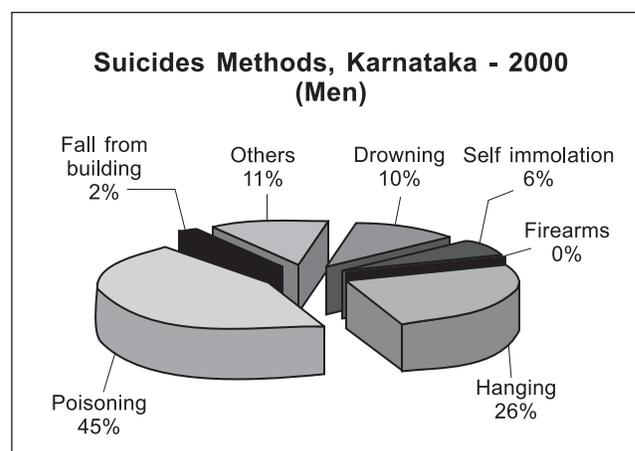
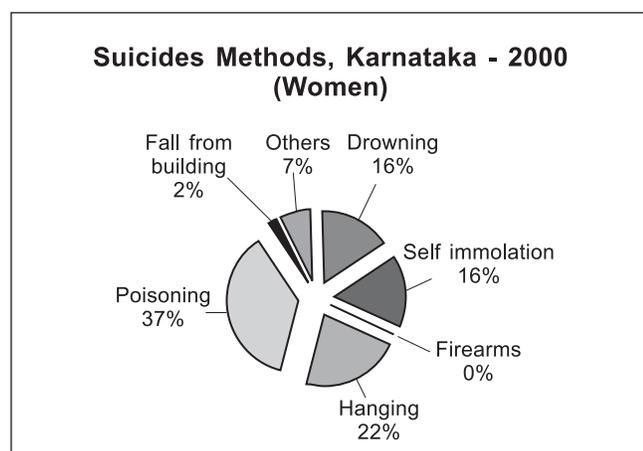
<sup>46</sup> Ibid.

<sup>47</sup> Ibid.

**TABLE 6.6**  
**Variation in Suicide Rates Across Cities (1997-99)<sup>48</sup>**

1997		1998		1999	
Bangalore	(24.1)	Bangalore	(31.1)	Bangalore	(35.1)
Kanpur	(22.3)	Indore	(29.1)	Indore	(34.8)
Nagpur	(18.2)	Kanpur	(26.3)	Coimbatore	(19.9)
Chennai	(17.2)	Coimbatore	(21.8)	Kanpur	(19.3)
Indore	(17.2)	Nagpur	(21.0)	Nagpur	(18.9)
Coimbatore	(16.7)	Bhopal	(17.5)	Chennai	(17.3)
Bhopal	(16.1)	Chennai	(16.6)	Bhopal	(16.6)
Madurai	(14.7)	Surat	(16.4)	Surat	(14.2)
Kochi	(13.7)	Madurai	(14.5)	Kochi	(13.9)
Pune	(12.3)	Kochi	(12.7)	Pune	(12.2)

Methods for committing suicides adopted by men and women in Karnataka are shown in the following graphs.<sup>49</sup>



<sup>48</sup> G. Gururaj, Seminar Presentation on *Prevention of Farmers' Suicides in Karnataka*, 20 October 2003, Department of Epidemiology, National Institute of Mental Health and Neurological Sciences (NIMHANS), Bangalore.

<sup>49</sup> Ibid.



## Farmers Suicides in Karnataka

Farmers suicides are no longer a feature of drought prone and economically backward districts. The phenomena have spread to all regions including prosperous agriculture belts like Mandya. While 49 suicides, the highest figure recorded, took place between April 1 and October 25 in drought prone Hassan district, during the same period 22 suicides took place in Mandya, the state's sugar bowl and heartland of Cauvery irrigation network. Eighteen suicides were committed in Shimoga, a paddy-growing district of high rainfall. Fourteen farmers ended their lives in Heveri district, which has normal rainfall.<sup>50</sup>

The Indian government celebrated its triumph in Cancun, but the negative impact of globalization on agriculture through the World Trade Organization regime has already compounded the agrarian crisis brought in by drought. Several agricultural commodities have seen a fall in the prices in the last three years owing to imports. The lifting of agricultural and power subsidies have pushed up the cost of cultivation substantially and the withdrawal of safety nets like the universal public distribution system for food has increased expenditures for poor families.

The burden of irredeemable debt has eroded the living standards of those who are already poor, throwing them to the mercy of moneylenders, and depriving them of their dignity and standing in the rural society. The noose is already around the neck of the farmer.<sup>51</sup>

The phenomenon of suicides amongst farmers in Karnataka has been a recurrent theme in agricultural sector since 1998. The sudden and alarming spurt in suicides since April 2003, however appears to indicate a new trend and pattern. Farmer's suicides are no longer a feature of drought prone or the economically backward districts alone, and nor are they occurring only in pockets of high investment agriculture like cotton growing tracts.<sup>52</sup>

The pressure from moneylenders to repay loans appears to drive farmers, particularly the small and marginal farmers, to take their own lives. Loans from institutional lending sources typically account for just 10 per cent of a small farmers' credit needs and there appears to be little evidence of banks forcing their creditors to repay their loans. For example, in Heveri district, the per centage recovery of loans to agriculture by banks was 49 per cent, 44 per cent and 47 per cent respectively during the last three years. All banks have rephrased their loan and interest structures. The disbursements of banks are going down, as farmers are unable to repay loans because this is the third year of crop failure.<sup>53</sup>

Unable to get the loan from banks, farmers have been forced to borrow from moneylenders at the exorbitant rate, which usually vary from 24 to 60 per cent per annum, sometimes even at higher rate. Though the coercion by the moneylenders rarely has taken the form of physical assault, but the pressure

<sup>50</sup> Parvathi Menon, "From Debt to Death," *Frontline*, 10 October 2003.

<sup>51</sup> Ibid.

<sup>52</sup> Parvathi Menon, "Death and Distress," *Frontline*, 5 December 2003.

<sup>53</sup> Parvathi Menon, "From Debt to Death," *Frontline*, 10 October 2003.

always continue. Moneylenders come in the form of a group and harass the debtor that results in considerable loss of face and self-esteem for the latter. After the suicide, the family of the victim does not disclose the identity of the moneylender, usually a large landlord. As there are no generally written agreements between the moneylender and the victim that makes it difficult to punish those who practise usury.

In Mandya, there has been a spate of suicides largely in Maddur Taluk, though Mandya is relatively an agrarian prosperity. But due to the low storage capacity of dam in the cauvery basin, farmers had to dig bore wells, which unfortunately failed.

Information was collected about the suicidal death of the farmers in Mandya, Bangalore Rural and Hasan districts (table 7.1).

Boraih aged 55 years of village Gunnanayakandahalli in Mandya district committed suicide on 6 September 2003. He has borrowed more than one lakh from friends and moneylenders, besides a loan of Rs. 45,000 from Syndicate Bank. His elder son died four months back. He received no compensation from the government. His last rites were conducted by the contribution of Rs. 6,000 from friends, villagers and relatives. Now, the main breadwinner is the daughter-in-law.

Similarly, H. K. Hanumme Gowda of Bidarhasahalli Village committed suicide on 12 August 2003. He had borrowed money from Vijay Bank, PLD Bank and other institution of Rs. 55,000. He had 70 trees of mango, which died up due to drought. Now family does not have any source of income, and finds it hard to find any breadwinner. His wife is seeking help for the education of the children.

The case of Puttaswamy of village Bidarahalli in Maddur Taluk of Mandya is not different. Having only three acres of land he has taken loan of Rs. 26,000 from the Cooperative Society and Rs. 50,000 from moneylenders. No compensation was received, and last rites were carried out with Rs. 25,000 donated by Abbas Ali Bohra, a social worker from Channapatna.

Kadi Gowda of Huligerepure in Mandya, who was around 70 years old, hanged himself due to reported failure of crops since last three years. He has the loan of more than one lakh of which Rs. 80,000 was

from private parties. He also collected the loan for the marriage of his daughter. It is one of the few cases where the deceased is able to get Rs. one lakh compensation from the government.

There is a case when the eldest lady of the farmer's family committed suicide when all her efforts to seek the loan for agriculture from government turned futile. Smt. Chenamma of village Valagerehalli of Maddur Taluk in Mandya district hanged herself in front of the house. She had borrowed heavily from private sources. No compensation has been paid since the land was not in her name. If compensation were paid, her son would like to spend the money on the education of his children.

Due to pressure of loan repayment, Puttaswamy Gowda of Chikannadodi village of Channapata Taluk in Bangalore rural district committed suicide by consuming poison. He had borrowed around Rs. 20,000 from State Bank of Mysore and around Rs. 160,000 from moneylenders. Family cultivates betel leaves by paying Rs. 20/hour from others' tubewells. Karnataka government has sanctioned compensation of Rs. one lakh. Mrs. Sonia Gandhi also paid Rs. 25,000.

The study conducted by RFSTE unambiguously shows that growing indebtedness in the rural areas among the farmers is the main reason for the farmers to commit suicide in Karnataka. Almost all the farmers who have committed suicide have taken the loan, which costs more than their total land assets. Situation became worst when the government institutions stopped giving loan to the farmers. While there are varieties of reasons, indebtedness is the common factor in all the suicides. Over 400 farmers in the states have committed suicide between April 1, and October 25 in 2003. By the end of November 2003, the number of suicides increased to 478. With 54, Hassan tops the list followed by Mandya and Belgaum (table 7.2). Table 7.3 gives the particulars of suicides reported by the press. Names and addresses of the suicide victims of 2000-01 is shown in table 7.4. Table 7.5 gives the particulars of cases and relief of provided by Karnataka in recent term.

However, according to a report, nearly 500 farmers have committed suicide in Karnataka during 2003 till the midweek of October.<sup>54</sup>

<sup>54</sup> Vijay Times, "Farmer's Suicide Toll Nearing 500 Mark in State," *Vijay Times*, 19 October 2003, Bangalore.

RFSTE Conducted Survey in the Following villages:

**Mandya District**

1. Gunnanayakanahalli
2. Bidarhusahalli
3. Bidarhalli
4. Huligerepura
5. Valagerhalli

**Bangalore Rural District**

6. Chikkanadodi
7. Jagadpur
8. Egglur

**Hassan District**

9. Hallekepol
10. Kssakopalu
11. Kandali
12. Harnahalli
13. Geejahalli
14. Bendekere
15. Hariyur
16. Nendihalli
17. Holbagenahalli
18. Margenduhalli Tandy
19. Belawalahalli

**TABLE 7.1**  
**Suicidal Deaths of Farmers in Mandya, Bangalore Rural and Hassan Districts<sup>55</sup>**

<i>Sl. No.</i>	<i>Name of the Deceased</i>	<i>Age</i>	<i>Village</i>	<i>District</i>
1.	Boraih	55	Gunnanyakanhalli	Mandya
2	Hanume Gowda	35	Bidarhosahalli	Mandya
3	Puttaswamy	48	Bidarhalli	Mandya
4	Kadi Gowda	70	Huligerepura	Mandya
5	Chennamma	60	Valagerehalli	Mandya
6	Puttaswamy Gowda	55	Chikkanadodi	Bangalore Rural
7	Basve Gowda	60	Jagadpur	Bangalore Rural
8	Puttalinge Gowda	45	Egglur	Bangalore Rural
9	Puttaswamy	34	Hosakapau	Hassan
10	Lakkegmida	45	Kandali	Hassan
11	Chennapasan	70	Harnihalli	Hassan
12	Shivanane	50	Geejahalli	Hassan
13	Somshekhar	40	Bendekere	Hassan
14	Basvaraju	30	Hiriyur	Hassan
15	Chandrappa	60	N. Bendihalli	Hassan
16	Shiva Swamy	40	Halbagenehalli	Hassan
17	Hemaji Naika	45	Margenduhalli Tandy	Hassan
18	Lokesh	40	Belawalihalli	Hassan

<sup>55</sup> RSFTE Survey, 2003.

