



## **INDEBTEDNESS AND FARMERS SUICIDE IN VIDARBHA REGION, MAHARASHTRA**

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### **Abstract**

*Indian agriculture is backbone of the Indian Economy. After the independence of India the Government starts the development through Five Year Plans overall development of the country. In the First and Third Five Year Plan the Government gave the top priority to the agriculture development, irrigation, education and health sector. In the Third Five Year Plan government give the top priority to the use the High Yield Variety Seeds, use of insecticide, use of Pesticide and mechanization of farming in the state of Punjab, Haryana, Uttar Pradesh, Kerala, Tamil Nadu and Maharashtra. With the emergence of the green revaluation in 1960 onwards not only the agriculture production is increased but also India become self sufficient in food grains production. In some part of the India only one cash crops were producing the farmers then the crop failure, heavy rains, double sowing of the seeds, drought, untimely rains, low market rates, control of the businessman on the market, no cold storage for the store of the production of farmers and the government policies related to the agriculture goes in against to the farmers. After 1991 adaptation the Liberalization, Privatization and Globalization policy in India problem of Farmers' Suicide is one of the vital concerns that need to be addressed by the Government. The government of India and Government of Maharashtra are trying to control the farmer's suicide in the vidarbha region. The Government declares the Special Packages for this region. From 1995 to till 2016 more than 60, 750 thousand of farmers are committed suicide in the region and 2, 92 400 farmers committed suicide in allover India. So it is alarming of the sector for the agriculture and one major social problem as a farmer's suicide is increased in Rural India.*

**Keywords:** *cotton, white-fly, suicides, indebtedness, agrarian crisis.*



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### **Introduction**

**“Indian farmer born in debt, lives in debt, dies in debts and bequeath in debt”-** Sir Malcolm Darling, British Researcher & Writer -1925.

### **Royal Commission**

In 1925, when Lord Reading was the Victory, India the Government of India awoke to the necessity of giving a new impulse to the development of agriculture in India. Imputes was provided by the resolution the Working Committee of the Indian National Congress, which in

1920 decided that four-fold constructive programme of the party should be taken to the villages. This programme included production and use of Khadi through hand spinning, promotion of communal unity, prevention of the use of alcoholic drinks and removal of untouchability. The Congress leader, headed by Mahatma Gandhi, who had been so far preoccupied by other problems, had started taking interest in the rural areas and the peasantry. All these factors combined brought the problem of agricultural development or rural reconstruction to the fore.

While suggesting solutions to the problem, Fazal-i-Husain recommended the strengthening of Central Research with men and money, and more investment of funds in education, agriculture, co-operation and local self government in the provinces. Finally, he recommended the appointment of Royal Commission to go into the question of how to increase the agriculture output of the country and to improve the economic condition of the people.

The Royal Commission on Agriculture was appointed in 1928 under the chairmanship of Victor Alexander Jon Hope and the other members of the commission were Sir Henry Staveland Lawrence, Sir Thomas Middleton, Sir Ganga Ram, Sir James MacKenna, Hubert Calvert, Raja Shri Krishna Gajapati, Narayan Guru Dev, Nagendranathe Gangulee, Lodhi Karim Hyder and Balkrishna Sitaram Kamat.

The commission was directed "to examine and report on the present conditions of the agricultural and rural economy in British India and to make recommendations for the improvement of agriculture and promote the welfare and prosperity of the rural population". The Commission recognized that "India is still pre-eminently the land of the small holders. The typical agriculturist is still the man who possesses a pair of bullocks and who cultivates a few acres with the assistance of his family and occasional hired labours and he requires all the helps which science can afford and which organization, education and training can bring within his reach". The report emphasized the importance of providing for a minimum standard of life in villages and controlling the rate of growth of population in promoting agricultural development. The modernization of Indian agriculture was to be brought about through research, extension, greater co-operation of various departments dealing with agriculture and the development of co-operative institutions. The commission made detailed recommendations in the fields of agricultural research, crop production, animal husbandry, forestry, fisheries, co-operation, village development, agricultural finance, communications, marketing, education and public health. Under crop husbandry recommendations were made for anti-soil-erosion measures, the improvement of crop varieties, seed production improved

implementation, the use of organic manures, plant-protection measures and ocular demonstrations.

