

Suicide by Farmers in Karnataka

Agrarian Distress and Possible Alleviatory Steps

Andhra Pradesh, Karnataka and Punjab have been rocked by the suicides of a large number of farmers, posing a serious challenge to policy-makers. This paper attempts to identify the agro-economic situations faced by the farming community, as well as other factors, as reflected by the case studies of the suicide victims, and to suggest remedial measures to avert such tragedies in future.

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The agricultural economy of Karnataka is a typical combination of vast drought-prone areas co-existing with regions having assured irrigation. The state's agriculture sector has been distinctive for its hugely varying phases of growth and stagnation. This has been a matter of concern, as agriculture in Karnataka relates directly to the overall performance of the economy and the welfare of the people. To make matters worse, the state has a disproportionate share of drought-prone areas in the country. During the mid-1980s the problem of stagnation of the agriculture sector was severe and attracted the attention of policy-makers. The problem was tackled through policy initiatives and the sector began to grow. The current phase of liberalisation has seen the emergence of the role of markets, safety nets and the process of commercialisation. There are strong views expressed about the current phase of growth and relating it to farmers' distress, but it is essential to review this situation with a pragmatic outlook.

Historically, Karnataka has always taken significant and sensible initiatives in land reforms, democratic decentralisation, well-designed anti-poverty programmes, understanding human development (through HDI) at a desegregated level, fresh initiatives in rain-fed agriculture or rigorous participation in international trade. In most cross section comparisons across states, Karnataka occupies an unenviable position at median level [Bhalla and Singh 2001]. From one point of view, this can be interpreted as an average response to the developmental initiatives and arresting the slide in the state's position despite acute constraints. But seen from another angle, this can indicate inability to climb up in the developmental hierarchy despite remaining at the average level for long in the presence of several initiatives. This causes concern on the policy. Probably,

the developmental efforts are so critically managed that the state continues in that position without sliding down in the hierarchy, but conversely, it may be an indicator of the distress situation in the sector.

Reports of distress among farmers coming from most districts in the state are causing much concern. Extreme manifestations of such distress occur in the form of suicides of farmers, reported from most districts of the state. It is necessary to trace the genesis of these unfortunate incidents and to see how they can be averted. Reports relating farmers' distress in the media indicated loss of crops, price fall, heavy debt burden and inability to meet family requirements, as the main reasons. But similar distressful periods have not been infrequent in the history of the state's agriculture; even so, suicides were not so common then. In this background, the question is if the changed market situations, forces of commercialisation and failure of village institutions are responsible for farmers' suicide. Another unfortunate outcome is the scar that the entire debate leaves on the psyche of the farming community and their entrepreneurial capabilities. In the face of this evidence, it will require a full investigation to look into the conditions of distress leading to suicides. The state government appointed an expert committee consisting of economists, sociologists, psychiatrists and agricultural scientists to investigate the problem and seek solutions. The committee recently submitted its report to the state government. Here is an attempt to look into this evidence with a fresh perspective. This paper is an attempt to identify the agro-economic causes of distress faced by the farming community as reflected by the case studies of the victims. We have tried to understand the stress situations leading to the extreme step and to locate the socio-psychological components responsible. An attempt is also made to seek suggestions

for remedial measures from the farming community and match these with the present institutional arrangements to alleviate distress.

The agricultural sector in Karnataka is fast losing its position in plan outlays relative to other sectors as well as on a per capita basis. The trends in approved outlays for the agricultural sector (including cooperation, irrigation, and flood control) in the five-year plans show a decline over time. It slided down to 31 per cent in the Ninth Five-Year Plan (1997-2002) from 48 per cent in the First Five-Year Plan. Stagnation of agricultural production in the state during the 1980s can be attributed to some extent to this fall in the outlays on agriculture in the state plans. This has been reflected in the public and private investment trends in agriculture and has been taken as one of the important reasons for the stagnation during 1990s [Deshpande and Raju 2001]. One should thus read the process of distress with a steep fall in the share of agriculture in total SDP (from 61 per cent of the SDP in 1970-71 to 37.60 per cent in 1996-97 at current prices). A part of it can be certainly attributed to the better performance of the other sectors, but in terms of trends in per capita real SDP from the agricultural sector, the picture is not very comfortable.

The development of the agricultural sector in Karnataka thus began with seemingly formidable constraints in the form of large rain-fed areas, meagre irrigation, low value-low yield dominant cropping pattern and a large share of dependent population. The struggle of the sector to achieve a respectable growth pattern through the difficulties is well-documented [GoK 1993] and what has been achieved in the face of constraints sets a role model. It was clearly noted that rainfed agriculture also participated and contributed equally well in the growth before the 1990s [Rao 1992]. This is the main component of the

role model of achievement despite constraints. The state is now poised to enter a new era of hi-tech agriculture and venture into sectors like food processing and horticultural exports. The investment needs and capital formation in the sector assumed significance during this phase. But the performance of the agricultural sector was commendable till the early 1990s and a significant fact is that this was achieved in the face of various ulcerating problems.

Important changes have occurred in the cropping pattern. First, there are clear indications that the crop pattern is leaning in favour of commercialisation and hence the risk of crop loss increased due to both higher proportion of purchased inputs and technology. Second, there is also a tendency to adopt monoculture and consequent over-exploitation of land in pursuit of higher gross returns. An inevitable externality of this is the added risk and soil degradation. Third, marginal lands are being brought under cultivation and this puts pressure on the inputs as well as on farming practices. Four, technology now available is lumpy in nature and therefore failure of one component can lead to a severe aggregate crop loss. Lastly, the cash component in the package of inputs has increased substantially. This has necessitated higher cash needs.

Karnataka is one of the five states with a large number of suicides among people of all professions. In the late 1990s farmers' suicide rocked the state and Andhra Pradesh especially in the Hyderabad-Karnataka region. That phase was analysed in a few competent studies [Assadi 1998; Vasavi 1998; Shetty 1999 for Karnataka, and Reddy 1998; Revathi 1998 for Andhra Pradesh]. When we look at the data from the state Crime Record Bureau, the number of suicides falling under 'farming and agricultural activities' has not shown any definite trend. The suicide rate in this sector has been around 20 per cent of the total suicides in the state. We also looked into the district-level data in suicide rates during these five years. We could not locate any consistent pattern across districts in the state where suicides have predominated.

There are certain professional specificities in farming as a profession that leads to higher stress situations. Among the stress factors, uncertainty related to climatic factors, prices, natural disasters, acute poverty and day-to-day existence are important. It is well documented that professional uncertainties make the farmer more vulnerable [McGregor et al 1995]. Durkheim (1952) categorises suicides as egoistic, altruistic and anomic. Among

these, the egoistic suicides explain the peaks in the trends as this categorisation causes spurts. Durkheim opined that "Thus, the evolution of suicide is composed of undulating movements, distinct and successive, which occur spasmodically, develop for a time, and then stop only to begin again" [Durkheim 1952, p 47].