**TABLE 7.2**  
**Suicides by Farmers in Karnataka (1 April to 10 November 2003)<sup>56</sup>**

<i>Sl. No.</i>	<i>District</i>	<i>Cases Reported</i>	<i>Cases Rejected for Compensation</i>	<i>Sl. No.</i>	<i>District</i>	<i>Cases Reported</i>	<i>Cases Rejected for Compensation</i>
1	Bagalkot	16	13	15	Shimoga	27	19
2	Bangalore (Rural)	22	07	16	Kolar	11	05
3	Bangalore (Urban)	02	0	17	Mysore	13	09
4	Bldar	20	09	18	Udipi	01	01
5	Hassan	54	32	19	Kodagu	03	0
6	Chamaraj Nagar	08	01	20	Belgaum	34	24
7	Haveri	26	19	21	Davangere	33	29
8	Uttara Kannada	03	0	22	Bellary	26	17
9	Dharwad	17	13	23	Chitradurga	31	20
10	Koppal	15	10	24	Gulbarga	03	02
11	Mandya	38	27	25	Bijapur	13	10
12	Chikmagalur	15	08	26	Dakshin Kannada	08	02
13	Raichur	04	02	27	Gadag	08	05
14	Tumkur	27	15		<b>Total</b>	<b>478</b>	<b>299</b>

**TABLE 7.3**  
**Particulars of Suicide Cases Reported by Press**

<i>S.N.</i>	<i>Name and address of the Deceased Farmer</i>	<i>Crops grown</i>	<i>Newspaper/s with date</i>
1.	Putte Gowda, Mudigere Village, Belur Taluk, Hassan	Potato, Maize and Ragi	<i>Deccan Herald</i> 31.10.2000
2.	Statement of Hon'ble Revenue Minister on the floor of the Legislative Council about the death of 12 farmers in Bida district due to price crash in redgram	Redgram	<i>Kannada Prabha</i> 25.11.2000
3.	Manjunath, Dudda Village Hassan	Potato, Green Chilli and Cucumber	<i>Prajavani</i> 18.12.2000
4.	Mahdevappa Bane, Navalr Village, Dharwad	Potato	<i>Samyuktha Karnataka</i> and <i>Deccan Herald</i> 17.01.2001
5.	Basaya Hraya Muka Shivaiah, Suthaghatti Village Dharwad	Well loan	<i>Samyuktha Karnataka, Prajavani</i> and <i>Deccan Herald</i> 20.01.2001
6.	Sri Saibaba, Mamadapura Village Raichur	Borewell failure	<i>Prajavani</i> and <i>Deccan Herald</i> 22.01.2001
7.	Manaiah, Kullegallu, Bellary	Maize	<i>Samyuktha Karnataka</i> 11.01.2001
8.	Shyarayappa Hansi	Potato	<i>Samyuktha Karnataka</i> 20.01.2001
9.	Aswathachari, Suredapura Village, Hesaraghatta, Bangalore North	Cabbage and Cauliflower	<i>Vishala Karnataka</i> and <i>Kannada Prabha</i> 03.02.2001
10.	Channabasappa Hugan, Chukkanakallu Village, Kopai	Due to spurious Cotton seeds	<i>Deccan Herald</i> and <i>Vishala Karnataka</i> 05.02.2001

<sup>56</sup> Parvathi Menon, "Death and Distress," *Frontline*, 5 December 2003.

11.	Hirebasappa Mallappa, Devakki Mudhola Village, Yelaburga Taluk	Borewell failure	<i>Prajavani, Vishala Karnataka, and Kannada Prabha</i> 09.02.2001
12.	Ningappa Basappa Hiraganna, Javoor, Navalagunda.	Fodder and Jowar	<i>Prajavani</i> 16.02.2001
13.	Press Report of Suicidal Cases of farmers due to areca nut price crash	Areca nut price crash	<i>Prajavani</i> 16.02.2001
14.	Chennamma Sadashivaiah Hiremath, Kundagola	Chilli	<i>Vishala Karnataka</i> 12.02.2001 <i>Prajavani</i> 25.02.2001
15.	Yashoda, Sokke Village, Jalur Taluk	Maize	<i>Kannada Prabha, Vishala Karnataka and The Times of India</i> 23.02.2001, and <i>Prajavani</i> 24.02.01
16.	Muni Singh, Biru Singh Rajapura, Diggi, Shahapur Taluk	Redgram	<i>Deccan Herald and Samyuktha Karnataka</i> 25.02.2001
17.	Nagappa Kaliveerappa Mittimani, Hale Kumoor Byadagi	Crop loan over dues	<i>Prajavani, Samyuktha Karnataka and Vishala Karnataka</i> 10.03.2001
18.	Edigara Jadeyapa Aluleeneha, Bellary	Paddy and Maize Crop failure	<i>Prajavani and Kannada Prabha</i> 14.03.2001
19.	Shivalingappa Antala, Hirehonnahalli Kalaghatagi Taluk	Well loan	<i>Prajavani</i> 15.03.2001
20.	Sreenivasa Marasanahalli Chikkaballapur Taluk	Tomato and Cabbage	<i>Prajavani, Samyuktha Karnataka, Kannada Prabha and Vishala Karnataka</i> 21.03.01
21.	Shiva Poojappa Mahadevappa, Kalavaye Village, Dharwad	Crop failure	<i>Samyuktha Karnataka and Deccan Herald</i> 15.03.2001
22.	Press report on suicide case due to borrowings	Debt burden	<i>Samyuktha Karnataka</i> 17.03.2001
23.	Bheenama Shankar, Afazalpur	Crop loan	<i>Samyuktha Karnataka</i> 18.03.01
24.	Shesha Reddy, Dummur Village, Bellary	Maize and Chilli	<i>Kannada Prabha and Vishala Karnataka</i> 16.03.2001
25.	M. R. Nagaraj, Mudavadi Village, Chikkaballapur Taluk	Potato	<i>Kannada Prabha, Vishala Karnataka and Deccan Herald</i> 23.03.2001
26.	Shivalingappa Basavalingappa, Antala Honnali, Kalaghatagi	Borewell failure	<i>Deccan Herald</i> 16.03.2001
27.	Bheema Shankar Neeluka, Afzalpur Taluk.	Crop failure	<i>Deccan Herald</i> 16.03.2001
28.	Press report on farmer's suicide, Dumanurhalli, Bellary	Crop failulre	<i>Deccan Herald</i> 16.03.2001
29.	Chennabasappa Yellappa Kambura, Hanchinala Village, Kundagola Taluk	Debt burden	<i>Deccan Herald</i> 20.03.2001

**TABLE 7.4**  
**Names and Addresses of Suicide Victims in Karnataka during 2000 and 2001<sup>57</sup>**

<b>Case No.</b>	<b>Name and Address of the Farmer</b>
001	Ajja Naik, S/o Choplanaika Chinnasamudra, Nellige, Angod Hobli Mayakonda Police Station, Davangere Taluk & District.
002	Amathi Bhavani, S/o Baramappa Amboli grama, Aravatagi, Alnavar, Dharwad Taluk & District.
003	Annappa, S/o Nanjegowda Melagodu, Hassan Taluk & District.
004	Bandaiah, S/o Madivalaiah Basaga Grama, Basavakalyana Taluk, Bidar District.
005	Basaiah, S/o Eraiah Mukashivaianavar, Suthagatti, Hubli Taluk, Dharwad District.
006	Basalingappa Dundappa Dugatti, Hirenandi Gokak Taluk, Belgaum District.
007	Basanagowda Somanagowda Mannangi, Naganoor Village, Haveri Taluk & District.
008	Basappa, R. A., alias Basavarajappa, S/o Adiyappa Rangapura, Singatagere, Kadur Taluk, Chikmagalur District.
009	Basappa Reddar Benahal, Hunakunte Ron Taluk, Gadag District.
010	Basavaraj Keshawarayana Bande, B. Hampapatna, H.B. Halli Taluk, Bellary District.
011	Basavaraj, S/o Eranna Andralu, Bellary Taluk & District.
012	Basavarajappa, S/o Byrappa Kodigavalli, Hiregondanur, Chitradurga Taluk & District.
013	Basavaraju, H. N. S/o Nanjundappa Harisamudra, Santhataavalli, Honnavalli, Tiptur Taluk, Tumkur District.
014	Basavegowda, S/o Karigowda Odiyara Hosahalli, Gagenahalli Bilikere, Hunsur Taluk, Mysore District.
015	Beeru Vittu Yedgae, S/o Vitu Yedage Bisinalu yerebailu Grama, Mundagodu Taluk, Uttara kannada District.
016	Bheemappa, S/o Kodalappa kadlebalu, H. B. Halli Taluk, Bellary District.
017	Bheemappa Basappa Shivabasakka, Urf Talwar Maranabeeda, Hanagal Taluk, Haveri District.
018	Chalapathi, S/o Muniramappa Holali, Hosur, Kolar Taluk & District.
019	Challanagowda, S/o Bhimanna Gowda B. Koppa, Tharalaghatta, Kundagod Taluk, Dharwad District.
020	Chandrappa, S/o Rangappa Agrahara, Nagenahally, Sakarayanapatna, Kadur Taluk, Chikmagalur District.
021	Channabasappa, S/o Guru Basappa Chukanakallu, Bhadurabanda, Kasaba, Koppal Taluk & District.
022	Channaiah, S/o Sadasivaiah Hiremath, Kundagol, Kundagol Taluk, Dharwad District.
023	Channappa Nagappa Kadabina, Yadahalli, Sangareshkoppa, Soundatti Taluk, Belgaum District.
024	Chowdappa, S/o Hanumanthappa Kurumaradikere, Ingladalu, Chitradurga Taluk & District.
025	Era Reddy, S/o Gnana Reddy Handralu, Basavanakalyana Taluk, Bidar District.
026	Eranna, S/o Dodda Eranna Kappagal, Kolar, Bellary Taluk & District.
027	Eswarappa, S/o Madaiah, Kumaranahalli, Alivada, Harihara Taluk, Davangere District.
028	Eswarbhat, S/o Eswara Narayanabhat, Herevalli, Chikkanadoda Grama, Honnavar Taluk, Uttara kannada District.
029	Gangadhara, S/o Basappa, Kennadlu, Ingladalu, Chitradurga taluk & District.
030	Gopalappa, S/o Chinakonapa Kambalapalli, Munganahalli, Chintamani Taluk, Kolar District.
031	Hanuma Reddy Krishna Reddy Darama Reddy, Neeraligi, Haveri District.
032	Hanumanthanaik, S/o Devajanaik Channasamudra, Anagod Hobli, Davangere Taluk & District.
033	Hanumanthappa, S/o Shivappa Barangi Village, Soraba Taluk, Shimoga District.
034	Hanumanthappa, S/o Anjanappa Honenahalli, Devapura, Hosadurga Taluk, Chitradurga District.
035	Hanumantharayappa, S/o Veeranna T. N., Kote Village, Parasurampura, Challakere Taluk, Chitradurga District.
036	Jadappa, S/o Yamunappa Elubenchigram, Kurugod, Bellary Taluk & District.
037	Jagadishgowda, S/o Gangadharappa Godwa Baradavalli, Thalaguppa, Sagara Taluk, Shimoga District.
038	Kamsagarappa, S/o Kalappa Panchanahalli, Singadagere, Chikmagalur District.

