

Farmers Suicide in Karnataka: Strategies for Prevention

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ABSTRACT

Suicide is a complex, social and psychological phenomenon. There are various economic, social, political, individual and environmental causes of farmer's suicide in India. Belagavi district is purposefully selected for the study because it is treated as miniature of Karnataka state and many of the agro-climatic zones are coming under this district. Primary and secondary data was used in the study. Primary data about socio-economic feature and reasons for farmer suicide were collected from visiting the 20 victim farmer's families in the district. Secondary data was collected from National Crime Records Bureau report of the year 2015-16. Data was analyzed using descriptive statistics. Objective of the study is to examine the causes for farmer suicide and recommend suitable policies. Study revealed that most of the respondents (80 %) were illiterate and 20 per cent of the farmers have studied up to primary level of education. This indicated that illiteracy was indirect factor that hinders the adoption of new technologies. The study revealed that main reason for farmer suicide in case of all the sample farmers was indebtedness. The other reasons were failure of bore wells (50 %), which lead the farmers loss due to investment for bore well and low yield due to lack of irrigation facility. Low productivity of sugarcane and maize (30%), failure of crops (20%), access expenses on inputs (30%), commission by sugarcane sending agencies (20%) and delay in payment of sugarcane bill (40%) were other reasons related to farming. Family disputes (40%), current problem (40%), expenses to hospital (10%) and bad habits (20%) were farmer's family related reasons. Study suggested that the problem cannot be solved through only subsidies and schemes alone social and spiritual interventions and educating farmers are also essential so that farmer realize that suicide is not the way out they should understand that they need to develop self confidence. Awareness about effects of bad habits is essential to farmers. Study suggested horticultural based multiple cropping activities and Integrated Farming System.

Key words: Suicide, Indebtedness, illiteracy, Crop failure

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INTRODUCTION

As Mother Teresa said “The biggest disease today is not leprosy/tuberculosis but rather the feeling of being unwanted”. This holds true to the present condition of a few farmers who have chosen death as the ultimate remedy to their problems. Farmer’s suicide is not an individual problem but it is a natural disaster and deepening crisis of Indian agriculture. Suicide is a complex, social and psychological phenomenon. There are various economic, social, political, individual and environmental causes of farmer’s suicide in India. The causes of this crisis are complex and manifold, they are dominantly related to public policy and economic strategy³. Activists and scholars have stated number of conflicting reasons for farmer suicides such as monsoon failure, high debt burdens, mental health, personal issues and family problems. Other than this alcohol addiction, low prices of products, stress and family responsibilities, increased cost of cultivation, private money lenders and intensive use of high capital required inputs.

These suicides can no more be considered as isolated cases of farmer’s deaths, but a symbol of deepening crisis of Indian agriculture. There is a debate regarding causes and number of deaths of farmers in the country. In the initial period of late 1990s when there were sporadic incidents of suicides across the country there was general indifference and apathy towards these incidents. But, when in early 2000 and onwards the number of farmers’ deaths started rising fast in Andhra Pradesh, Karnataka, Kerala, Maharashtra and Punjab, the Governments started feeling the pinch of growing public wrath. While some Governments took immediate relief measures, some appointed commissions to probe into the truth of the matter¹¹. According to National Crime Record Bureau (NCRB) the total number of farmers’ suicides in India during 2015 was 8007 of which the highest farmers suicide were reported in Maharashtra (3030) followed by Telangana (1358) and Karnataka (1197). The farming sector in Karnataka is

going through a painful phase of increasing SMR (Suicide Mortality Rate) since last year. Hence, it is purposively decided to review the situation and provide possible remedies to strengthen the minds of the farmers. The specific objectives of the study are as follows,

1. To study the socio-economic profile of victim farm households
2. To examine the causes for farmer suicides
3. To recommend suitable policies to alleviate the incidence of farmer suicides

MATERIAL AND METHODS

Belagavi district is purposefully selected for the study because it is treated as miniature of Karnataka state and many of the agro-climatic zones are coming under this district. In this district all type of crops are grown and number of farmer’s suicide were also more. Primary and secondary data was used in the study. Primary data about socio-economic feature and reasons for farmer suicide were collected from visiting the 20 victim farmer’s families in the district. Secondary data was collected from National Crime Records Bureau report of the year 2015-16. Data was analyzed using descriptive statistics.