Theoretically and through a perusal of literature we located a few important causes of distress and anguish caused to the farmer. These are: (1) The farmers of Karnataka frequently confront distress conditions related to drought and failure of rainfall. These conditions are more common in north Karnataka; (2) Loss of crops due to inferior quality of inputs and their non-availability on time has been one of the recent phenomena. Moreover, adoption of new technology with inadequate knowledge, expertise and state support creates uncertainty; (3) Sudden attack of pests and diseases and associated economic costs for meeting this exigency shatters the cost calculus of the farmer and pulls down the net expected returns; (4) Yield or productivity loss due to the above reasons or any other reason batters farmers' expectations about the income flow and leaves them under financial stress; (5) Market prices crash due to bulk arrivals in the market or other extraneous factors, which again affects their expectations; (6) Non-availability of proper marketing infrastructure and imperfections in existing markets affect the income flow and cause significant uncertainties; (7) Mounting credit burden, debt trap and consequent financial non-viability and interlocked input-credit-product markets have been emerging as major constraints. (8) Failure of extension services to provide counsel on farm technologies, on the problems faced and immediate steps to be taken by them, add to farmers' miseries. (9) Counselling failure by the institutions and decline of traditional village institutions have been one of the important social reasons of their distress.

There are a few studies available on the first bout of suicides that rocked Karnataka and Andhra Pradesh a few years back [Assadi 1998, Revathi 1998, Vasavi 1999]. The issues that featured in this debate included the failure of technology, lack of support to the farmers on new technology, spurious inputs, failure of markets, ecological crisis and the absence of support mechanism. Among these the failure of technology and lack of support system were the most important. As Vasavi puts it rightly "... the state has promoted a model of agriculture in the region that draws primarily on the model of agricul-

ture developed for wet regions for commercial cultivation" [Vasavi 11:1999]. The rainfed areas did not receive the appropriate technical support. In addition the cash component in the cost of cultivation has increased substantially. This probably deepened the crisis.

These conditions are exclusively connected with farming activity and do not include the other distress situations like family and personal problems that a farm family has to face. They can be grouped into two categories, one relating to the production process and the other involving the support institutions. This list is neither mutually exclusive nor exhaustive. The categories essentially overlap and have a non-sequential cumulative effect. Similarly, there are other pertinent issues but they are related to one or more items under this list. It has been reported by professional psychiatrists that 'Studies of stress in farming from UK and abroad [McGregor et al 1995] have consistently identified financial pressures, concern over farming policy and administration, unpredictable weather conditions and time pressure as important sources of stress for the farmer in general' [Quoted in Malmberg et al 1999:104].

Before we get into the causes of distress it is essential to highlight a few changes that have occurred during the five decades after independence. First of all, the village as an institution has crumbled under the pressure of commercialisation, whereby the 'weak' in the villages have to fend themselves and the village institutions which hitherto took care of those in distress have slowly receded and vanished. The pressure of commercialisation has not only fuelled the weakening of village institutions but also compartmentalised the classes and even affected technology and information transfer. Second, the process of land reforms has created more distortions than it solved. The trends in marginalisation of landholding are frightening and have increasingly made an average farmer non-viable. It is ironical that the viability threshold has reached

Table 1: Suicides in Karnataka among 'Farming and Agricultural Activities': 1996-2000

Year	Male	Female	Total	Percentage to Total Suicides
1996	1548	531	2079	20.26
1997	1509	323	1832	17.92
1998	1564	475	2039	17.47
1999	2002	377	2379	19.05
2000	2105	525	2630	21.25
All Years	8728	2231	10959	19.30

Source: State Crime Records Bureau, Government of Karnataka, Bangalore.

about seven acres (according to a study by the University of Agricultural Sciences, Bangalore). Demographic pressures have added to this process creating marginalisation of landholding, thereby affecting economic viability across farm groups. More importantly, when the new systems and fresh initiatives were created enough care was not taken to provide a built-in check and balance mechanism so as to correct any failures in the process. Extension, credit, input delivery system, input markets, product market mechanisms and government support schemes including safety nets are easily susceptible to collapse under pressure. The inadequacies are sufficiently marked by various analysts (Satish Chandran committee, joint house committee, agricultural commission, agriculture policy, 1995) but not attended to at the implementation level.

In this background and keeping in view the spate of suicides in the state it was felt that an in-depth study of the situation was warranted. The present work was undertaken as a background study for the expert committee on farmers' suicides in Karnataka, appointed by the government of Karnataka in August 2001. The committee submitted its report to the state government on April 27, 2002. The present paper utilises the background given above, mainly focusing on locating remedial measures to avert suicides in future. Our focus, therefore, is not exclusively on locating the causes of suicides that have taken place but more on learning lessons from these unfortunate happenings so as to derive a proper policy framework. Finally, suicide is a strictly personal and confidential act of an individual, and the reasons as well as circumstances in many cases have to be inferred from the secondary material available. It is stated in an authoritative study on suicides that "While quantitative information reveals many facets of suicide, a major problem experienced in suicide research has been the identification and qualification of many 'events' 'actors' 'stressors' or 'triggers' actually leading to suicides and 'para-suicides' [Gururaj and Issac Nimhans 2001]. Indeed, it is a difficult task to get at the 'events', 'actors', 'stressors', in any one case and segregate these effectively.

The methodology of our research study had three major components, namely, field survey through a structured schedule along with personal visits; social autopsy and behaviour of the control vis-a-vis distress group; and case studies of the families and interviews with farmers in similar situations (control group). The control cases were

carefully chosen from the same village and with similar economic and social conditions in order to segregate the reasons for the distress. We interviewed 99 cases of suicides and obtained information through the structured questionnaire and from a large number through personal visits. In addition, we scanned the published and unpublished literature and media reports in order to understand the actual situation on the ground.

Socio-Economic Profile of Victims' Families

The profile of the victims' families provided substantial information about the circumstances that might have caused the suicides. Suicide is a sensitive social issue and thus the investigation had to be very guarded and careful, and without hurting the sentiments of the family. We also collected background information on farm families, the intra-house and inter-household incidence that farm families experienced before the incidence of suicides. Psychiatrists have reiterated the fact that an extrovert and a socially active individual is most unlikely to be the victim of suicide. Societal support and public participation always averts such incidence because of the assurance that an individual derives from the society. Similarly, the close-knit intra-family relationship also instils confidence in the individual and dissuades the person from taking such an extreme step. This also helps to draw inferences about the failure of the traditional institutions as well as the mindset of the individual at the time of the incidence.