<sup>57</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

- 039 Kenchaveerappa, B. S/o Bhimappa Lygur, Anagod, Davangere Taluk & District.
- 040 Kotrappa, S/o Gowdar Kariyappa Rumagatta, Meedanaikanahally, Thuruvattur, Chitradurga Taluk & District.
- 041 Krishna Reddy, S/o Venkata Reddy Doddashivara, Malur talik, Kolar District.
- 042 Kulambi Rangappa, S/o Eswarappa Kumaranahalli, Harihara Taluk, Davangere District.
- 043 Kumara Gowda, S/o Gara Gowda K. Belagallu, Siruguppa taluk, Bellary District.
- 044 Lingaiah, S/o Rudraiah Gadagiypura, Ajampur, Japanakottu, Shivani, Tarikere Taluk, Chikmagalur District.
- 045 Lingaraja, S/o Sadashivappa Gowda Ajarani, Guddapura, Banavasi Sirsi Taluk, Uttara kannada District.
- 046 Lokeshappa, S/o Palakshappa Haramagatta Village, Shimgoa Taluk & District.
- 047 Mahadevappa, S/o Baramappa Bovi Navalur, Dharwad District.
- 048 Mahadevappa, S/o Channappa Kudalapura, Nanjangud Taluk, Mysore District.
- 049 Mallappa Basappa Korthike Hittannahalli, Bijapura Taluk & District.
- 050 Manjunath, S/o Boregowda Dudda, Hasan Taluk & District.
- 051 Manjunath, S/o Channabasappa Gubbihalli, Banur, Sakarayapatna, Kadur Taluk, Chikmagalur District.
- 052 Manjunatha, S/o Viswanathaiiah Sadarahally, Turuvakere Taluk, Tumkur District.
- 053 Meenakshamma, W/o Late Narayanappa Kolavanahalli, Doddamalli, C. B. Pura Taluk, Kolar District.
- 054 Munnasingh, S/o Bikkushing Rajaputh Diggi, Shahapur Taluk, Gulbarga District.
- 055 Murthiyappa, S/o Palakshappa Kurki, Angod Hobli, Davangere Taluk & District.
- 056 Nagappa Kalaveerappa Mattimani Kummur, Byadagi Taluk, Haveri District.
- 057 Nagappa Rudrappa Poojara Kolar, Haveri Distirct.
- 058 Nagappa, B. Karekathanahally, Kalkeri Thanda, Akki Alur Hobli, Hangal, Haveri District.
- 059 Nagaraju, S/o Thippanna Huchangidurga, Harapanahalli Taluk, Davangere District.
- 060 Nagaraju, M. R. S/o Chikkaram Gowda Mudavadi Grama, Holur Hobli, Kolar Taluk & District.
- 061 Nageshappa Yellappa Honamanavar, Sadaguppi, hangal, Haveri District.
- 062 Nandyappa Ningappa Siruguppe Sankonatti, Athani Taluk, Belgaum District.
- 063 Narayanaswamy, S/o Late Rangappa kalandur Grama, Kasaba Hobli, Kolar Taluk & District.
- 064 Panchakshari Shivappa, Ganigere Kodaballu, Haveri District.
- 065 Parameswarappa, S/o Shivalingappa Chikkagondanahalli, Thuruthuru, Chitradurga Taluk & District.
- 066 Parvathegowda, S/o Malegowda Hulikere, Halebeedu, Belur Taluk, Hassan District.
- 067 Pradeep Hanumanthappa Kamanahalli Hirekanagi Village, Hanagal Taluk, Haveri District.
- 068 Prannara Eswarappa, S/o Siddalingappa Mathikote Village Shikaripura Taluk, Shimoga District.
- 069 Puttaraju, S/o Chandrappa Venkateshwara Nagar, Kadur Town, Chikmagalur District.
- 070 Puttegowda, S/o Rudregowda Mudigere, Belur Taluk, Hassan District.
- 071 Raja, S/o Puttegowda Madanur, Arakalgud Taluk, Hassan District.
- 072 Ramappa, S/o Bheemappa Kerali Itigi, Kukanoor, Yelburga Taluk, Koppal District.
- 073 Ramappa C., S/o Munivenkatappa Bamasandra, Gollahalli Dugsandra, Mulbagal Taluk, Kolar District.
- 074 Sangappa Gangappa Chinnikatti Thadasa, Byadigi Taluk, Haveri District.
- 075 Sangappa Siddappa Inapur Alias Yalagi, Othihal, Aranala, Sindhagi talik, Bijapur District.
- 076 Sannaswamy, S/o Late Thimmegowda Galenahalli, Koppalu, Hassan Taluk & District.
- 077 Sekharappa, S/o Kadubagere Kottappa, Diddige, Jagalur Taluk, Davangere District.
- 078 Sesha Reddy, S/o Thimma Reddy Dhamur, Kolar, Bellary Taluk & District.
- 079 Shekappa Basatappa Vali Muthagigrama, Dummavada, Kalagataki Taluk, Dharwad District.
- 080 Shambulingappa, S/o Gurupadappa Hiregonda Sangur, Chittur Taluk, Kalagi Hobli, Gulbarga District.
- 081 Shankaranarayan, S/o Janardhana Hegde, Devisara, Amaranchi, Kanasur, Umbalamani, Siddapur Taluk, Uttra Kannada District.
- 082 Shanmughappa Basavanappa Banakara, Doddihalli, Hirekerur, Haveri District.

- 083 Sharannayya, S/o Rachayya Hangaragi Valjapur, Alland Taluk, Gulbarga District.
- 084 Shivakka, D/o Basavana Godi Dasanahatti, Kundargi, Gokak Taluk, Belgaum District.
- 085 Shivappa Channappa Dolli Chikeri, Hirekang, Hosahally, Hangal Taluk, Haveri District.
- 086 Shivappa Shankarappa Nandihally Ballapura, Hirekerur, Haveri District.
- 087 Shivayogaiah Paraiiah Neelargi, Bedageri, Gadag Taluk & District.
- 088 Siddalingappa, S/o Maragappa Shetty Kithanakere, Kanakalli, Arasujere Taluk, Hassan District.
- 089 Siddappa, S/o Gundappa Hadapad, Gotur, kalagi, Chitapur Taluk, Gulbarga District.
- 090 Somappa mahadevappa Mudodi Tjirumal Koppa, Vararu, Hubli Taluk, Dharwad District.
- 091 Somashekarappa, S/o Halappa Kanihalli, Bendhekere, Banavara, Arasikere Taluk, Hassan District.
- 092 Srinivasa, S/o Govindappa Marasanahalli, C.B. Pura Taluk, Kolar District.
- 093 Subhash Chandra, S/o Hanumantharaya Vanadurga, Gogi, Shahpur Taluk, Gulbarga District.
- 094 Suresh, Mahadevappa Madli Yelavatti, Hangal, Haveri District.
- 095 Theerthalingappa M., S/o Halappa Daneshalli, Honnali Taluk, Davangere District.
- 096 Udachappa Gowdappa Sanagara Bommanahalli, Hangal, Haveri District.
- 097 Ulavappa Channabasappa Aralicate Bommegatti Grama, Kalagatgi Taluk, Dharwad District.
- 098 Vasappa Basappa Mewundi Yerikuppi, Ranebennur, Haveri District.
- 099 Vasudeva Reddy, S/o Thipaiah Belagatta, Turavanur, Chitradurga Taluk & District.
- 100 Veerabhadrappe Shivappa Hampiholi, Sangali Village, Sorebana, Ramdurga Taluk, Belgaum District.
- 101 Vijaya Bai, W/o Puttanayak Bevinahalli, Brahmasagara, Chitradurga taluk & District.
- 102 Virupakshappa, S/o Sannaveerappa Biserahalli, Begur Dhumavada, Ullambigrama kalagatgi Taluk, Dharwad District.
- 103 Yamunappa Shivappa, Hosakere Yavagalu, Holialur, Ron Taluk, Gadag District.
- 104 Yelappa Gaikwad, S/o Bhimappa Somapura, Naragund taluk, Gadag District.
- 105 Yesodamma, D/o Late Ajjappa, Sokke, Jagalur Taluk, Davangere District.
- 106 Aswathnarayanachar Suradenapura, Hessarghatta Hobli, Bangalore North, Bangalore Urban District.
- 107 Bheemashankera Sharanappa Ganamukha, Nellur Village, Afzalpur Taluk, Gulbarga District.
- 108 Channabasappa Yellappa Kambara, Thambura Hunchinala Gram, Kundgol Taluk, Dharwad District.
- 109 Channaial, S/o Gaggaraiah Javagal Hobli, Arsikere Taluk, Hassan District.
- 110 Chapala Sharabaiah, S/o Hampaiah Daroji Village, Sandur Taluk, Bellary District.
- 111 Edigara Venkatesh, S/o Anjanappa Yeragudi Village, Bellary Taluk & District.
- 112 Ghouse Sab Imamsab Kolagi Chigalli, Mudgol Taluk, Uttara Kannada District.
- 113 Hanumanthappa, S/o Anjanappa, Kottagudda Village, Pavagada Taluk, Tumkur District.
- 114 Hanumanthappa, S/o Channappa K. Oblapura, H. B. Halli Taluk, Bellary District.
- 115 K. G. Kariyappa, S/o Baramappa, Angodu, Jagalur Taluk, Davangere District.
- 116 Kalegowda Adopted son of Srikantiah, Channaianahalli, Ganse Hobli, Arsikere Taluk, Hassan District.
- 117 Kosgi Basavaraj, S/o Late Bheemanna Kurugod Village, Bellary Taluk & District.
- 118 Kurubara Chandrappa, S/o Marisidappa, Kurugodu, Bellary District.
- 119 Madivalappa Nagappa, Pareeva Seemikeri, Bagalkote Taluk & District.
- 120 Mahantappa, S/o Amarappa Kanasavi Village, Mudagal Police Station, Lingasugur Taluk, Raichur District.
- 121 Mayanna, S/o Byranna Ballagere Village, Nelamangala Taluk, Bangalore Rural District.
- 122 Muddukrishna, S/o Puttaiah, Beekanahalli, Chickamagalur District.
- 123 Muniswmi Reddy, S/o Venkatasamappa, Ammanallur, Vemgal Hobli, Kolar Taluk & District.
- 124 Ningappa Basappa Hireganavar, Javoor, Navalgund Taluk, Dharwad District.
- 125 Ningappa, S/o Shanmukappa, Andralu, Jewargi Taluk, Gulbarga District.
- 126 Sahadev Govindappa Dange Tathvanigi, Haliyal Taluk, Uttara Kannada District.