RESULTS AND DISCUSSION

Table 1 represents causes of farmer’s suicides in India during 2015. The farmer suicides in India have increased over the years. Among 5650 farmers’ suicides during the year 2014 more (1163) suicides were due to indebtedness followed by family problems (1135) and farming related issues (969). Total number of farmers’ suicides in India during the year 2015 was 8007 out of which 3097 incidences were due to indebtedness followed by farming related issues (1562) and failure of crop (952). It can be further observed that farmer suicides were more in the year 2015 (41.72 %) than in the previous year 2014. Indebtedness was the main reason for farmer’s suicide followed by crop failure. Suicides in farming sector in India during 2014 and 2015 are represented in Table 2. Total number of farm suicides in India during the year 2014 was 5650. Farmers

suicide incidences were more in Maharashtra (2568) followed by Madhya Pradesh (826) and Chattisgarh (443). Total agriculture labourers suicides were 1436 in Maharashtra followed by Tamil Nadu (827) and Kerala (700). In the year 2015 total farmers suicides occurred were 8007 among these 3030 were in Maharashtra followed by Telengana (1358) and Karnataka (1197). Total agriculture labourers suicides were 1261 in Maharashtra followed by Tamil Nadu (604) and Andhra Pradesh (400). District-wise suicides of farmers in Karnataka during the year 2015-16 was represented in the Table 3. Total number of farmers' suicides occurred in Karnataka from 1st July, 2015 to 30th June, 2016 were 1490. Among all districts number of farmer suicide incidences occurred in well developed and resource rich districts like Haveri district (125) followed by Mandya (118) and Mysuru (113) whereas the drought prone districts exhibited relatively less number of suicides. This might be due to the ability of farmers in dry districts to cope up with agrarian distress and their awareness regarding the alternate choices available during dry spells. Such farmers are seen to have evolved over a period of time with various strategies that can successfully help them manage the stress conditions. On a contrary the farmers from resource rich areas are left with less options to take up. For instance in command areas, the main crop is usually paddy and during water crisis, they hardly have any other option to sustain the crop since techniques like drip irrigation and mulching are not practical options⁶. Table 4 represents socio economic features of respondents in the study area. Among the victim farmers 50 per cent of the farmers were between 20 to 35 age, 40 per cent of the farmers were of the age between 35 to 50 and 10 per cent of the farmers were of the age above 50. Literacy is a key factor to bring about desirable changes in the farmer's view of adopting modern technology in agriculture. Nelson Mandela said that "Education is the most powerful weapon which you can use to change the world". Most of the respondents (80 %) were illiterate and 20 per cent of the farmers have studied up to primary level of