The spread of victims across Karnataka is presented in Table 2 which shows that the victims are largely located in the districts of northern Karnataka. Interestingly, there are no cases of farmers' suicides reported from Dakshina Kannada, Chamrajanagara, Mandya, Kodagu and Udupi. There were two cases each reported from the districts of Mysore, Bidar, Tumkur, Bijapur and Koppal. The highest number of cases was reported from Haveri, Davanagere, Dharwad, Chitradurga, Hassan and Kolar. We tried to establish a correlation between the number of suicides reported and the density of marginal and small farmers across districts, but this does not turn out to be statistically significant, thereby not supporting the hypothesis that suicides generally occur in the areas dominated by small and marginal holdings. The number of cases do not bear any statistical relationship with the proportion of area under irrigation or growth in the agricultural sector.

Generally, a higher age group tends to get disappointed at the slightest provocation which is not the case with younger age groups. It is rather difficult to analyse the tendency of the middle-age group, where the mindset is still at a formulation stage. This age group has also the concentration of entrepreneurial characteristics. We find victims distributed across all age groups, but largely concentrated at 28-47 years of age. There were quite a few cases where the age was in the neighbourhood of 35 years. Is this then the most vulnerable age? Incidentally, there are 13 cases where the victims are under 25 years, whereas on the other extreme we have six cases above 58 years of age. In short, the middle-age group seems to be more prone to suicides as against the younger or elder people and the probability is highest at around 35 years of age. Probably this is the age when a good number of decisions have to be taken and liabilities for the households to be borne, and when the entrepreneurial qualities are at their peak.

There were 16 victims who were single individuals (unmarried, single, separated or widowed). There were only six cases of unmarried victims who committed suicide but not due to problems related to marriage. We have reported in Table 3 the type of family, landholding and marital status of the victims. Even though the marital problems do not form a high proportion of cases among those who have committed suicides this can be taken as one of the important social reasons of suicides and at least in a few cases it happened to be the major cause of suicide.

Heavy commitments on account of children's education and daughters' mar-

Table 2: Distribution of Suicides across Karnataka

District Name	Suicide Cases Reported	Control Cases
Mysore	2	2
Bidar	2	2
Tumkur	2	2
Bijapur	2	2
Koppala	2	2
Uttara Kannada	4	4
Gadag	4	4
Belgaum	5	5
Gulbarga	5	5
Chikmagalur	6	6
Bellary	7	7
Kolar	8	8
Hassan	8	8
Chitradurga	9	9
Dharwad	9	9
Davanagere	10	10
Haveri	16	14*
Shimoga	4	0*
Total	105	99

Note: * (2+4) Control cases are not included here. Source: Deshpande (2002).

Figure 1: Distribution of Irrigated Area among Victims' Families

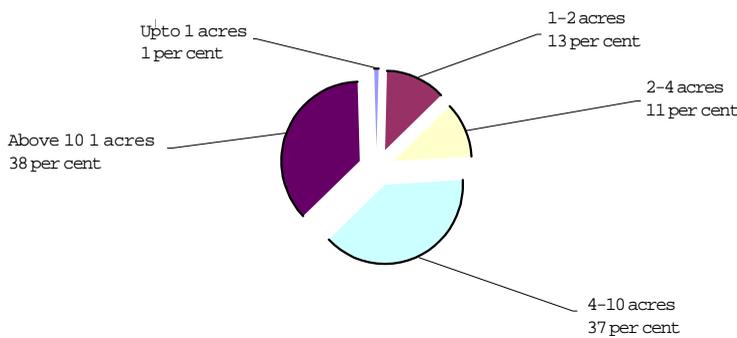
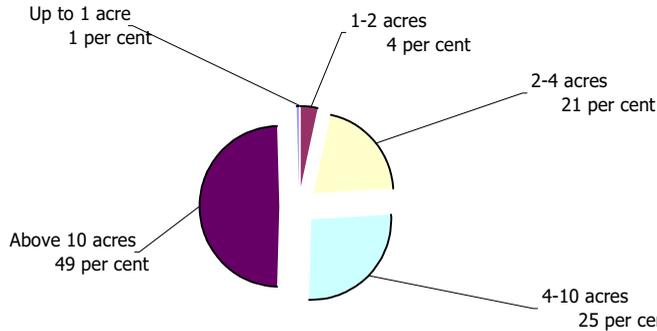


Figure 2: Distribution of Irrigated Area among Control Farmers



riages often bring the head of the household under stress. Eleven of the 99 cases faced this problem. Among the 99 cases, 5.31 per cent had commitments on the marriage of the adult son or daughter. Intra-family discords have also been reported as incidents which occurred before the fateful act of suicide. However, these cases are not many and only 13 of the 99 cases taken for study have reported to have had such discords prior to the incidence of suicide. Thus 25.9 per cent of the cases had intra-family problems as prevalent reasons for suicide (Table 4). We hasten to add that these are not the sole reasons and that they worked in association with other reasons to force the victim to take the fateful decision.

Landholding and Assets

Table 3 also gives the profile of the landholding size of the victim. It shows that victims are largely concentrated between farm groups of two and 10 acres, but there are a few cases where the size of holding is even more than 20 acres. Similarly, a large number of victims held only rainfed lands. Only 43 per cent of the households had access to irrigation. The proportion of area under irrigation among the victims is 32 per cent in aggregate but this proportion differs across cases and districts. Size of holding of irrigated area is presented in Table 3. The size of holding here indicates the average irrigated area

among the households which have land under irrigation. It can be seen from the table that the irrigation profile of the victims' families is slightly different from that of the control families. The number of households having access to irrigation is quite small and consequently the size of irrigated holding is higher. Even the land under irrigation, wherever it is available, does not get sufficient water. In short, having the protection of irrigation did not

necessarily serve as a support for viability among the victims.

As far as the social environment of the victim's family is concerned, we could not find substantial differences between them and the control families. Our synthesis brings out a few crucial factors as far as social background is concerned. The joint family tradition is breaking and a majority of the victims lived in nuclear families. It indicates that the moral and physical support that they derived in the joint family system has declined. We get a straight corroboration of Durkheim's ancient but strong theory of inverse relationship between family size and tendency towards suicides. To quote Durkheim: "A person is almost certainly well insured morally when isolated and left to himself than when constantly under the beneficent discipline of family surroundings" [Durkheim 1952:355]. Family tensions and discords with the spouse happened to be one of the important causes, and more often this originates from the break-up of the joint family. What comes out clearly

Table 4: Social and Intra-Family Reasons for Distress Given by Victims' Families

	Percentage of Cases Reported
Intra-family problems,	13.27
Marriage of daughter/sister	5.31
Stress in married life	2.02
Financial commitment for family	5.30

Note: These are among the multiple reasons quoted by family members of the victims and not the sole reasons leading to suicide.