127	Sahadev Shivappa Lamani Arasanagere, Mundogol Taluk, Uttara Kannada District.
128	Sanjeevappa, S/o Bheemappa, Dhasapura, Siruguppa Taluk, Bellary District.
129	Seenappa, Ranganathapura Village, Vijayapura Hobli, Devanahalli Taluk, Bangalore Rural District.
130	Shivalingappa Basalingappa, Handala, Hirehonnehalli, Kalaghatki Taluk, Dharwad District.
131	Shivamanjappa, S/o Mahadevappa, Poojar Dalawai Village, Dharwad Taluk & District.
132	Shivanna, S/o Myiaraiah Kotte, Banavara Hobli Arsikere Taluk, Hassan District.
133	Shivappa Shetty, Thodla Bakibettu Nivasi, Kolnadu Village, Bantwala Taluk, Dakshina Kannada District.
134	Thammanna Shamarayappa Hanasi, Navalur, Dharwad Taluk & District.
135	Thimsetty, S/o Rangasetty Nagaralu, Kadur Taluk, Chikamagalur District.

**TABLE 7.5**  
**Particulars of Suicide Cases and Relief Provided in Karnataka**

<i>Sl. No.</i>	<i>Name &amp; Address of Deceased Farmer</i>	<i>Date of Suicide</i>	<i>Date of Payment of Relief</i>	<i>Amount of Relief (Rs.)</i>
1	Shanabina Gundi Kadur Taluk, Chikkamagalore	23.03.98	30.09.99	One Lakh
2	Basappa Sharanappa Hosalli Kastagi, Koppal	10.03.98	Under Investigation	
3.	Honnura Saba Husena Sab Kanakagiri Gangavathi	14.06.98	Under Investigation	
4	Shivappa Sannappa Bhajathri Halahalli, Koppal	18.04.98	Under Investigation	
5.	K.Gandhi Venkatarreddaiah Singanala Gangavathi	30.07.98	Under Investigation	
6.	Channabasappa Gurubasappa Koppal	03.02.01	18.02.01	One lakh
7.	Veerabhadrappe Narasappa Kurubara, Niyasapura, Sindanoor, Raichur	15.08.98	Widow Pension sanctioned	Widow Pension
8.	Erappa Thimmappa Dhangayathi Sindanoor	23.03.98	Widow Pension sanctioned	Widow Pension
9.	Mallamma Shivana Gowda Ragayath Arahalli, Sindanoor	28.08.98	Cause of death found different	Decided as ineligible for compensation
10.	Thayappa HanumatjaHansaihalahuda Village, Raichur.	28.08.98	Cause of death found different	Decided as ineligible for compensation
11.	Mallana Gowda Shivana Gowda Shivareddy, Thuvinalah, Sindanoor	24.01.98	Widow Pension sanctioned	Widow Pension
12	K.Venkalarao Vadual Balagannor, Sindanoor	24.04.98	Under investigation	
13.	Mabusab Hasenasab Kunnatagi, Sindanoor	15.05.98	Widow Pension sanctioned	Widow Pension
14.	Amatjappa Nagappa Chalavadi, Lagavaravi, Sindanoor	09.06.98	Widow Pension sanctioned	Widow Pension
15.	H.N. Basavaraj Honnali, Tiptur	11.11.01	Cause of death found different	Decided as ineligible for compensation
16.	Hanumanthappa N. Anjanappa Kulagudda Kundagola	24.02.01	Cause of death found different	10,000

17.	Yellappa Adavappa Gundakal, Katapatti Village Kundagola	16.03.98	Cause of death found different	Decided as ineligible for compensation
18.	Basavana Gowda Parigouda Patil, Nagarahalli, Hubli	17.04.98	Cause of death found different	Decided as ineligible for compensation
19.	Kallappa Gangappa Managra Bandavada, Hubli	03.06.98	Cause of death found different	Decided as ineligible for compensation
20.	Gundigappa Purathappa Masothi, Navalur, Dharwad	09.01.01	16.01.01	10,000
21.	Mahadevappa Baramappa Bavi Village, Navalur, Dharwad	09.01.01	16.01.01	10,000
22.	Basaiah Eraiah Mooka Shiovaiahnavar, Sathaghatta, Hubli.	18.01.01	20.01.01	10,000
23.	Ningappa Basappa Hiranaiahnavara, Javoora Village, Navalagunda Taluk	15.02.01	17.02.01	10,000
24.	Channaiah Sadashiaiah Hiremath, Kundagol	22.02.01	24.02.01	10,000
25.	Kalapa Adivappa Siraguppa, Jogura, Dharwad	10.03.01	Cause of death is personal	Decided as ineligible for compensation
26.	Shivalingappa Basalingappa, Antala, Hirehonnahalli, Kalaghatagi	13.03.01	Under investigation	
27.	Vithal Sharanappa Vhowgal, Kalagiri, Dharwad	16.03.01	Under investigation	
28.	Sri Gopal Reddy N. Thimma Reddy	12.12.99	Under investigation	
29.	Harish N. Thirthappa	10.01.00	Under investigation	
30.	Sri Aswathanarayansachari Hesaraghatta, Suradevanapura Bangalore North			
31.	Nagappa Kalavewerappa Muthimaui, Kamoor Village Byadagi Taluk, Haveri	10.02.01	Under investigation	10,000
32.	Veerabhadrappe H. Abbigere Madhugunaki, Naragunda, Gadag	01.03.98		10,000
33.	Basavaraj S. Mudhol Nidagundi, Ron Taluk	19.03.98	Cause of death is non-agricultural	Decided as ineligible for compensation
34.	Basapa Aradkera, Banahal Ron Taluk	17.02.01		10,000
35.	Subbanna Nagappa, Tumakunta, Chincholi Taluk, Gulbarga	13.03.98	19.03.98	10,000
36.	Bheemaraya S/o Kallappa Baiundagi, Jevargi Taluk, Gulbarga	21.03.98	04.05.98	10,000
37.	Veerabhadraiah. S/o Sharanappa, Hoovinahalli, Chincholi Taluk, Gulbarga,			

38.	Chandrappa Mallappa Gavanahalli, Chimmajoda, Chincholi Taluk, Gulbarga	05.05.98	Cause of death is non-agricultural	Decided as ineligible for compensation
39	Veerappa Hanumanthappa Hugar, Karaka Mukali Chincholi Talukm Gulbarga	24.04.98	Cause of death is non-agricultural	Decided as ineligible for compensation
40.	Chand Sab Nandalal Sab Mannur, Afzalpur Taluk	12.05.98		10,000
41.	Shivabasappa Ningappa Pathsetti, Sagar, Shahapur	11.05.98	24.06.98	10,000
42.	Vikram Bojappa Pujari, Munira Bommanashali Surpur	11.05.98	24.06.98	10,000
43.	Mallappa S/o Chandrappa Mulahalli, Shahapur Taluk	07.05.98	24.06.98	10,000
44.	Sabappa Basappa Malagathi, Malagathi, Surpur Taluk	18.05.98	24.06.98	10,000
45.	Adappa, S/o Amarappa Kambavi, Surpur Taluk	24.06.98	24.06.98	10,000
46	Sathappa Sonna, Afzalpur Taluk	10.04.98	Cause of death is non-agricultural	Decided as ineligible for compensation
47.	Munna Singh S/o Bikku Singh Diggi, Shahapur Taluk	02.02.01	27.02.01	10,000
48.	Shivaraj, S/o Revanappa Siddeswara, Bhalki Taluk, Bidar	12.12.97	04.04.98	10,000
49.	Prabhu, S/o Veerabhadrappe Kasarathugaon, Bhalki, Bidar	12.12.98	04.04.99	10,000
50.	Smt. Lakshmibai W/o Eknath Suladabaka. Basvakalyam, Bidar	15.02.98	04.04.99	10,000
51.	Smt. Jeejabai W/o Sreenath Rao, Marambi, Bhalki, Bidar	06.02.98	20.05.98	10,000
52.	Dhanraj, S/o Veerasangappa Ladham Bhalki Bidar	20.03.98	20.05.98	10,000
53.	Bheema Rao S/o Shivappa Patni, Malakhed Taluk	23.03.98	20.05.98	10,000
54.	Vamana Rao, S/o Appa Rao, Ghata Bhorala, Humnabad	16.02.98	20.05.98	10,000
55.	Pandarianath S/o Earaba Hajanal, Bhalki Taluk	24.02.98	20.05.98	10,000
56.	Bharath, S/o Shankarappa Jalahalli, Bhilki	D 09.02.98	20.05.98	10,000
57.	Basavaraj S/o Shama Rao Dondi, Bidar Taluk	16.07.98		10,000
58	K. Yashodamma W/o Late Ajjappa, Sokka Jagalur Taluk Davangere	21.02.01		

## Remedial Measures by Karnataka Government

Several relief measures are already available in the Schemes sponsored by both the Government of India and the State Governments. They include the Calamity Relief Fund, National Family Benefit Scheme, Raitha Sanjeevani Scheme, Pledge Loan Scheme, Rashtriya Krishi Bhima Yojana, Minimum Support Price, and 'Sankata Harana' scheme implemented by the IFFCO.

Many insurance schemes are available for both farmers and public. All these schemes are guided by the policies applicable in general to any insured persons. Some of the insurance schemes like (i) Janatha Rural Personal Accident Insurance, (ii) Rajarajeswari Mahila Kalyana Insurance, (iii) Bhagyashree Female Child Kalyana Yojane, (iv) Insurance for Agriculture Pump-sets, (v) Horticulture/ Plantation/ Floriculture/ Flower Insurance Scheme, (vi) Insurance on Livestock, (vii) Insurance on Poultry, (viii) Insurance on Carts, and (ix) Standard Kissan Package Policy have all been offered by the Oriental Insurance Company which directly or indirectly aims at covering the farmers and their families.

The New India Assurance Company also has (i) Gram Arogya Yojana, (ii) Insurance on Livestock, (iii) Insurance on Poultry, (iv) Insurance on Krishi Pump-sets, and (v) Janatha Rural Personal Accidental Insurance, offering some competitive premium ranges. The Life Insurance Corporation of India has Janashree Bima Yojana.<sup>58</sup>

The Crop Insurance Scheme jointly implemented by the State Government and the General Insurance

Company has run into problems, with the company withholding disbursement alleging 'fraud' in a sizeable number of claims. The Karnataka government has taken strong objection to this, since several of the so-called cases of fraud are in fact quite genuine. Because of the failure of rains, many farmers changed their crops from paddy to maize midway through the season; and these changes were not reflected in the records. The government has asked GIC to go ahead and release insurance payments for 40,000 claims over which there is no disagreement, and that the remaining claims could be verified again.<sup>59</sup>

Had crop insurance payments in the six districts of Haveri, Tumkur, Belgaum, Hassan, Shimoga and Gadag been made on schedule, it would have provided much needed relief to farmers in extreme distress.

To take on the problem of usury in the countryside, the Karnataka government issued an ordinance – the Karnataka Prohibition of Charging Exorbitant Interest Ordinance 2003. This Ordinance bans usury and makes illegal the charging of an interest rate above 23 per cent. In the case of unsecured loan and 21 per cent in the case of secured loan, it is the registered moneylenders who, if at all, are likely to be affected by this ordinance. Most of the private financiers are landlords who are not registered moneylenders and do not enter into any written agreements with their creditors. So, this measure is unlikely to have much impact on usury.<sup>60</sup>

The Karnataka government has taken action to control the suicide rate by announcing a set of relief

<sup>58</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

<sup>59</sup> Parvathi Menon, "From Debt to Death," *Frontline*, 10 October 2003.