education. This indicated that illiteracy was indirect factor that hinders the adoption of new technologies. It can be observed that illiteracy was the common factor in case of suicide committed farmers. Sonawane¹² reported that due to illiteracy and inadequate knowledge which leads to lack of decision making skills. Lack of perception capacity was the reason for cultivating land in traditional method and if farmers fail to perform all these tradition and cultural activities they become frustrate and turn towards suicide. Shrishail *et al*¹¹ reported that majority of farmers who committed suicide were having little education and they dropped out before the high school levels. There were no cases of farmers committing suicides with higher education. Average land holding of the farmers in the study area was one ha. Among the sample respondents 30 per cent of the farmers land holding was less than one ha and 20 per cent of the farmers have one to two ha of irrigated land. In case of small land holdings farmer not applied high cost technologies and in traditional method yield was low and farmer income was low. In case of dry land 30 per cent of the farmers land holding was one to two ha, 10 per cent of farmers land holding was less than one ha and 10 percent farmers have more than two ha of dry land. Sample respondents irrigated land holding was less and this was one of the reasons for low productivity. Average family size of the sample farmers was 5.5. Among the total farmers only 20 per cent of the farmers participate in the social activities. Suicide committed farmer not contacted any extension workers and not gained any knowledge about new technologies. Table 5 depicts source of income and assets owned and debts of respondents during the study period. More than 91 per cent of the income of respondents was mainly from agriculture and nine per cent respondent's income was from subsidiary occupation. It indicated that agriculture was the main source of income to the farmers. Farmers have received loan from both institutional (35.71%) and private (64.29 %). Farmers have received more loans from private sources with high interest rate thus farmers were in debt trap. Sangalad (2012)

reported 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 to 4 percent month). Manjunatha and Ramappa⁶ recorded in the study that the farmers were availing loans from money lenders at an exorbitant rate ranging from 30 to 36 per cent per annum. This is a burden on farmers and can lead to suicides. However, debt to equity ratio of respondents was 0.16. It indicates that the their assets can easily meet out the loans as their asset base is very much stronger than debts (assets to debt ratio is 0.16). Awareness on value of their assets should be created. The Expert Group of Radhakrishnan committee underlines the need for mitigating the burden of farmers' indebtedness to Money lenders. It recommends a one-time measure of providing long-term loans by banks to farmers to enable them to repay their debts to the moneylenders. Further, it recommends that Panchayat Raj Institutions (PRIs), civil society organizations like farmers' collectives and Non-Governmental Organizations (NGOs) should be involved in arriving at negotiated settlements with the moneylenders. Easy access of institutional finance to every farmer is one important solution. Reasons for farmer suicide in the study area are represented in Table 6. Main reason for farmer suicide in case of all the sample farmers was indebtedness. The other reasons were failure of bore wells (50 %), which lead the farmers loss due to investment for bore well and low yield due to lack of irrigation facility. Low productivity of sugarcane and maize (30%), failure of crops (20%), access expenses on inputs (30%), commission by sugarcane sending agencies (20%) and delay in payment of sugarcane bill by factories (40%) were other reasons related to farming. Family disputes (40%), current problem (40%), expenses to hospital (10%) and bad habits (20%) were farmer's family related reasons. It was also observed that the farmers have adopted mono cropping system; if the crop is failed then farmers were in debt trap. The results of the study are similar to the study conducted by

Shrishail et al¹¹, who reported that among the ten most important causes of suicides, debt burden was major cause for taking the extreme step of committing suicide. However, this is not the primary cause, it is manifestation of secondary effects like crop failure, non-remunerative prices for their produce etc. Sangalad (2012), study reported that out of the 150 victim's cases, compared to the control farm family majority of respondents (27.64 %) opined that failure of the crops is the main reason for suicides. Failures of crops were due to drought or flood. Manjunatha and Ramappa⁶ reported that the crop failure was the major cause of suicide as mentioned by 95 per cent of the victim households. Since the crop failed victims worried about the crop and crop loan was the top most reason for victims to commit suicide. Low productivity, low annual income, existence of income liability gap, indebtedness and non-institutional credit sources were proved as important causes of suicide⁵. Farmer suicide in India is the intentional ending of one's life by a person dependent on farming as their primary source of livelihood. Parvathamma⁷ reported that there are number of reasons for farmer suicides, such as monsoon failure, high debt burdens, genetically modified crops, government policies, public mental health, personal issues and family problems. National Crime Records Bureau (2015) also reported that among 5650 farmers' suicide incidences in India during the year 2014 more number (1163) of suicides incidences were due to indebtedness followed by family problems (1135) and farming related issues (969). Farmers were in debt trap due to failure of crops and failure of bore wells, farmers avail loan from non- institutional sources with high interest rates. This situation of farmers was mainly due to insufficient credit delivery to the agriculture sector. Banking system is still hesitant on various grounds to provide credit to small and marginal farmers (Godara et al. 2014).