The Royal Commission on Agriculture recognized the importance of research and stated that the basis of all agricultural progress was experiment. The Commission proposed that an Imperial Council of Agricultural Research should be constituted, the primary function of which would be to promote, guide and co-ordinate agricultural research through India. The Government of India, Department of Education, Health and Lands after giving careful consideration to the recommendation made by the Royal Commission on Agriculture decided to set up the Imperial Council of Agricultural Research by their resolution of Simla, dated 23 May 1929. Sir Muhammad Habibullah was the first President of the ICAR.

### **Planning Commission of India**

After the independence of India the Government of India appointed on national level statutory body for the planning of next five years of overall planning and way of execution of the programmes and schemes which are formed by the government. Planning Commission was set up by a Resolution of the Government of India in March 1950 in by pursuance of declared objectives of the Government to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country, increasing production and offering opportunities to all for employment in the service of the community. The Planning Commission was charged with the responsibility of making assessment of all resources of the country, augmenting deficient resources, formulating plans for the most effective and balanced utilization of resources and determining priorities. Jawaharlal Nehru was the first Chairman of the Planning Commission.

### **NITI Aayog**

The National Institution for Transforming India, also called NITI Aayog, was formed via a resolution of the Union Cabinet on January 1, 2015. NITI Aayog is the premier policy 'Think Tank' of the Government of India, providing both directional and policy inputs. While designing strategic and long term policies and programmes for the Government of India, NITI Aayog also provides relevant technical advice to the Centre and States.

The Government of India, in keeping with its reform agenda, constituted the NITI Aayog to replace the Planning Commission instituted in 1950. This was done in order to better serve the needs and aspirations of the people of India. An important evolutionary change from the past, NITI Aayog acts as the quintessential platform of the Government of India to bring States to act together in national interest, and thereby fosters Cooperative Federalism. At the core of NITI Aayog's creation are two hubs – Team India Hub and the Knowledge and

Innovation Hub. The Team India Hub leads the engagement of states with the Central government, while the Knowledge and Innovation Hub builds NITI's think-tank capabilities. These hubs reflect the two key tasks of the Aayog.

NITI Aayog is also developing itself as a State of the Art Resource Center; with the necessary resources, knowledge and skills that will enable it to act with speed, promote research and innovation provide strategic policy vision for the government and deal with contingent issues.

### **Farmers Suicide in India**

The epidemic of most tragic face of India's Farmers Suicide emerged from 1995 from the state of Andhra Pradesh and it spread in all over India and day by day it's increasing. This epidemic of Farmers Suicide starts in the prosperous state in Punjab and Karnataka also. A large number of farmer's suicides by farmers in various parts of the country are perhaps the most distressing phenomenon in India. (Kaur, 2011). The problems of farmers suicide become a social problem because of the number of farmer's suicide are increase as well as the majority of states are facing the same problem. In last 20 years, nearly 3 lakh farmers have committed suicide by hanging themselves, ingesting pesticides and so many other methods they are using for the committing suicide. The suicide rate among in the Indian farmers was 47 % higher than the national average, according to a 2001 census. In India on an average forty-nine farmers commit suicide every day, leaving behind orphans, widows and old age mother and fathers. In Maharashtra from 1995 to 2013, 60,750 farmers committed suicide.

Agrarian crisis has mainly impacted the small and marginal farmers resulting in suicides in many parts of India. The majority of farmers are in the category of small and marginal farmers and their proportion is growing over time. In 2010-11 marginal and small farms accounted for 85.01 % of the operational holdings and 45 % of the operational area (GOI, 2010-11). These farms are uneconomical and cannot yield income enough to sustain the families' requirements. India loses 2,035 farmers every day to other sectors, said by an Indian NGO's called Center for the Studies of Developing Societies and about 76% are ready to quit agriculture for better jobs. According to recent government data, about 52% of India's agricultural households are indebted (Umar 2015). Even the number of cultivators has declined from 49.9% in 1951 to 24.6 % in 2011. Where as the % of agricultural labourers has increased from 19.5 % in 1951 to 30 % in 2011 (NCRB, 2014)

**Table No. 1** show the data of the suicide of farmers, all suicides and the % share of farmers suicide shows an irregular pattern as their number of farmers was highest during 2004 and the lowest during 2013 One of the main reasons for committing suicide may be attributed to growth rate in agriculture and allied sector. In 2004-05, the number of farmer's suicide was

highest as the growth rate at the current prices in agriculture and allied sector was 3.18% only where as during 2013-14, the growth rate of this sector was 15.89 % and at the same time the suicide rate was lowest (GOI, 2014. But the numbers of all other suicides shows an increasing trend throughout the period. The % share of farmers suicide remained above the 20 % throughout the period expect the year 2013.