<sup>60</sup> The Hindu, "The RBI sets up Panel on Rural Credit Delivery," *The Hindu*, 17 December 2003.

measures, which however have not been so far successful. One of the measures is the compensation of Rs. one lakh for the next of the kin of suicide victims. Of the nearly 400 cases of suicide by farmers between April 1 and October 20 during 2003, only 220 were placed before the official committee appointed in the districts to decide upon 'genuine claims'. Of these, more than half have been rejected as ineligible for compensation. Of the 'genuine' cases, only 33 families actually have received money.<sup>61</sup>

The parameters set by the government for the compensation are so rigid that it is not surprising that most cases do not qualify for the compensation. The guideline unambiguously says that the farmer must have committed suicide owing to his inability to repay her loan from a bank or any other recognized credit institution by the government. It is obvious that farmers are committing suicide owing to their inability to repay loans to private moneylenders and not government institutions. The unwillingness of the State Government to recognize this reality had failed the compensation process in the state.<sup>62</sup>

### **Rashtriya Krishi Bima Yojana (RKBY)**

The Comprehensive Corp Insurance Scheme has been implemented in the state since 1985 until Kharif 1999. Subsequently, the Government of India introduced a new scheme of National Agricultural Insurance Scheme (also called Rashtriya Krishi Bima Yojana) during 1999-2000 Rabi. However, the state implemented the scheme from Kharif 2000. The main objectives of the scheme are to provide insurance coverage and financial support to farmers in the event of failure of any of the notified crops as a result of natural calamities, pests and diseases and to encourage farmers to adopt progressive farming practices, with high value inputs and improved technology, besides stabilizing farming income, particularly in the disaster years.

### **Minimum Support Price**

The Minimum Support Price is one of the important mechanisms developed and implemented jointly by the Central and State Governments over years to avoid

distress sale of agricultural produces. This scheme is implemented for mandated crops like paddy, jowar, maize, bajra, tur dal, greengram, blackgram, soyabean, groundnut, sunflower, safflower, bengalgram and cotton. However, in Karnataka market intervention scheme for potato, onion, etc. is in operation. Likewise, floor price scheme for selected commodities like tur dal, copra, etc. is also being implemented.

### **Sankata Harana**

Sankata Harana is a novel scheme introduced by IFFCO during 2001-02. Under this scheme, any farmer purchasing fertilizers through cooperative societies would qualify for relief for accidental death.

### **Personal Accident Insurance Scheme (PAIS) for KCC Holders**

Personal Accident Insurance Scheme covers Kisan Credit Card Holders. The United India Insurance Company Limited is the nodal agency for implementation of this scheme in Karnataka State. The progress achieved, as on December 2001, is 249,704 persons with a premium of 71.61 lakhs.<sup>63</sup>

It is better to identify heavily indebted families and provide them relief over a period. It is sad that the Gramsabhas in Karnataka have not been strengthened by the state by framing appropriate laws and rules, so that what is ensured in the constitution is actually given to the Gram Sabhas and Panchayats.

Section 58 of the Karnataka Panchayat Act 1933 says: "The Gram Panchayat may also make provisions for carrying out within the panchayat area and other work or measure, which is likely to promote the health, safety, comfort, social and economic well-being of the inhabitants of the panchayat area." How can the panchayats do this, when every department of the state government wants to hold on to their powers for themselves without delegating to the panchayats?

The All India Rural Credit Survey pointed out, decades back, the dangers of financing the land related activities by moneylenders. It is high time that the state acts tough on village moneylenders, both licensed and unlicensed.<sup>64</sup>

<sup>61</sup> Parvathi Menon, "Death and Distress," *Frontline*, 5 December 2003.

<sup>62</sup> Parvathi Menon, "From Debt to Death," *Frontline*, 10 October 2003.

<sup>63</sup> G. K. Veeresh, *Farmers Suicides in Karnataka: Report of the Expert Committee for Study on Farmers Suicides*, April 2002, Bangalore, Karnataka.

<sup>64</sup> Manu N. Kulkarni, "Saving Farmer's Lives," *Deccan Herald* (Bangalore), 23 September 2003.



## Farmers Suicides in Punjab

**A**t an estimate, the Punjab farmers are under debt of a whopping amount of Rs. 10,000 crores. The indiscriminate use of chemical fertilizers and insecticide is eroding the fertility of the land, thereby causing unprecedented loss in natural productivity. A report by Indrajeet Singh Jeji, a former MLA and president of Human Rights Organization, says that almost 500 farmers have so far committed suicide in the state. According to Jeji, Lehra and Andana blocks of Punjab alone accounts for about 174 suicidal deaths till June 2003. Farmers, having less than even one acre, are burdened with the debt from Rs. one lakh to 11 lakhs. Some of them jumped in front of the railway tracks while others set themselves on fire, but majority of them poisoned themselves.<sup>65</sup>

One of the main reasons is the collapse of nuclear family in Punjab, which has affected the land holdings. There is severe slump in the earnings of the farmers, which is further adding to their debts. Now, the farmers view agriculture as a loss making occupation, and the realization is causing intense pressure among them. They accuse the State Chief Minister Captain Amrinder Singh of backing out of his earlier poll promise of providing bonus of Rs. 30 per quintal on crops in three instalments. The payment of instalments was restricted to certain pockets of the state, and that too at meager rate of Rs. 10, somewhere only Rs. 5.

Punjab is hailed as the launching pad of Green Revolution in India; but pathetically, the farmers of Punjab are facing a debt burden of thousands of crores. Adverse residual effects of irrational application of

synthetic fertilizers and plant protection agro-chemicals have decreased the fertility status of the soil. Desperate use of these inputs not only falsified their hopes for better yield but also crippled them financially and the resultant frustration induced them to commit suicide. Increasing cost of production and decreasing productivity are proving most damaging. The situation prevailing in eastern UP, Bihar and Orissa is no better.

It puts a big question mark on the entire concept of planning for agro-rural development in the country. Agriculture, which sustains the national economy, is still the most neglected sector on the priority list of national development. It is amazing how the Central or the State government can afford to remain insensitive to the increasing cases of suicides committed by farmers. It hurts one's sensibility that even a tragic situation like this is not enough to put our policy makers and planners to shame.

The genesis of the recent economic crisis in Punjab lies in the distorted structure of its economy and disarticulated 'agro-cultural' social change. The net barter terms of trade (at 1970-71 = 100) between foodgrains and manufactured products was 93.64 in 1971-72 and it deteriorated further to 85.48 in 1990-91. Thereby, this unequal market exchange also tends to weaken the socio-economic position of the rural households, dependant only or mainly on agriculture as cultivators and farm wage workers.<sup>66</sup>

According to a study in Punjab small and marginal farmers and landless labourers were more prone to suicide. 45.2 per cent of the total suicides are by

<sup>65</sup> Nisha Sharma, "Wheat Granary Suffers," *Sahara Times*, 4 October 2003.

<sup>66</sup> Nirmal S. Azad, "Genesis of Economic Crisis in Punjab," *Mainstream*, vol. XLI, no. 47, 8 November 2003.

landless labourers, 24.5 per cent are of small farmers, and 18.8 per cent are by marginal farmers. About 18 per cent report indebtedness as a cause of suicides.

A study by the Agro Economic Research Centre (AERC) of the Punjab Agricultural University (PAU) on the indebtedness of farmers, done for the Ministry of Agriculture, threw up some shocking facts. According to the study, the small and marginal farmers are the largest number; their holdings are small in the state and get merely 27.02 per cent of the total agricultural credit. Here too, the process is marred with wrong selection of beneficiaries, improper monitoring and less promising purposes for which the loans are being advanced, defeating the national objective of providing low-cost credit to this groups.<sup>67</sup>

There are 1706 banking institutions including 942 commercial banks in the rural areas of the state which have raised deposits worth Rs. 12,254 crores and advanced about Rs. 6,000 crores as loans to agriculture sector. The share of certain thrust sectors like dairy and poultry, besides fisheries has decreased in the last three years, and what to talk of diversification. Centre, some time ago, had directed the state to slug-fest

measures so that a national policy could be drafted to benefit the marginal farmers whose conditions are deplorable even after half a century of independence. The study recommended to the state government and centre to adopt the Self-Help Group (SHGs) strategy to provide low cost credit to the small and marginal farmers, most of whom largely are dependent on the commission agents and moneylenders for their credit needs.

Despite an increased flow of credit in the state, crop loans still constitute more than two-thirds of the agricultural advances. Incidentally, there has been a decline in the proportion of advances made to crucial sectors like minor irrigation from 2.82 per cent to 1.09 per cent, land development from 0.47 per cent to 0.38 per cent, farm machinery from 16.83 per cent to 11.67 per cent, dairy farming from 5.37 per cent to 4.90 per cent, and poultry from 1.58 per cent to 0.87 per cent.

It is interesting to note that commercial banks take nearly 15 days to process a loan against seven days by cooperative banks. But the informal sectors, i.e., moneylenders and commission agents process loan within half day.

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<sup>67</sup> Amarjit Thind, "Banks Ignore Small Farmers," *The Tribune* (New Delhi), 22 June 2002.



## Farmers Suicides in Andhra Pradesh

**A**ndhra Pradesh is a close next to Karnataka so far as the number of suicides committed by farmers is concerned. It is a complete reversal of the purpose of economic liberalization. Within the span of past three years there were 688 cases of suicides committed by farmers in just 20 districts of the state. Out of the 490 suicide cases in the country last year, Andhra Pradesh alone accounted for a major share of 385 cases.<sup>68</sup> Even during the current year, as many as 169 farmers of the state have already committed suicide till date. Cotton growers are worst victims of government's misplaced priorities and misconceived planning.

For the cotton growers of the state, the failure of the crop and heavy slump in the market price of cotton was so dreadful that the only course left to them was to commit suicide rather than face the ruthless and unsympathetic state machinery for adopting stringent and coercive methods for recovery of loans. Grim situation arising out of recurring drought for the last four years, unavailability of government and institutional loans to small and marginal farmers, slashing of agricultural and power subsidy leading to escalation in production cost, downslide in market price of agricultural commodities, and dismantling of agricultural extension services as well as closure of Public Distribution System are the contributing factors forcing the farmers to commit suicide.

The land cultivated by the deceased farmers constituted both owned and leased, and majority of them had land not exceeding three acres, both wet and dry. Farmers having small holdings were prone to the

crisis. The number of sources of debt was one source (42 per cent), or two sources (44 per cent), or three sources (14 per cent). No pesticides were supplied by the government agencies. Private companies and multinationals have supplied most of the seeds. In the state, there are 13,540 licensed pesticide shops. Many farmers had tie-up with these shops for seeds and pesticides. Money lenders and landlords constituted 27 per cent of the total source of borrowings, 32 per cent from friends and relatives, 14 per cent from fertilizer shops and middle men, and banks and cooperatives provided only 14 per cent and 12 per cent respectively.