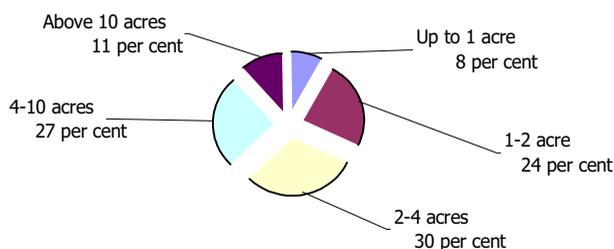
Source: Deshpande (2002).

Table 3: Social and Landholding Characteristics of the Victims and Control Group

	Type of family						
	Nuclear (Per Cent)	Joint (Per Cent)	Total (Per Cent)	Married	Below 25 Years	Single 25-50 Years	Above 50 Years
Victims' families (per cent)	68	32	100	84.8	7.1	6.1	2.0
Control families (per cent)	66.7	34.3	100	85.8	0.0	8.1	6.1
Number Size of Holding	Size of Ownership Holding (in acres) : Victims' Family						
	Up to 1 acres	1-2 acres	2-4 acres	4-10 acres	Above 10 acres	Total	
	8 0.63	23 1.67	29 3.33	26 6.96	11 18.82	97 5.44	
Number Size of Holding	Size of Ownership Holding (in acres) : Control Families						
	6 1.00	20 1.81	29 3.31	27 7.04	16 18.01	98 6.30	
Number Size of Holding	Size of Holding (in irrigated acres) : Victims' Families						
	4 0.60	10 2.36	8 2.74	17 4.59	9 7.71	43 0.42	
Number Size of Holding	Size of Holding (In irrigated acres) : Control Families						
	1 1.00	4 1.78	14 2.94	10 5.02	10 9.92	39 5.12	

Source: Deshpande (2002).

Figure 3: Distribution of Victims by Size Classes of Holding



from the social analysis conducted here is the failure of social institutions to instil and establish confidence among those who are on the verge of a breakdown. Here is a case that proves the point beyond doubt.

Person 'A' borrowed from a commercial bank for agricultural purposes. He used the money for paying bribe to get some job to a member of his family and failed to develop the land and proposed enterprise. Naturally, there was no incremental income generated to pay back the borrowed money. The bank served a notice for repayment and as he found it difficult to repay, his relatives offered him the required sum. Within a few months the relatives were pressing for repayment and humiliated him. Due to their continuous pressure he committed suicide.

Thus, the failure of 'family' and 'friends' as institutions to instil confidence among the victims was quite obvious. A large number of family members of the victims reported the 'introvert' characteristics of the victims. This also indicated that the victims tended to suffer the problems 'within themselves', whether these were economic or social in nature. All this points towards the failure of the social institutions be it a family, relatives, village, village panchayat (of the old type), village elders as advisors, friends, co-workers and other family members. The absence of these supporting institutions and individuals and increased economic problems, drives the farmers to suicide.

Crop Economy, Credit and Related Issues

Farmer's distress is related to the management of his crop economy, in addition to the social problems. From a clear perspective of the crop economy, there are two distinct groups, namely, farmers who are assured of their returns because of the availability of proper resources and manageable input structure, and those who are exposed to factor and product market fluctuations. The first group includes the higher size of holdings and farmers with stable sources of irrigation, whereas the

second group involves farmers from rainfed regions and those with holdings below a threshold economically viable size of holding. In the present context, we attempt to analyse the farm economy of the households of the victims as against the control households. A group of control farmers was taken with similar agro-economic characteristics in order to locate the differentiating factors that led to suicides. Essentially, we look into the land-use pattern, availability of irrigation, crop pattern, production-related aspects and net income of the farm family.

Land Use and Crop Pattern

The average size of landholding among the victims works out to 5.44 acres, with only 32 per cent of area under irrigation. It is interesting that 18 cases have reported leasing in a portion of their operational holding and 33 cases have reported leasing out a portion of their ownership holding (Table 5). Thus the land-lease market is prevalent in northern Karnataka and that creates significant problems in using land as collateral for the purpose of borrowing. The lessee has no 'right of records' and as tenancy is prohibited the entire leasing operation is carried out under-cover. Consequently, the lessee bears the risk as well as distress, whereas he will have no access to the mitigating measures and state-sponsored schemes. He has no access to credit facilities directly based on the land and has to depend on the informal money market. A good number of farmers borrow from the informal money market at interest ranging between 36 and 60 per cent per annum.

The cropping pattern of the victims' and control households by size of holding is presented in Table 6. When we analyse the crop pattern, we can clearly see that low-value, low-yield cereals predominate the cropping pattern of the farm household. Jowar, ragi, bajra, paddy, wheat, cotton and tur are mostly grown by the marginal and small farmers. Jowar occupies the largest share by area in the rainfed cropping pattern of the household, followed by ragi, bajra, tur and cotton. The intrinsic tendency of the victim's household seems to be more favourable to food crops with an eye on subsistence as well as risk-aversion due to crop loss.

Commercial crops also have a significant presence in the cropping pattern. The presence of at least one/two such cash crops can be seen across the size classes. This tendency is common even in the group of 'control' farmers. Increased cash requirement for inputs as well as the needs of an enhanced quality of life require the farmers to grow these crops. Naturally, input requirements as well as the cash component in the inputs for these crops are higher. This increases the investment in commercial agriculture and expectations are raised. Risk in aggregate return increases and larger investments will be at stake. One clear difference that emerges between the control group and the victims' families is that the latter group preferred to venture into new crops, cash crops and leaned more towards market orientation. This is an indicator of the basic entrepreneurial characteristic of the victims; however, they could not reach their expected goals due to various constraints.

Cost of Cultivation

There has been a substantial change in the composition of the input structure in the recent past. The cost of cultivation of most crops has increased due to higher input prices and increased density of purchased inputs coupled with high cost of labour. Therefore, demand for cash inputs has increased, thereby inflating the

Table 5: Land Particulars per Household
(Area in acres)

Size Class	Owned		Irrigated		Leased			
	B 10 years	Now	B 10 years	Now	In		Out	
					B 10 years		B 10 years	
Up to 1 acre	1.61	0.63	-	0.60			6.00	2.00
1-2 acres	2.30	1.67	0.97	2.36	3.00		4.83	2.00
2-4 acres	3.16	3.33	3.18	2.74	8.00		6.60	1.60
4-10 acres	7.57	6.96	6.87	4.59			3.00	3.60
above 10 acres	21.09	18.82	4.59	7.71				10.00
Total	6.04	5.44	1.25	0.42	5.50		3.40	2.96
								7.00
								1.89

Source: Deshpande (2002).

cost of production. Higher cost of production in the absence of a corresponding increase in prices affects the viability of farming. On the one side, the cost of production increases due to increased input prices, and at the same time market imperfections do not allow the farming household to generate sufficient profits to cover household expenses, exigencies and expenditure on social or family functions. This increases the stress on the farm family, the natural outcome of which is for farmers to approach moneylenders to meet their cash requirements. It was noted during our fieldwork that many of the traders in seeds, pesticides and fertilisers provided credit to farmers to assist in the purchase of inputs. This arrangement forces the farmer to buy out of the available inputs with the trader and is this forced to purchase substandard products. The combination of moneylending and input supply has been quite common, but it is of recent origin. We can see from Table 7 that the cost of cultivation is approximately double in the control group for rainfed crops, whereas it is more or less similar for commercial crops.