**Table No: 1 Numbers and Trends in Farmers Suicide in India**

<b>Year</b>	<b>Farmers Suicides</b>	<b>All Suicides</b>	<b>Farmers Suicide % of all Suicides</b>
2000	16603	108593	15.3
2001	16415	108506	15.1
2002	17971	110417	16.3
2003	17164	110851	15.5
2004	18241	113697	16.0
2005	17131	113914	15.0
2006	17060	118112	14.4
2007	16632	122637	13.6
2008	16196	125017	13.0
2009	17368	127151	13.7
2010	15964	134599	11.9
2011	14027	135585	10.3
2012	13754	120488	11.4
2013	11772	134799	8.7
Total number of suicides in the period 2000-2013	226298	1684366	13.47

**Source: NCRB Various Issues.**

National Crime Records Bureau (NCRB) released its annual report titled “Accidental Deaths & Suicide in India 2014” (ADSI) According to this reports, 6710 agricultural labourers and 5650 farmers have committed suicides and this constituted 9.4 % of overall suicides in India in 2014. The highest number of farmer’s suicides has been reported in Maharashtra followed by Telangana, Madhya Pradesh, Chhattisgarh and Karnataka These Big-Five states have become the hub of farmer’s suicides in the country.

**Table No: 2** shows the state wise and community wise farmer’s suicide for major states of India during 2014. It is realized that almost all the categories of farmers committed suicide, but the marginal and small farmers together have the highest proportion in some of the Indian states because their proportion is also highest among the farm community. During 2010-11, marginal and small farmers accounted for 85.01 % of the operational holdings and 45 % of the operated area as against 0.70 % in the operational area.

**Table No: 2 Distribution of Farmers Suicide in major States by Land Status**

<b>State</b>	<b>Marginal Farmers</b>	<b>Small Farmers</b>	<b>Medium Farmers</b>	<b>Large Farmers</b>
Andhra Pradesh	64	48	47	1
Assam	4	10	7	0
Chhattisgarh	136	195	89	23
Gujarat	3	8	30	23
Haryana	0	2	10	2
Himachal Pradesh	14	18	0	0
Karnataka	51	149	117	4
Kerala	44	43	18	2
Madhya Pradesh	403	267	150	6
Maharashtra	627	1135	544	62
Punjab	3	14	7	0
Sikkim	22	0	13	0
Tamil Nadu	48	17	3	0
Telangana	129	366	377	26
Uttar Pradesh	13	28	11	1

**Source: NCRB, 2014.**

**Extent of Farmers Suicide in Maharashtra**

**Table No: 3** show the total numbers of farmer’s suicide in Vidarbha region of Maharashtra. There is a high degree of variation in terms of number as well as rate of farm suicides across the regions. A similar variation also exists for general suicides. In fact there seems to be a strong relationship between general suicides and farm suicides in terms of these variations across the region. In the Vidarbha region of Maharashtra there are 11 districts but within six districts there number of farmers committed suicides due to the different reason. The rate of Suicide in Vidharba is every 32 minute there was record of committing suicide of farmers within the only suicide prone districts which is given in the below table.