At an estimated 35 per cent of farmers had borrowed Rs. 50,000 or less, 33 per cent had loans between Rs. 50,000 to 1,00,000. When 23 per cent had between one lakh and 1.5 lakh, and four per cent had 1.5 lakh to two lakhs, about four per cent had above two lakhs. Loans spent by the deceased were for seeds, fertilizers and pesticides (89 per cent), digging borewell (6 per cent) and marriages (3 per cent).

Between 1997 and the end of 2000, in just one district of Anantpur in Andhra Pradesh, 1,826 poor (mainly farmers) committed suicides. Most of the deaths were debt related. Rising input costs, falling grain and oilseed prices, and refusal of loans by banks – all policy driven measures – have crushed the farmers. Many who felt that they could no longer feed their families honorably took their lives. Most of them swallowed the pesticide 'monocrotophos,' the input provided free to farmers by the government. But the police gave different versions. As many as 1061, i.e.,

<sup>68</sup> Krishan Bir Choudhry, "Editorial," *Farmers Forum*, vol. 3, no. 10, October 2003.

over 58 per cent were reported due to sickness. The police version of suicides went unchallenged. Even more bizarre was the fact that large number of these went into records as those who had killed themselves due to 'unbearable codoppu noppi' (stomach ache). These farmers were being handed for repayment of amounts as small as Rs. 316, in contrast to reports, which showed how banks have written off over Rs. 8000 crores owed by a handful of powerful corporate houses. Indeed, by imposing duties that minimize the impact of cheap imports, the government accounted Rs. 5000 million to bail out the plantation sector. However, the small producers are driven out by cheaper imports, while major producers have their losses written off.

In Anantapur district of Andhra Pradesh, the population is sparse and farming is limited. With one crop per year, it is totally depending on erratic monsoon. Making a living here is a tough business at the best of times. Today, cheap Malaysian Palmolin imports, following trade liberalization and reduced import tariffs, have led to the erasing of groundnut price and to starvation in the last three years. 243 farmers have committed suicide in Anantapur district alone. Of these, 55 were women and five girls, depressed at their pathetic condition and crop failure.<sup>69</sup>

Fifty-year-old K. Leelavatamma's husband had six acres of land in Chowkunti village. He took loan from moneylenders some years ago. But between indifferent crops and crashing groundnut prices, he realized that there was no way he could repay his loan. On 4 March 2003, the day of Mahashivaratri festival he took his life. His widow sold half of her landholding to repay their debt; she is left with no family income, and now works as agriculture labour.

Twenty five year old Manjula's story is even more tragic. She was ill and her husband, 31-year-old

Ramanna, farmed two acres of land, and borrowed a total of Rs. 70,000 from several moneylenders to treat her problem. The shame and helplessness of the situation forced him to take his life. Manjula is left with two children.

Basically, given the international trade situation, it is not a great time to be in the groundnut farming business. The groundnut crop became uneconomical, once the Central government started importing Palmolin at Rs. 20 per kg. Today, palmolin is available in the market at Rs. 40 to 52 per kg. The retail prices for groundnut oil range from Rs. 52 to 56. Predictably, groundnut oil is not selling very well. The Anantpur farmer needs a return of Rs. 40 per kg for their groundnut. Currently, the farmer only gets about Rs. 20 per kg. This has led to a vicious downward spiral of poverty. Farmers are not able to sell their groundnuts at a reasonable price because of cheap palmolin imports.

Royalseema areas of Andhra Pradesh face severe drought conditions. For the last five years, there has been no rain in August and September, causing the crop to fall. Bits of rain in August and September provide the moisture for the groundnuts to form. With no other crop with the potential to replace groundnut, the situation is truly desperate and rural indebtedness is rife.

A good crop of groundnut should yield 1,500 kg per hectare, while an excellent one gets 2,500 kg. The Anantapur farmers are only managing 200 kg per hectare - just enough for sowing. This meant the crop is too uneconomical to harvest and is left in the field to rot. At this point, the future undoubtedly seems bleak, and more than bleak with the opening up of the economy and import of palmolin. Sadly, despite the groundnut farmers being in such dire straits, little official help seems forthcoming.

<sup>69</sup> Arun Chacko, "Cheap Imports Drive Farmers to Suicide: Making a Living Becoming more and more difficult," *The Tribune* (New Delhi), 4 December 2003.

**TABLE 10.1**  
**Some of the Farmers Who Committed Suicide in Andhra Pradesh in Recent Years**

<i>Sl. No.</i>	<i>Farmer's Name</i>	<i>Village</i>	<i>District</i>
1	Dubashi Rajayya	Narsimpalli	Medak
2	Chikkali Ramulu	Tumkimetla	Mehaboobnagar
3	Kommala Mallayya	Paddapuram	Warangal
4	V. Narasinga Rao	Papayya Palli	Karimnagar
5	Jangu Ravi	Venkatapur	Warangal
6	Narasimha Reddi	Gorlaveedu	Warangal
7	Harmandlu	Modnoour	Nizamabad
8	Natutta Ravi	Kamaram	Warangal
9	Malkalla Ramreddi	Kammarvalli	Adilabad
10	Lakkarru Mogili	Kamaram	Warangal
11	Syamala Mallayya	Nargaram	Warangal
12	Kallepalli Mallayya	Kesavapur	Warangal
13	Srinivasulu	Dharmavaram	Medak
14	Chavarthi Veeraswami	Chintapalli	Warangal
15	Katta Padi Reddi	Yacharam	Nelgonda
16	Yara Sudhakar Reddi	Eessipet	Warangal
17	Kakamonu Veerayya	Visadala	Guntoor
18	Dasari Acunjayya	Goodem	Warangal
19	Ramelvar Gulab	Shampabad	Adilabad
20	G. Rajemdar	Usenpalli	Warangal
21	Nageri Kishan Rao	Eela Kurthi Haveli	Warangal
22	Lurdu Raju	Khammam Goodom	Nelgonda
23	Bandi Kalavathi	Venkatapur	Warangal
24	Khadavat Mangya	Nandya Nayak	Warangal
25	Manupalli Sarayya	Mangapet	Warangal
26	Arula Jagganayya	Malliuduria	Warangal
27	Gangaram Balayya	Peddapuram	Rangareddi
28	Eejagiri Ramabadra	Papayya Palli	Warangal
29	Dasandla Bhumalingam	Chilva Codooru	Karimnagar
30	Cabygyka Sambayya	Serabayyapalli	Warangal
31	Vyasa Srinu	Tanikella	Khammam
32	Gandra Bikaspati	Pegada Palli	Warangal
33	K. Sanjeevayya	Alirajpet	Medak
34	Banotuswami	Bollapalli	Guntoor
35	Galivelu Subba Rao	Peda Nandipadu	Guntoor
36	Dasari Pedda Chennayya	Veepangandla	Karnool
37	Nerati Mallayya	Biranpalli	Warangal
38	Pendli Aanjayya	Dharma Rao Pet	Warangal
39	Khallipalli Ashok	Peddapalli	Kharimnagar
40	Ajmeera Surya	Narayan Tanda	Warangal
41	Pandari Sarayya	Mangapeta	Warangal
42	Eedula Kanti Narshimha Reddi	Pochannapeta	Warangal
43	Kanakayya	Gummadidala	Medak
44	Damodar Reddi	Ummentyala	Mehaboobnagar

45	GolkondaEellayya	Kogil Vayee	Warangal
46	Allepu Radamma	Narsapur	Warangal
47	Kumar	Veleeru	Medak
48	Darga Aanjayya	Manikyamma Goodou	Ranga Reddi
49	Jagiri Komarayya	Ninaala	Warangal
50	Pidialli Rajamallu	Dharmaram	Kharimnagar
51	M. Ella Reddi	Veldada	Warangal
52	Gollavaggu Sateyya	Gundlapalli	Medak
53	Gollavoggu Pramcela	Gundlapalli	Medak
54	Vinaala Sambayya	Kesavapuram	Warangal
55	Madduri Hanimi Reddi	Aaknooru	Karimnagar
56	Viswanadhan	Balugoppa	Buantapuram
57	Tirumala Reddi	Panderlapulli	Karnool
58	Nammi Reddi Srinivasa Reddi	Vernula Palli	Nelgonda
59	Machcha Chandramouli	Kamalapur	Karimnagar
60	Mutyala Lakshmi	Kamalapur	Karimnagar
61	Anand	Sitarampuram	Warangal
62	Yausafmia	Aaliyabad	Medak
63	Buchayya	Pegadapalli	Warangal
64	Mediboina Ramulu	Chinnayagoodem	West Godavri
65	Eemmani Balanjineyulu	Tekula Kurpa	Khammam
66	Banootu Bitya	Sitampeta	Khammam
67	G. Krishnayya	Yeskoru	Khammam
68	Tenali Nagulu	Marsukunta	Khammam
69	Hillikoonda Jagannadham	Sirooly	
70	Venkata Reddi	Gummadidala	Medak
71	Venkata Reddi	Lingampalli	Nelgonda
72	Dharmasotu Lakshmi	Jagannadapuram	Khammam
73	Katla Komrayya	Narsingapur	Warangal
74	Gousu	Teegul	Medak
75	Vemula Aayelayya	Bhupatipur	Karimnagar
76	Battula Narasimhulu	Ganda Boyianapalli	Chittur
77		Kumbamvaripalli	
78	Chinna Venkata Danayya	Chandragoodem	Krishna
79		Borragoodem	
80	Bhukya Sankar	Eeryatanda	Warangal
81	Gaogu Ayyellayya	Gaoremkunta	Warangal
82	Chinta Vijay	Vangavahad	Warangal
83	Mamidi Lachavva	Rechapalli	Karimnagar
84	Vuyyuru Krishna Reddi	Vuppalachalaka	Khammam
85	Masetli Bhumanna	Yaaval	Adilabad
86	Somayya	Jamikunta	Warangal
87	Katkuri Kanakamallu	Gurrekunta	Warangal
88	Pantulu	Papayyapeta	Warangal
89	Aalasyam Venkateswaralu	Polisetigundam	Warangal
90	Negarakanti Yellayya	Manasapalli	Warangal
91	Tuppata Mallayya	Timmapur	Medak

92	Kavarla Ramesh	Begampeta	Medak
93	Bonaala Saramma	Gurrampalli	Karimnagar
94	Kalipeni Venkatayya	Sriampur	Karimnagar
95	Dhannasam Hanmayya	Mudgulchittempalli	Ragareddi
96	Bollineedi Siddarao	Rimmanagooda	Medak
97	Chaliti Nammireddi	Nagaram	Warangal
98	Aasuaka Narsooji	Kadivendi	Warangal
99	Eengoli Chinaramulu	Nandigama	Warangal
100	Balabi Badrayya	Bagrolipeta	Warangal
101	Samini Lakshmi	Ramanapuram	Warangal
102	Lakshamma	Tanduru	Khammam
103	Devara Srisilam	Pedda Madooru	Warangal
104	Pjanha Reddi	Ganggalapalli	Mehaboobnagar
105	Pittala Samkar	Jayagiri	Warangal
106	Choudarapu Yellayya	Mahmadapuram	Warangal

A study on farmers' suicides in Andhra Pradesh was undertaken by AWARE, an NGO, to identify various factors that led farmers to commit suicide and to suggest possible solutions to avert such suicides in future. The study included 307 suicide cases, majority of which were from Telangana region (250 cases). The farmers who committed suicides were mostly cotton growers. Out of 92 sample farmers surveyed, 89 per cent were cotton growers. The reasons attributed for suicides were mostly crop failure due to pests and use of defective pesticides. Only six per cent of the farmers were able to get technical advice from mass media and the major sources of technical advice were from private pesticide shop owners. The amount of debts of the deceased farmers ranged from less than Rs. 50,000 to more than 1.5 lakh. The range included Rs. 50,000 or less (35 per cent), Rs. 50,000 to 100,000 (33 per cent), 1 lakh to 1.5 lakhs (23 per cent), and more than 1.5 lakhs (4 per cent). The loan spent by the deceased farmers was on seeds, fertilizers and pesticide (89 per cent), digging borewell (6 per cent) and for marriages (3.5 per cent). The most common method adopted to

commit suicide was consuming pesticide (90 per cent) followed by hanging (8 per cent) and drowning (2 per cent). According to P. V. Ramanna, Director of AWARE, almost half of the farmers died under 40 years of age.