Control group farmers showed a higher cost of cultivation for five crops, whereas the family members of the suicide victims reported a higher cost of cultivation for cotton. This result was quite unexpected, as the input prices within the village do not vary much and the control farmers also belong to the same village. There may be a problem of estimation by both groups, but we concede that getting accurate data on the cost of cultivation is a difficult task in any survey method. Therefore, the cost of cultivation surveys follow the cost accounting method of collecting data on a day-to-day basis. For the present purpose, it was neither feasible nor necessary as we are looking into post facto economic analysis. It suffices here to say that the differences between the control and suicide groups are significant for rainfed crops. Thus the cost of cultivation does not seem to have exerted heavy economic pressure on the household economy of the suicide victims' families.

Production Environment

Production and productivity on the farms of the victims has been consistently lower compared with that on the control farms. Production and yield on the farms of the control farmers chosen from the same villages are theoretically comparable as most of the climatic and other situations are similar. The production scenario indi-

cates a little support from the commercial crops and, therefore, failure is often reported from among groups of farmers growing commercial crops. In the commercial crop environment, the yield loss gets magnified because of the high cost of cultivation as well as the density of cash inputs. Whereas in the subsistence crop economy, the yield loss can be tolerated as the share of cash input is much lower. The differences in yield as seen from

Table 6: Cropping Pattern of Victims' Families and Control Groups

Crops	Victims' Families		Control Group	
	Rainfed	Irrigated	Rainfed	Irrigated
Maize	7.93	22.33	3.21	8.90
Jowar	23.56	4.45	29.42	12.78
Ragi	7.28	1.78	5.30	11.64
Paddy	4.13	23.85	0.77	31.84
Wheat	3.57	1.29	1.36	0.94
Tur	7.24	0.49	3.39	-
Cotton	2.04	9.79	13.17	-
Chillies	1.53	1.70	5.01	1.87
Potato	0.89	4.73	0.41	2.46
Groundnut	8.42	4.61	13.78	3.75
Tomato	-	0.61	-	0.94
Sunflower	0.77	2.02	2.83	-
Black gram	3.57	0.08	2.57	-
Green gram	1.53	0.49	1.54	1.87
Sugarcane	-	2.27	0.64	0.94
Onion	0.77	1.29	2.88	1.40
Betelnut	-	1.74	2.83	2.34
Other	22.67	16.47	1.80	11.96
Coconut	0.56	-	4.35	3.00
Bajra	1.33	-	0.05	3.37
Tobacco	-	-	4.68	-
Other crops	2.21	-	-	-

Note: Per cent to Gross Cropped Area in respective Size Class of Ownership Holding.

Table 7: Cost of Cultivation of Major Crops: Victims' Families and Control Group (In Rs per acre)

Category	Jowar	Ragi	Maize	Paddy	Cotton	Groundnut
Victims' families	1479.08	1104.81	3472.02	3184.80	4867.50	1797.80
Control group	2452.71	2069.90	3496.56	4589.31	3254.88	4534.96

Source: Deshpande (2002).

Table 8: Productivity of Major Crops: Victims' Families (in quintals per acre)

Category	Jowar	Ragi	Maize	Paddy	Cotton	Groundnut
Less than 1 acre	7.00	1.43	1.43	8.33	-	-
1 to 2 acres	1.48	1.08	-	3.55	-	-
2 to 4 acres	2.98	3.86	0.35	9.83	0.67	7.00
4 to 10 acres	3.54	6.92	4.20	7.36	1.10	4.35
Above 10 acres	1.24	6.00	8.00	7.53	0.60	2.60
All Size classes	2.44	6.00	6.64	7.35	0.72	4.87

Source: Deshpande (2002).

Table 9: Productivity of Major Crops: Control Cases (in quintals per acre)

Category	Jowar	Ragi	Maize	Paddy	Cotton	Groundnut
Less than 1 acre	3.18	8.46	1.00	20.9	-	-
1 to 2 acres	6.30	5.14	0.80	7.12	-	1.00
2 to 4 acres	5.06	5.28	1.00	15.02	7.66	6.66
4 to 10 acres	5.35	6.16	3.18	8.87	11.76	5.10
Above 10 acres	3.51	5.45	2.94	9.25	6.00	3.29
All size classes	4.28	6.54	2.48	9.82	9.84	4.08

Source: Deshpande (2002).

Tables 8 and 9 are glaring in the victims' families compared with the control group. Possibly one of the main reasons of these differences was that in the control families the head of the household (main cultivator, or 'yajamana') was available for the purpose of interview. Hence the information was more consistent. Whereas, in the victims' cases, in the absence of the deceased cultivator (more often 'yajamana'), the information was based on the perceptions of the family members and that too under a grievance and with an expectation of redressal. In the latter case, the data shows the depth of the crisis either perceived or real.

Income Profile of the Household

The average income of the victims' household is in the range of Rs 2,000 to Rs 48,000 per annum against Rs 5,000 to Rs 44,000 for control farmers. This fact points to the low income-generating capacity of the agriculture sector itself. The irony of the situation is that the victims as well as the control families did not have sufficient resources to rise above a certain income. Crossing this barrier could only be achieved by adopting low-cost organic-based farm technology with an effective and suitable crop pattern and indigenous pest management practices. There seem to be differences in agricultural income between the families of the victims and those of the control group, especially in dairy activity. This was also expected, as most of the

victims' families did not have comparable livestock, whereas in 'other sources' of income the victims' families as a group show a relatively higher income. Naturally, the families of the victims do not necessarily depend upon one source of income and have multiple vocations in order to earn their livelihood during economic hardship. There were quite a few cases where the victims' families earned their livelihood by engaging in other production activities to supplement their income. A few have also tried their hand in petty business.

It is the inadequate income support from agriculture and the pursuit of supplementary vocations to meet even regular family consumption that compels the farm family to obtain credit from the informal money market. Table 10 shows the consumption expenditure of the victims' families as also the control group. One cannot say that there is a substantial difference between the two. But due to the lower income accrued in the group of victims' families, the income-consumption gap is negative. The income-consumption gap is quite prominent in the lower-size classes in the group of victims' families, whereas it is higher in the higher-size class among the control farmers. The significant income-consumption gap requires added efforts to increase value addition among those who on the margins of existence.