**Table No: 3 Extent of Farmers Suicide in Maharashtra**

<b>Year</b>	<b>Total Suicide</b>	<b>Farmers Suicide in Maharashtra</b>
2000	16,603	Not Available
2001	16,415	51
2002	17,971	104
2003	17,164	142
2004	18,241	439
2005	17,131	453
2006	17,060	1355
2007	16,632	1156
2008	16,796	1051

**Source: NCRB, 2014.**

**Vasantrao Naik Sheti Swavlamban Mission, Amravati.**



**Table No: 4** show the Action Plan for Balanced Agricultural Development of Maharashtra outlined. The Government of Maharashtra appointed on mission for the kind support and adopt the preventive measures for the committing suicide farmers in this region. There is basic need to support to be supplemented by a series of social security measures so as to improve the standard of living of the distressed farmers, especially those from the suicide-prone districts of Vidarbha. For this purpose, the Committee has recommended a separate Scheme like the ‘Krishak Sanjeevani Abhiyan’. For the support purpose Government of Maharashtra appointed the Vasantrya Naik Sheti Swavlamban Mission. Under this mission they have conducted on house hold survey of the suicide prone districts and the mission found more than four lakh farmers are in the distress due to the different cause in their families. In this region the indebted farmers numbers are 8, 89,656 these are the more numbers from the rest of Maharashtra. They also made the separate categories and level of distress most distressed number of families are 20658, reasonably well placed 92,842 and No stress 81,501.

**Table No: 4 Village wise Farmers Data of Indebtedness**

District	Total Villages	Accounts Surveyed	Drought Affected Farmers	Indebted Farmers	
1	2	3	4	5	
Amravati	1,995	3,53,524	3,14,033	1,74,081	
Akola	1,009	2,33,131	1,77,380	1,11,545	
Yevatmal	1,836	3,80,901	1,64,272	2,15,449	
Buldhana	1,419	3,88,681	3,69,719	2,28,852	
Washim	699	1,94,708	57,862	73,099	
Wardha	1,391	2,13,193	1,43,293	86,630	
<b>Total</b>	<b>8,351</b>	<b>17,64,438</b>	<b>12,26,559</b>	<b>8,89,656</b>	
District	Farmers with Daughters in Marriageable Age	Farmers with Severe Health Problem	Distress Level A: Most Distressed	Reasonably Well Placed	B: C: No Stress
1	6	7	A	B	C
Amravati	80,487	27,107	1,01,736	1,85,325	54,206
Akola	48,696	8,278	18,129	1,42,679	72,626
Yevatmal	38,951	7,759	97,439	1,90,829	92,633
Buldhana	85,075	35,861	1,41,771	2,02,515	44,395
Washim	18,603	4,600	20,658	92,842	81,501
Wardha	34,550	8,851	54,558	1,00,878	21,589
<b>Total</b>	<b>306,362</b>	<b>92,456</b>	<b>434,291</b>	<b>914,708</b>	<b>366,950</b>

Source: Dr. Narendra Jadhav, Committee Report, 2008.

### **Nature and Extend of Indebtedness of Farmers in Maharashtra**

Commercialization of agriculture coupled with increasing requirements of credit have put a lot of various agricultural and financial institutions to play a pivotal role in meeting the increasing capital needs of the farmers and ensuring timely supply of various inputs besides providing other facilities. The diversification of agriculture over the years has further accentuated the need for the rapid development of rural infrastructure and large flow of credit to farming community. Short and medium term set ups constitutes the credit co-operatives in Maharashtra. The three tier set up of co-operative not only meeting the credit requirements of the farmers for seasonal agriculture operations but also investing on farm assets that do not entail huge capital outlay. Although there has been substantial increase in the memberships of the credit cooperatives in the state of Maharashtra, the trend over the last two decades in terms of co-operative finance is not very encouraging especially in more recent past. The trend over past two decades shows a slower growth in institutional finance through credit co-operatives during the post reforms period as against the previous decade. The outstanding loans of these co-operatives have grown at a much faster rate as compare to their loan advances during both pre and post reforms period, though post economic reforms period showing slowing down in this outstanding loan. Though the growth in co-operative lending during 1980-90 was quantitatively higher, but the quality of lending of co-operatives was substantially declined during the mentioned period. As a result of these cautious steps taken by banks, the growth in co-operative lending was slower during the period of economic reforms (Shah-2005). The technological changes have been unviable and on the policy front both the farmers and agriculture have been marginalized. As a result farmers have not been able to repay the loan amount but need a more money for both i.e. consumption and production purpose. With the passing of time the burden of the loan amount shot beyond the capacity of the farmers and the same pushed them in to a distressful situation where they found committing suicide as the suitable way to get relief from the stress.