A Survey conducted by Andhra Pradesh Ryot Union identified the policy of liberalization as primarily responsible for suicides. The liberalization process affected worst the small and marginal farmers. To check-up the increasing suicidal deaths in the state, National Human Rights Commission had assigned K. R. Venugopal, a retired IAS Officer, the responsibility to find out the actual cause of mass suicides. Venugopal cited lack of cooperation on behalf of the State Government as the cause. He also recommended special compensation of Rs. 3 lakh to the families of those who committed suicides. It may be mentioned that only 20 per cent of farmers received assistance in agriculture while the rest (80 per cent) had to knock the door of private moneylenders for their needs. Moneylenders charge interest to the tune of 36 to 120 per cent.<sup>70</sup>

<sup>70</sup> Kamal Burmesh, "Andhra is a Suicide State," *Sahara India*, 4 October 2003.



## Farmers Suicides in West Bengal

Unable to bear the soaring interests on bank-loans, over 80 farmers have ended their lives in the last three months in 2003 in West Bengal. Most of them hail from the rice-yielding districts of Burdwan and Bankura. Over 1,000 have killed themselves in the past year.<sup>71</sup>

Paradoxically, Burdwan, where most of the deaths have been reported, is known as the 'rice bowl' of the East. The farmers are unable to meet the 16 per cent interest on loan charged by the public sector banks. Even the few micro-finance institutions have failed to perform, forcing the farmers into a vicious debt trap."

What was acted as a double whammy for farmers is the poor price for their yields in the open market in the wake of a bumper harvest in the neighbouring states and cheap imports from South East Asia, and the late reaction of the State Government in offering the minimum support price.

A sluggish jute market following the advent of an all-devouring plastic industry has prevented the Jute Corporation from lifting the stocks in time, complicating the situation further. However, according to Nirupam Sen, the State Industries Minister, "Reports that the farmers are committing suicide due to bank loans are not fully true. Why should the farmers of Burdwan commit suicide when they are far better off than farmers of many other districts."

The West Bengal Left Front government's much-eulogized programme of land reform - a key to its electoral success for more than two decades, is regressing under the impact of liberalization. Small and marginal farmers, who were the main beneficiaries

of land reform, are victims of the fallout. No longer are they the instruments of social and economic change and productivity that they had been till recently. The gradual withdrawal of state subsidies for inputs such as fertilizer and seeds and the rising irrigation costs are making farming unaffordable for small and marginal farmers, who form 76 per cent of the agricultural population and operate 60 per cent of the cultivable land.<sup>72</sup>

Small and marginal farmers are forced either to sell or give land on lease to the rich class. This is not only swelling the ranks of land-less agricultural workers but has also begun negating the gains of land reforms. According to a report, in Burdwan, 60 per cent of 224,051 patta holders owning about 80,000 hectares of vested land under the governments land reforms programme have been forced to sell off their uneconomical holdings. The buyers are mostly big landholders or the new rural rich who have been investing heavily in farming.

In fact, there is growing penetration of the capitalist mode of production in the agriculture. Already several multinational companies engaged in food processing industries have been making bids to buy vast tracks of good farmland in the state. Considering the present policy of the centre, keeping these companies out of agriculture is just out of question. On the contrary, the process will get expedited in the coming years. The rise in production costs has pitted the small and marginal farmers in an unequal race. It is like asking a physically disabled person to run against Carl Lewis. As long as the prices of input

<sup>71</sup> Saugar Sengupta, "West Bengal Red with Tillers' Blood," *The Pioneer* (New Delhi), 2003.

<sup>72</sup> Ambarish Dutta, "Sufferings of the Farmers," *News Times* (Hyderabad), 17 December 2001.

were heavily subsidized and controlled, small farmers could somehow manage to eke out their livelihood from their land. Now, their land is either getting sold or being taken on rent by rich landlords.

In Burdwan, a new class of rich farmers known as waterlords has also emerged following the scarcity of DVC water and falling levels of sub-soil water in the

district. Owing to electrically operated submersible pumps, the waterlords earn large amount by selling high priced water to farmers. The small and marginal farmers cannot afford this price. The small farmers, whose holdings are adjacent to those waterlords, are being forced to lease out their land to them.

## Farmers Suicides in Other States



Farmer's suicides are perhaps the reflection of the breakdown of institutional safety nets, which in the past have cushioned the impact of agrarian crisis. The state government of Andhra Pradesh has publicly asked farmers not to grow more paddies. In Punjab, the citadel of Green Revolution, farmers are being asked to shift from foodgrains like wheat and paddy to cash crops.

At the height of paddy harvesting season in September 2000, hundreds of thousands of farmers in the frontline agricultural state of Punjab, Haryana and Western UP had waited for over three weeks before the government agencies were forced to purchase the excess stocks. Hundreds of farmers, unable to bear the economic burden that comes with crop cultivation, preferred to commit suicide by drinking pesticides.<sup>73</sup>

Un-remunerative prices and heavy indebtedness have driven scores of peasants to suicide in UP, MP, Rajasthan, Maharashtra and other states. In the name of reducing fiscal deficit, subsidies on the food supplied through the Public Distribution System have been reduced or eliminated. The off-take has naturally slackened and Food Corporation is reluctant to procure food grains on one pretext or the other. The faith of the farmers in the procurement system, which was the corner stone of the policy, aimed at self-sufficiency in food, is shaken.<sup>74</sup>

This coupled with the declining rate of public investment in agriculture, which again is a direct consequence of the deliberate policy of reducing

government expenditure and investment, is threatening the return of nightmare of food shortages and dependence on imported foodgrains, which marked the decades of 1950s and 1960s.

According to Prof. Y. K. Alagh, former Minister and member of Planning Commission, the profitability rates for farmers have been declining since 1990. At the same time, the State has reduced its intervention, leaving the farmers at the mercy of free market. In Rajasthan, during the last five years, more than 330 deaths by farmers have been reported. Declining profitability rate is one of the causes of suicides.

Ramkaran of Rasheedpura in Sikar killed himself on 31 August 2002, because the fields produced nothing in three years. Three years ago in the same village, Amra Ram poisoned himself when onion prices crashed. Gyan Singh of Malsai village in the same district committed suicide when his onion fetched less than what it had cost him to take the crop to the market.

More than 80 suicides had been reported since May 2001 till December 2003 in districts of the Vidharbha region of Maharashtra. In six weeks from early October to mid November 2002, nine suicides were reported in two districts, five of them from Ralegaon. In almost every case, the reasons for suicide are the same – poor price of the agriculture produce, crop failure and the massive indebtedness. A large number of the farmers committed suicides by consuming pesticides.

<sup>73</sup> Devender Sharma, "Reaping a Grain Harvest," *Sahara Times* (New Delhi), 4 October 2003.

<sup>74</sup> Vandana Shiva, Afsar H. Jafri and Kunwar Jalees, *The Mirage of Market Access: How Globalization is Destroying Farmers Lives and Livelihood*, RFSTE, New Delhi, 2003.

The sad part of the whole story is that the state administration is more occupied with finding holes in the motive for suicides, rather than extending a helping hand to the bereaved families. Unlike in the past, when the families took the extreme step when their crop failed, this time the cause for the suicide is more on account of their inability to repay loan.

According to Utsa Patnaik, the well-known economist, "such crisis of mounting indebtedness and despair is unprecedented in independent India and is the direct result of the trade liberalization and WTO policies."

Majority of the cotton growers are small farmers. They are highly price-responsive and have been so since colonial times. Cotton prices improved in the early 1990s, and unregulated exports were permitted; so, hundreds of thousands of farmers expanded the area under cotton.

Adding to the farmer's problem is the increase in cotton imports, particularly from USA. With the government lifting quantitative restrictions under WTO, cotton imports from the USA increased from 21,221 tonnes in 1999 to 48,805 tonnes in 2000. By permitting imports of cotton at five per cent duty, the central Government destroyed the domestic market.

Following Andhra Pradesh and Punjab, agricultural debts and farmers' suicides are now knocking the door of UP, especially potato growers. While the farmers are spending Rs. 225/quintal on production, potatoes are being sold for Rs. 40/quintal, leaving farmers at a loss of Rs. 200 for every quintal produced. The cost of production per acre is between Rs. 55,000 to Rs. 65,000, of which the cost of seed alone is Rs. 40,000.

That farmers are struggling to survive against immeasurably difficult odds is borne out by the number of suicides by farmers throughout the country. At an estimate, more than 20,000 farmers from all over the country had fallen victims to the high costs of production, spurious seeds, crop loss, fall in prices and rising debts.

The policies of globalization and trade liberalization have created the farm crisis in general and the potato crisis in particular at three levels.

1. A shift from 'food first to trade first' and 'farmer first to corporate first'.
2. A shift from diversity and multi-functionality of agriculture to monoculture and standardization, chemical and capital intensification of production, and deregulation of the input sector, especially seeds leading to rising costs of production.
3. Deregulation of markets and withdrawal of state from effective price regulation, leading to collapse in price of farm commodities.

The new agriculture policies are based on withdrawing support to farmers and creating new subsidies for agro-processing industry and agri-business. The subsidies are given to cold storage and transport. These subsidies do not go to farmers and producers. They go to traders and corporations. PepsiCo's entry in Punjab was the first example of this trade policy. When the market rate of tomatoes was Rs. 20 per kg, PepsiCo was paying farmers only Rs. 0.50 to 0.80 per kg, but collecting ten times that amount as a transport subsidy from government.