Wealth and Assets

Farm assets and wealth of the household in terms of movable and immovable properties help us to understand the economic stability of the household and especially its social standing. It can be seen from Table 11 that the victims' households have only three kinds of assets, which include the farm that they are cultivating, dwelling house and implements, a bullock-cart and other assets. All these assets together, excluding the farm, averaged to Rs 92,000 per family among the victims' family and Rs 1,03,000 per family among the control group. It was noted that using land, house as well as personal property as collateral for obtaining credits is common, but there is a strong aversion towards selling such assets to return the borrowed funds. Emotional ties with the land and house were clearly visible. However, as the banks require land as collateral it became imperative for farm families to borrow on the basis of land as a collateral; the family came under stress when it was time for repayment, and especially when the bank served notice. This is equally true when moneylender or relatives ask for the return

of the advanced amount back or preferred to take a portion of land.

Borrowing, Credit and Repayment

Borrowing from formal and informal sources has been one of the important reasons for suicides cited in press reports. Almost every farm household has debts, and a large number of them have accumulated such debts over years. Four major sources of credit are usually availed by the farmers. These are commercial banks, cooperative banks, regional rural banks and moneylenders. Among these, the most preferred source of credit is the regional rural banks, followed by moneylenders and commercial banks. It can be seen from Table 12 that the victims' families borrowed more from moneylenders than did the control group. More than that, the amount borrowed by the victims' families was much higher than the control group. It can be seen from the table that the moneylenders (including relatives) emerge as the main credit providers to the victims' families. It is also surprising that the preference of the victims' families is more towards borrowing from the moneylenders and informal sources, despite the fact that moneylenders charge exorbitant rates of interest (3-5 per cent per month). This can be attributed either to the cumbersome procedure followed by the formal credit institutions or their process of repayment. In other words, the preference to borrow from moneylenders when compared with formal institutions clearly shows that the

opportunity cost of going through the process is approximately equal to the difference between the rates of interest between formal and informal lenders. It was noted that even though the formal credit institutions have monthly instalments, the pressure of repayment only emerges by the end of the financial year. Incidentally this coincides with the time when the farmer would have spent most of his earnings or would be confronting various social or family obligations. Marriage seasons and the new year ('ugadi') also come during this time. This increases the stress in the family and the inevitable outcome is to approach the moneylender.

The frequency distribution of borrowings across the volume of credit across size classes (Tables 13 and 14) clearly indicates the dominance of non-institutional sources of credit, especially when the borrowed funds exceed Rs 1 lakh. Among the institutions from which the farmers borrow, the regional rural banks are more preferred than commercial banks or cooperative banks. Often farmers borrow from multiple sources, and as a result end up harming their aggregate economic viability. It will be beneficial if the credit is recorded in the credit record passbook permanently maintained by the farmer for the same purpose or entered into the existing ration card on a page specifically designated for entering credit availed. Simplification of the disbursement rules and application procedure by regional rural banks, commercial banks and cooperative banks will go a long way in reducing the stress on the farmer-

Table 10: Family Income of Control and Victims' Families

Sources		Up to 1 Acre	1 to 2 Acres	2-4 Acres	4 to 10 Acres	Above 10 Acres	All Classes
Agriculture	Control	4767	10007	11753	18586	42736	17570
	Suicide	688	9972	5190	10434	47670	12140
Dairy	Control	0.0	714	2364	4843	1615	2399
	Suicide	0.0	236	419	0.0	255	206
Other sources	Control	500	24	179	613	156	284
	Suicide	1787	522	431	1125	1254	821
Total	Control	5267	11355	15683	21358	44911	19715
	Suicide	2475	10719	6040	11559	48925	13165
Consumption	Control	10193	12158	10200	15821	18993	13717
	Suicide	13228	11426	13664	14790	24197	14660

Source: Deshpande (2002).

Table 11: Asset Position of the Victims' and Control Households
(Rs in thousands per family)

Size Class	House		Cattle		Farm Implements		Others		Total	
	S	C	S	C	S	C	S	C	S	C
Up to 1 acre	52.1	43.3	4.5	5.8	Neg	2.7	11.4	0.0	68.0	51.8
1 to 2 acres	60.1	76.5	3.0	3.1	0.5	2.1	7.6	0.2	71.2	81.8
2 to 4 acres	54.7	60.6	4.3	4.5	1.3	0.9	20.1	4.6	80.4	70.6
4 to 10 acres	62.1	93.2	8.3	13.6	1.6	9.4	19.0	9.8	91.4	126.0
Above 10 acres	115.5	143.1	8.5	12.5	2.6	2.5	40.1	11.2	166.7	169.3
Total	66.3	85.4	5.7	8.1	1.3	3.9	18.7	5.7	92.0	103.0

Notes: S- Suicide Cases; C- Control Cases.

Source: Deshpande (2002).

borrower. It is essential to simplify the procedure of repayment and create incentives for prompt repayment in order to keep banking discipline and at the same time help the farmer. There is a case for introducing the scheme of differential interest rate for small and marginal farmers and a special counselling cell in banks for chronic cases.

Prices and Marketing Structure

The fall in prices of agricultural commodities has been given as one of the reasons by the press and media for the farmers' distress. We asked farm families about the prevailing market prices, the expected prices and the prices actually received for their products. We noted that 39 out of 99 cases had received lower price than expected for the product but many sold the produce at the village level itself and not in the regulated markets. The number of farmers with a positive gap between prevailing prices and actually received prices, and the expected prices and actually received prices, does not exceed 40 per cent of the total number of cases studied. This leaves a majority selling their produce either at less than the expected price or the prevailing price. This paradox occurs mainly due to the market imperfection and various interlocking processes prevailing in rural markets. Surprisingly, the prices received by the farmers are not way below their expected prices, and hence the expectations are rational and not abnormally high. The gap between the expected price and the price received by the farmers in no case exceeded 20 per cent of the expected price. The present marketing structure has several inadequacies and these are the basic causes of distress on the price front. The presence of middlemen and touts in the market yard (even in regulated markets) is widely prevalent and creates the imperfections in the market.

Qualitative Analysis of Suicide Cases

According to psychiatrists, suicide is an act that has a cumulative causation. Our attempt here is to understand the suicide cases through various causative factors. It is also possible to understand the behavioural pattern of the victims just before the incident and their personality. As our investigation is more focused on farmers' suicides, the fulcrum of our analysis is farm-centred activity. But at the same time other qualitative factors influencing suicides need to be understood in clear detail.

The reasons for suicides attracted the attention of many, mainly for two reasons.