**Table No: 5** shows that the co-operative institutions are the main source of credit to the farmers of the state of Maharashtra. This is the highest amongst all the states co-operative lending to the agriculture sector. The nationalized banks have the share 701960 lakh in the distribution the loan to the farmers. These figures have shown the effective institutional credit mechanism available for the agriculture. Those who are ready to pay the commission of the agent and bank offices (usually around 10 to 15 per cent of the credit amount) get the bank credit on priority. As per record farmers borrow the money from non-institutional sources whereas around 1416270 farmers are in the trap of the non-institutional credit mechanism.



Many studies also observed that the nationalized banks never completed the statutory target of credit lending to the agriculture. The increase in the total loan disbursement to the agriculture remains only on paper but in real terms there is no increase in loan amount to agriculture particularly to the small farmers.

**Table No: 5 Indebtedness of Farmers in Vidarbha Region, Maharashtra**

Sr. No.	Sources of Loan	No of Institution	of Amount
<b>A</b>	<b>Institutional</b>	-	-
1.	Government	191	Not Available
2.	Primary Agriculture Development Co-operative Society	3092	1589966
3	Bank	1550	709160
	<b>Sub Total</b>	-	<b>2299126</b>
4	Non Farm Society	4180	Not Available
<b>B</b>	<b>Non-Institutional</b>	-	-
1	Money Lender	853	710475
2	Traders	Not Available	155888
3	Others	Not Available	549907
	<b>Sub Total</b>	-	<b>1416270</b>
	<b>Total</b>	<b>9866</b>	<b>3715396</b>

**Source: All District Social and Economic Information, 2009.**

### **Causes Understanding Farmers Suicides**

On the basis of the analytical framework discussed above, we can draw the following conclusions regarding the causes of the suicides of the cultivators:

1. The major reason for the suicides is the heavy indebtedness that the cultivators find themselves in today. This heavy indebtedness is not an overnight phenomenon that has occurred suddenly. It has its roots in the credit policy that has been followed over a number of years.
2. The indebtedness itself results from a mismatch in the cost of production and the support price and the market price that the cultivators are receiving at the end of every cropping cycle.
3. Field data suggests that there has been repeated crop failure in the last four years. This crop failure has resulted in a reduction in the productivity of the land due to a variety of reasons. These reasons could be due overuse of fertilizers, pesticides and reliance on HYV seeds and now to some extent on the genetically modified seeds such as the Bt. Cotton. Thus, the crop failure becomes a cyclical phenomena and not a one-time occurrence.
4. Heavy indebtedness is spreading across the landholding patterns. In that context, the small and the medium-sized cultivator is the most affected of the lot though the large landholder in the rain- fed areas of the state too is coming under strain.

**As per the Dr. Narendra Jadhav's Study Report following are the major Causes of Farmers Suicide**

Different study groups have given a whole range of reasons driving farmers to commit suicide.

- Indebtedness - 93 per cent
- Financial Stress - 74 per cent
- Family Disputes - 55 per cent
- Droughts - 41 per cent
- Adverse effect on social status - 36 per cent
- Problems relating to marriage of - 34 per cent  
daughters or sisters
- Addictions - 28 per cent
- Health related problems - 21 per cent

**Conclusion**

The national agricultural policy reported that despite technological and economic advancements the financial condition of farmers continued to be unstable owing to natural calamities and prices fluctuations. With the introduction of the green revolution the expenditure on the crop production is increasing because of costly inputs like chemical fertilizers, High Yield Varieties of seeds and modern machinery and its agrarian economy is now turned as one of the worst affected, ecologically distressed and economically crumbling state of the country. The sweetness of the green revolution has turned sour, pushing the agrarian society into debt, disruption and death trap. The situation was worse in the south-west belt due to attack of whitefly on cotton crop in last some decade. The recurring whitefly attacks are forcing the farmers for shifting their land use pattern towards soya bean crop, that may further play role in enhancing the Maharashtra's agrarian problems like irrigation, monoculture of cotton. Farmers Suicide are results of the crisis in agriculture sector that can be solved by taking adequate efforts like proper checking of prices and quality of inputs available markets. Well structured contract farming model to avoid price fluctuations of crop.

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