Likewise, cold storage in a particular year in UP received Rs. 50 crores in subsidies, but this was not the subsidy to farmers. A farmer pays the cold storage owner Rs. 120 per sack for storage. Cold storage owners hike the charge to exploit the crisis. UP government cited the variability of size and the standardization of the agro-processing industry as a reason for not procuring potatoes from farmers in spite of the distress. Size does not matter for the Indian kitchen. Our "Aaloo ki subzi" or "Aaloo Paratha" does need the Russet Burbank (a variety of potato) that McDonald needs for its French Fries. McDonald needs the Russet Burbank because of its size. For instance 40 per cent of all McDonald fries must be two to three inches long, another 40 per cent must be over three inches and the remaining 20 per cent can be less than two inches and the Russet Burbank fits perfectly. The economic forces of food processing push cultivation to a single crop, yielding uniformity and threatening the ecological stability of agriculture more than it has been in the past.<sup>75</sup>

India is the third largest producer of potatoes in

<sup>75</sup> Vandana Shiva, Afsar H. Jafri and Kunwar Jalees, *The Mirage of Market Access: How Globalization is Destroying Farmers Lives and Livelihood*, RFSTE, New Delhi, 2003.

the world, but lacking in export. The processing industry consumes only 2 per cent of the total produce. The processing industry is limited to mainly making wafers, whereas it can make potato powder, which can be used as a thickening agent or even nuggets, which are being used in preparing biscuits and soups among a host of other things.<sup>76</sup>

While the government continues announcing procurement prices and procurement centres, governmental intervention in price regulation and procurement, however, disappeared under globalization. The government announced Rs. 195 per quintal as the procurement price of potatoes and opening of eight centres for procurement. However, no government procurement was done to support farmers and ensure a fair price. Prices had therefore fallen to Rs. 40 to 100 per quintal, a bonanza for the agro-processing industry, but a disaster for the grower, pushed to suicide in despair. The failure of the government to buy the potatoes from the peasants has forced them to commit suicide. Bhagwan Singh, a potato grower in village Nadas, Agra district committed suicide due to falling price of potatoes.

The impact of new agriculture policy has been to promote a shift from foodgrain to vegetables and perishable commodities. While grains can be stored and consumed locally, potatoes and tomatoes must be sold immediately. A vegetable-centered policy thus decreases food security and increases farmers' vulnerability to the market. While this promotes monoculture of perishable commodities, the term used for these monocultures is "diversification" in typical doublespeak of globalization.

One in every 200 households in rural India and one in every 1,000 households in towns go "chronically

hungry," not getting enough to eat in any of the months. Since the country has about 200 million households with five persons each, the number of people going hungry must be huge. These facts brought to light by the latest round (57<sup>th</sup>) of the National Sample Survey (NSS) pertaining to the year, June 2001 to June 2002, provide sobering thoughts for the country, which is in a celebrative mood with the much-touted "feel-good factor" about its economic performance. The report on "Household consumer expenditure and employment, unemployment situation in India, 2001-02" highlights that 16 out of 1,000 rural households and three out of 1,000 urban households went seasonally hungry - they did not get enough food in many months of the year.

The average per capita monthly consumer expenditure in urban areas was Rs. 933. In villages, the monthly consumer expenditure was only Rs. 498.

India is spending less on food in the total expenditure. This is true for both towns and villages. Despite the decline, rural India continues to spend more than half of the total consumption expenditure on food. The share of food in total expenditure declined to 43 per cent in urban areas in 2001-02 from 56 per cent in 1987-88 (43<sup>rd</sup> NSS round). For villages, the decline was to 55.5 per cent from 64 per cent.

The spending on cereals as a proportion of the total expenditure is down to 19 per cent in villages and 11 per cent in towns. Rural India spent Rs. 276 on food, of which it spent Rs. 96 on cereals and Rs. 93 on milk, milk products, vegetables and edible oil. For urban India, the monthly expenditure per capita on food was Rs. 402, of which only Rs. 99 went towards cereals while Rs. 148 was spent on milk, vegetables and edible oil.

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<sup>76</sup> Yeshi Seli, "A Brown Revolution," *Business India* (Mumbai), 22 December 2003-4 January 2004.

## Recommendations to stop Farmers Suicides

Whatever may be the long-term impact of globalization and WTO regime on Indian agricultural commodities in the last few years, it has had an adverse impact on the income of farmers. This is compounded by the cut in the agricultural and power subsidies and increase in the cost of cultivation. Notwithstanding our self-congratulatory performance in Cancun, the rich farmers in the US and Western Europe will continue to enjoy large subsidies leaving their poor brethren in India in the lurch.

No year offers to the farmers of India cheers because of the alternate scourges of drought and floods. Poor farmers are forced with a Hobson's choice. They have to choose between a deluge and a drought as nature's inevitable fury year after year. This has been the ordeal before and after the Independence with the so-called crop insurance scheme still remaining a mirage. The new farm policy, while promising a lot for those who dare venture into agro business, offers little hope for millions of marginalized farmers who wait for the elusive drops to moist their parched fields, or one stabbed on back by the sudden floods.

In Karnataka, the continuous drought for the last three years and the consequent failure of crops has no doubt further contributed to the misery of farmers and their indebtedness. The Karnataka government responded by announcing a package of Rs. 856 crores to deal with the situation. It includes compensation of one lakh rupees for every affected family and relief in payment loans. The State government also issued an ordinance banning usury and declaring exorbitant

interest rates illegal. These measures may sound fine on paper, but are they really effective?

First, let us consider the payment of compensation. According to the guidelines framed by the government, a family will be eligible only if the farmer who committed suicide owing to inability to repay the loan has borrowed it from a bank or a credit institution recognized by the government will be eligible. It is well known that suicides are caused more by the inability to repay loans to private moneylenders rather than to banks. Over half the number of claims have been rejected on grounds of ineligibility. The ground realities seem to have been ignored.<sup>77</sup>

Secondly, the ordinance issued to overcome the problem of usury is not likely to free the farmer from the clutches of the greedy moneylenders. The long arm of law can catch only the registered, and not the unregistered, financier. The latter does not enter into any written (if at all written, not registered) agreement before lending to the farmer and is bound to continue usuries, and the needy farmer will continue to depend on this for cash requirements.

The third issue that requires careful scrutiny is the Crop Insurance Scheme, intended to take care of cases of crop failure and provide genuine relief to the affected farmers. The scheme seems to be facing hurdles. The General Insurance Corporation rejected several claims as fraudulent.

The issue of farmers suicide cannot be looked in isolation, but from the broader perspective of the agriculture scenario in the country. According to a study on suicides of farmers in Karnataka and Andhra

<sup>77</sup> A. Ravindra, "Born in Debt, Die in Debt," *The New Indian Express* (Bangalore), 19 October 2003.

Pradesh, a trend is seen towards food crops making way for commercial crops in most of the areas where suicides have occurred. This involves purchase of wider range of inputs with ready cash. Most of the suicides are by small and marginal farmers who fall into the trap of private moneylenders. If the crop is good, the price of the produce goes down, and they do not reap the benefit. If it fails, they become indebted. If the crop fails continuously, they become more indebted forcing the farmers to commit suicide.

It is time to adopt policies, which are realistic and aimed at short term as well as long term solutions. In the first place, strategies must be devised to enable the small and marginal farmers greater access to institutional credit and discourage them from the shyalocks tempting them with informal credit. Farmers need to be educated to adopt proper crop-mix. The Cauvery water dispute between Karnataka and Tamil Nadu is mostly caused by the obsession of farmers in both the States with cultivating paddy and sugarcane, which require huge quantities of water. There is a need for shift in the mindset from a commodity-centered approach to an entirely new cropping or farming system based on integrated natural resource management.

We need to develop a comprehensive policy taking into account all the related aspects - agrarian reforms, rural credit system, agricultural insurance, crop changes, employment opportunities and the role of Panchayat Raj Institutions. There is a need for the total revitalization and revamping of the farm sector and rural financial institutions to ensure average per cent age of sustainable growth per annum for the sector; otherwise the ambitious target of eight per cent growth rate per annum during tenth plan (2002-2007) would remain a dream, following are some suggestions and recommendations to alleviate the present situation.

- To sustain the family of the deceased, all the financial help should be provided as 'Fixed

Deposit' in the bank, with quarterly payment of interest.

- A comprehensive Agricultural Insurance Scheme should be launched. Specific attention should be given to cover cash crops - like cotton, sugarcane and edible oils.
- Organic farming should be promoted to avoid or minimize the cost of pesticides and fertilizers.
- Biodiversity must be the basis of production to reduce vulnerability to climate and markets.
- Strongest action under Indian Penal Code should be taken against suppliers and manufactures of spurious pesticides.
- Likewise, the suppliers of spurious/inferior seeds must be punished.
- Seed supply must be maintained as a public god to protect farmers' rights.
- Integrated Pest Management (IPM) should be popularized among farmers.
- Institutionalized Credit System to the farmers must be simplified.
- Moneylenders charging the exorbitant rate of interest must be punished.
- Gram Panchayats should evolve a mechanism to identify the indebted and suicide prone farmers and help them to overcome the crisis.
- Extension agencies with a vision of eco-friendly sustainable development should guide the farmers to make the efficient use of water, electricity, pesticide and other inputs.
- The role of commission agents, traders and intermediaries should be minimized to facilitate the farmers to fetch maximum price of their produce.
- Agriculture policy needs to shift from its current bias of 'corporates first' to 'farmers first'.

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**Chronic Hunger Still Haunts India**

<ul style="list-style-type: none"> <li>• <b>Monthly Per Capita Consumer Expenditure (Urban)</b></li> </ul>	Rs. 933
<ul style="list-style-type: none"> <li>• <b>Monthly Per Capita Consumer Expenditure (Rural)</b></li> </ul>	Rs. 498
<ul style="list-style-type: none"> <li>• <b>Of Per Capita spending in Rural India</b> <ul style="list-style-type: none"> <li>(a) FOOD               <ul style="list-style-type: none"> <li>Cereals</li> <li>Milk, Milk Products, Vegetables and Edible oils</li> </ul> </li> <li>(b) NON-FOOD               <ul style="list-style-type: none"> <li>Fuel and Light</li> <li>Clothing and Footwear</li> </ul> </li> </ul> </li> </ul>	Rs. 276 (55.5% of total spending) <ul style="list-style-type: none"> <li>Rs. 96</li> <li>Rs. 93</li> <li>Rs. 222</li> <li>Rs. 44</li> <li>Rs. 40</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Of Per Capita Spending in Urban India</b> <ul style="list-style-type: none"> <li>(a) FOOD               <ul style="list-style-type: none"> <li>Cereals</li> <li>Milk, Milk Products, Vegetables and Edible oils</li> </ul> </li> <li>(b) NON-FOOD               <ul style="list-style-type: none"> <li>Fuel and Light</li> <li>Clothing and Footwear</li> </ul> </li> </ul> </li> </ul>	Rs. 402 <ul style="list-style-type: none"> <li>Rs. 99</li> <li>Rs. 148</li> <li>Rs. 531</li> <li>Rs. 83</li> <li>Rs. 68</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Living Conditions</b> <ul style="list-style-type: none"> <li>(a) Rural Households in own house</li> <li>(b) Urban Households in own house</li> <li>(c) Urban Household in rented house</li> <li>(d) Urban Households homeless</li> <li>(e) Urban Households with access to electricity</li> <li>(f) Rural Households with access to electricity</li> </ul> </li> </ul>	94% <ul style="list-style-type: none"> <li>60%</li> <li>34%</li> <li>6%</li> <li>91%</li> <li>52%</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Employment</b> <ul style="list-style-type: none"> <li>(a) Rural Population employed</li> <li>(b) Urban Population employed</li> <li>(c) Workers in male urban population</li> <li>(d) Workers in male rural population</li> <li>(e) Workers in female Urban population</li> <li>(f) Workers in female Rural population</li> </ul> </li> </ul>	43% <ul style="list-style-type: none"> <li>36%</li> <li>55%</li> <li>55%</li> <li>14%</li> <li>31%</li> </ul>

Source: "Chronic Hunger Still Haunts India," **The Times of India** (New Delhi) 18 December 2003.