The first is the curiosity and political use of that event, and second to locate the reasons to avert such situations in future. We documented the reasons for suicides as described by sources close to the victims. There were multiple reasons for each case and for every case there are on average 3-4 reasons. After collecting the reasons we arrived at the proportional weights of each of these reasons (Table 15). We can see from the table that various habits happened to be one of the important accompaniments of the reasons of suicide and therefore it receives high weightage. In other words, there is about 20 per cent probability of a suicide victim having one of the habits noted above as an accompanying reason for suicide. We have noted 17 per cent probability of the victim having failure of crops as one of the accompanying reasons. The other important factors that lead the farmer towards suicide are reasons like chit fund, family problems either with spouse or others, chronic illness in the family, marriage of daughter or sister, all of which have 5 to 15 per cent

of probability of being one of the accompanying reasons of suicide among farmers. Debt burden and the price crash, which have been quite commonly referred as important factors by the media and public personalities, happens to score 6 per cent probability of being one of the prominent reasons for suicides along with other reasons. Thus, farm-related causes take about 30 per cent probability. If one classifies these factors into 'events', 'stressors' or 'triggers', one comes to the conclusion that the immediate causes are the 'triggers' whereas stress is created by many factors.

A clear analysis of the causes of suicides will require these to be grouped into 'events', 'stressors' and triggers. Durkheim categorises suicides from a different perspective, namely, manical, melancholic, obsessive or impulsive [Durkheim 1952]. This categorisation stems from the mental set-up of the victims. But we prefer to look at the problem from the 'events', stressors framework. Among the 'events', crop loss, failure of borewell, price crash, daughters' marriage, family problems, and property

Table 12: Particulars of Credit Outstanding: Victims' and Control Households
(Per household)

Size Classes	Control Farmers		Suicide Cases	
	Institutional	Non-Institutional	Institutional	Non-Institutional
Up to 1 acre	14167	10500	5125	13750
1 to 2 acres	22643	29095	49587	65522
2-4 acres	20286	27893	25948	52103
4-10 acres	31750	30321	35851	49179
Above 10 acres	575000	34688	46545	129364
All	113308	28879	34847	59879

Note: Institutional sources include all banks and cooperative institutions. Non-institutional sources include moneylenders, relatives, neighbours, etc. The cases where the respondents could not distinguish between institutional and non-institutional sources are not included here.

Table 13: Distribution of the Victims' Families by Size Class of Volume of Credit
(Number of cases)

Category	Up to Rs 25,000		Rs 25,000 to Rs 50,000		Rs 50,000 to Rs 1 lakh		Above Rs 1 lakh	
	Inst	Pvt	Inst	Pvt	Inst	Pvt	Inst	Pvt
1 to 2 acres	8	3	3	8	1	4	2	3
2 to 4 acres	9	1	7	6	3	5	1	5
4 to 10 acres	7	4	4	4	2	5	4	4
Above 10 acres	0	1	2	1	5	1	0	5
Total	27	13	16	20	11	15	7	17

Note: One person borrows from more than one source of credit.

Inst: Banks or Cooperatives; Pvt: Moneylenders or relatives and friends.

Source: Deshpande (2002).

Table 14: Distribution of Control Households by Size Class of Volume of Credit
(Number of cases)

Category	Up to Rs 25,000		Rs 25,000 to Rs 50,000		Rs 50,000 to Rs 1 lakh		Above Rs 1 lakh	
	Inst	Pvt	Inst	Pvt	Inst	Pvt	Inst	Pvt
1 to 2 acres	9	9	2	3	2	1	1	1
2 to 4 acres	9	8	5	5	4	3	0	1
4 to 10 acres	9	8	6	5	4	2	1	2
Above 10 acres	3	3	1	2	1	2	4	2
Total	31	29	16	16	11	8	6	6

Source: Deshpande (2002).

disputes get included. These become 'stressors' (stress creators) when two or more such 'events' get together. Specifically, illness of the individual or any of the family members, heavy borrowings, continued disputes in the family or land-related problems usually act as 'stressors'. These become lethal in combination with the 'events' but further ignition happens due to 'actors/catalysts' and 'trigger' incidence. The third component is 'actors/catalysts'. These are personalities which create a sense of 'insecurity' or 'insult' to the person. These include the moneylender, banker, spouse, relatives and close friends. Often among relatives, the 'actors/catalysts' belong to the opposite sex of that of the victim. In the background of the 'events' and 'stressors', the 'actors/catalysts' fire the final act by forcing an occasion to be the 'trigger' for the unfortunate incident. Given this complex nature of the phenomenon it certainly becomes difficult to pinpoint one particular reason for suicide.

The families of the victims and persons close to the victims have given various incidents and events from the life of the victim, which are either of immediate consequence or which had occurred earlier leading to stress. Family and social problems have invariably dominated among the incidents given by family members. This is followed by family responsibility in terms of daughter's or sister's marriage, and separation from friends. There are other events indicated by the family and friends, which of course, have no greater probability of having affected the approach towards life of the victim.

Social System and Support

The social and political relationship of the victims, their family commitments and support institutions assume great importance in their being secluded and introverted well before the occurrence of the incident. We noted that about 11 per cent of the members of the family or the deceased persons had connections with political institutions in the village. The participation in the rural political process makes a person more agile and enterprising. Withdrawal from such process definitely puts the person in a bind and the feeling of insecurity increases.

Family commitments like marriage/education of son or daughter, social functions, festivals, and community programmes seem to be major avenues on which the borrowed funds were used. These appear to be on high agenda of the family commitments. The support financial/otherwise that the family receives is quite important in terms

of averting seclusion and the feeling of "left alone to face the problem". Neighbours, relatives, family members, panchayat members and others are looked at as probable help avenues in the process. Among these, the family members of the victims had indicated that the guidance is taken from family members, neighbours and relatives.

Social support system is one of the important factors that averts seclusion and introversion. Any event of stress will not be faced by the individual and he/she can derive support from the family, friends, other social institutions. Such support will strengthen the belief in life and enhance entrepreneurial qualities. This also acts as a psychological insurance against any collapse of the person's faith in life. We have seen earlier that the family and village institutions are becoming more concentric. In other words, the support system that was being provided by the family and the village system in the earlier days has been fast disappearing. This leaves an individual, who is squarely caught in the web of the problems, vulnerable to the reality. If the 'events' and 'triggers' correctly match the time of the 'collapse in self-faith' of that individual, the decision towards suicide is taken.

Among the families of the victims, about 58 per cent had expressed requirement of support in day-to-day activities to the victim. About 45 per cent had expressed such support even in internal matters. Unfortunately, 34 per cent had indicated that the victim or his/her family did not receive the expected support. Similarly, we also asked if the family of the victim would be ready to support others in the event of distress, and surprisingly, despite the fact that they were the victimised families, they did not show greater enthusiasm to provide such support to others. This is clear evidence of the collapsing support system within family and village.

Conclusions

Agrarian distress caused in some districts of Karnataka is a fact, and the situation that has led to such distress needs to be squarely tackled. But connecting the spate of suicides directly to any single cause would not be entirely correct. Suicide, in its content, is a strictly personal decision and the post-suicide search for causes gives only circumstantial evidence. There are 'events, actors, stressors and triggers' that finally lead to the fateful decision. As we could see from the suicide and control cases, the agricultural situation was more or less similar and therefore multiple causes leading to such decisions gets credence. Understanding the unfortu-

nate process that led to suicides at the micro-level is one stage and the second stage involves following this both at the micro as well as macro levels through policy initiatives. In a pragmatic sense one needs to give more importance to the second stage.

The concentration of victims in the backward regions may be incidental, but backwardness as a challenge cannot be overlooked and ignored. This gives rise to an important requirement for these areas, and that is to facilitate private and public investments in the backward areas of the state. While designing and initiating such schemes it is essential to understand the resource endowments and economic advantages of these regions to participate in the mainstream growth pattern. Hitherto agriculture was considered the only means to bring these regions into the mainstream of growth. Unfortunately, the climatic weather pattern and resource endowments do not support agricultural growth, and weather-induced instability continues to inflict misery on agriculturists.

The loss of crops due to inferior quality of inputs and inadequate knowledge of technology has been quite common. This needs to be dealt with using a proper input

Table 15: Reasons of Suicides as Provided by Family Members of Victims

Reasons*	Per Cent
Various habits like alcohol, gambling, spendthrift	20.35
Failure of crops	16.81
Other reasons, such as chit fund, etc	15.04
Family problems either with spouse or others	13.27
Chronic illness	9.73
Marriage of daughters	5.31
Political affiliation	4.42
Property disputes	2.65
Debt burden	2.65
Price crash	2.65
Borrowing beyond paying capacity (house construction, etc)	2.65
Loss in non-agricultural activities	1.77
Failure of borewells	0.88

Note: * Reasons as given by close relatives and friends. There are multiple reasons for suicides. Not even one case had forwarded only one reason.

Table 16: Disturbing Incidents in the Life of the Victim

Incidents and events from life*	Yes	No
Family and social problems	40.63	59.37
More alcoholism among other members of the family	6.59	93.41
Friction about dowry with spouse/in laws	4.35	95.65
Son/daughter deserted home	3.26	96.74
Strong beliefs in rituals	8.7	91.3
No children (especially boy)	3.26	96.74
Daughter's/sisters' marriage	21.51	78.49
Separated from friends	18.48	81.52
Problems from neighbour	11.49	88.51

Note: * Per cent to the total number of responses. Source: Deshpande (2002).

delivery system and making the 'raitha samparka kendras' more powerful and properly equipped to help the farmers in the process of adoption of technology. It is essential to take steps in order to discourage the interlocking of inputs and credit market. It is mainly due to such interlocking that the farmers tend to buy spurious pesticides from the vendors, as well as fall into a debt trap. The proactive role of pesticide companies and their marketing strategies are largely responsible for the heavy application of pesticides. In the event of a sudden attack of pests and diseases, it is essential to provide a quick response from the extension wing.

Crop insurance has operated for a long as crop credit insurance and did not provide a sufficient safety net cover to the farmers. It is only now that the scheme is likely to be effective, with the establishment of a separate authority for administering crop insurance. Over the years the indemnity paid is higher than the premium collected, mainly due to selective participation in the scheme. The problem of moral hazard is also highlighted. It is necessary for the crop insurance scheme to be rationalised, and some of the present insurance programmes could be suitably dovetailed to overcome the distress situation faced by farmers. In the recent budget, the central government has announced the organisation of an independent body to govern the crop insurance programme. This scheme would be far better than subsidising inputs indirectly through the industry and by other wasteful expenditure on farm subsidies.

Market inadequacy and crash in prices were reported as major reasons for farmers' distress. In an open-market economy, prices and arrivals will theoretically follow the Cob-Web principle. Therefore, the ups and downs in prices are an inevitable

accompaniment of the marketing process. However, a sudden crash in prices and consistently lower prices disproportionate to the price level of inputs causes severe agony and economic stress in the farm family. It is quite possible to operate on the inadequacies of the market, by conducting a fresh review of market conditions and creating a price-monitoring system to deal with exigencies, without loss of time. The prevailing market intervention schemes and MSP do not adequately support the farmers without a time lag and are therefore completely ineffective. The time-lag between price crash and market intervention is long enough to cause severe distress in the farming community. Revamp of the market discipline, providing proper infrastructure, price monitoring and providing quick information could go a long way in removing market imperfections.

The expert committee for the study of farmers' suicides made several recommendations, which can be grouped into four important sub-systems, namely, those supporting (1) production sub-system, (2) input sub-system, (3) welfare sub-system, and (4) support sub-system. These recommendations thus help farmers to build production capabilities. It includes strengthening of raitha samparka kendras, (centres providing information to the farmers), diversifying farm activities, promotion of agro-processing, and upgradation of technology in the input sub-system. The committee emphasised amendments to land reforms, low input sustainable agriculture, and regular supply of electricity for agricultural purposes. The input support system also requires information to be supplied to farmers on a day-to-day basis through raitha samparka kendras. The committee recommended a welfare sub-system for the farmers through the creation of a farmers' welfare fund, a nodal department for the farmers and a wide social security system with facilities for pension for aged farmers. The committee emphasised on support sub-system through facilities for healthcare, awareness of the harmful effects of alcohol, crop insurance, and rationalisation of the credit system. It needs to be seen how far the state government translates these recommendations into action.

Though one cannot draw any one-to-one correspondence between distress in the farm sector and suicides, farm and farm-related activities have a large stake in explaining the unfortunate incidents. These activities get categorised as 'events', 'stressors' or 'triggers', and therefore need to be carefully watched. In a broader economic

perspective, the farmers who died were entrepreneurs who tried to adopt new ventures. Unfortunately, their life was cut short due to unexpected happenings and a lack of opportunity for them. The absence of safety nets should not crush this entrepreneurial spirit. This phenomenon will have a more difficult outcome for the sector in future if not dealt with squarely. Therefore, the state must come out with a strong safety net programme. The recommendations go a long way in this direction. **PW**

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Table 17: Social Support as Reflected from Members of Family

Question	No	A little Bit	Yes
In your opinion was he/she requiring any social support in:			
Day-to-day activities	28.3	35.4	23.2
Internal matters	38.4	26.3	18.2
Do you feel that he/she was getting such support?			
Day-to-day activities	34.3	31.3	20.2
Internal matters	45.4	24.2	14.1
Do you feel others will get support from your family?			
Day-to-day activities	40.4	32.3	12.1
Internal matters	48.5	21.2	11.1
Do you feel you can support others			
Day-to-day activities	37.4	30.3	16.2
Internal matters	43.4	21.2	11.1

Note: Per cent to the total responses.

Source: Deshpande (2002).