Remedies

James A. Garfield 20th President of the United States quoted that "Suicide is not a remedy". The problem cannot be solved through only

financial support alone social and spiritual interventions are also essential so that farmer realize that suicide is not the way out. There is need of suitable remedies to overcome the farmer's suicides.

Promoting horticultural based multiple cropping activities since most of the farmers were following mono cropping in the study area risk of failure of crop was high. Advantage of multiple cropping systems is the risk of total loss from drought, pests and diseases is reduced.

Farmer can adopt Integrated Farming System. IFS is combining a farm enterprise like a field crops, vegetable, dairy, poultry, goatry, for production profitable and sustainable agriculture. This becomes quite as essential as crop cultivation is subjected to high degree of risk and provides only seasonal, irregular and uncertain income and employment to the farmers. With a view to mitigate the risk and uncertainty in agriculture, IFS serves as an informal insurance.

In order to solve the farming problems, farmers should be trained about new technologies in cultivation and scientific method of cultivation by the agriculture departments. As it was observed in the study area suicide committed farmers were not contacted any extension workers and farmers were not aware of many schemes and new technologies and crop failure was the root cause for farmer suicide. Many of the interior village farmers did not know the schemes of the government like Gangakalyan, Insurance (Crop) etc.

Organic farming is proved to be cost-effective. Hence, Government should provide financial support to sustainable agriculture to reduce farmer's expenditure on cultivation and to make agriculture profitable and sustainable.

As observed in the present study illiteracy was the common factor among the suicide committed farmers. As Achyuta Samanta, the founder of KISS said: "Poverty creates illiteracy, literacy removes poverty". Farmer's education is also an important factor. Giving education to the deprived is like giving sight to blind. The problem cannot be solved

through only subsidies and schemes alone but social and spiritual interventions and educating farmers are also essential so that farmer realise that suicide is not the way out they should understand that they need to develop self confidence. Awareness about effects of bad habits is essential to farmers. Farmer counseling centers should be established consisting of psychologist, agriculturist and social workers. In the present study it can be observed that assets position was also better compared to their loans which has to be instilled in their minds.

Failure of bore wells had caused heavy loss to many farmers. It is essential that Government should make compulsory for geologists reports before digging of bore wells. As it was evident from the observation of the present researchers many bore wells were dug by the farmers bond unscientific blind beliefs. Government should give attention for attending Transformer Cut & Power supply problems which were also causing severe losses in the study area.

In the present study 40 per cent of the respondents opined that delay in payment of sugar cane bill was reason for farmer's suicide. Non-payment or delay of money to the producers by buyers (in the case of sugarcane procurement) should be avoided through designing suitable institutional mechanism. Credit requirement of the farmers should be through a single institutional agency instead of multiple banking facilities which lead to mounting of loans. Ensure that the formal banking system in the rural areas covers all the credit requirements of farmers and others, and that the coverage of the formal financial system is extended to all rural households.

Need of inputs by the farmers should be identified and it is necessary to monitor provision of inputs. Need of analyzing the relationship between input costs and market prices and suggest appropriate and timely interventions by the state/central government agencies, in order to ensure remunerative prices to the farmer. Minimum Support Price scheme should be operated properly.

One of the main causes for farmer suicides was low price for their produce. The producers share in consumer rupee should be high. This

can be achieved through direct marketing or through efficient marketing.

Table 1: Causes of Farmers Suicides in India during 2015

| Sl. No. | Cause | Farmers suicide in 2014 | Farmer suicide in 2015 | Percentage Variation |
|---------|--|-------------------------|------------------------|----------------------|
| 1 | Poverty | 149 | 92 | -38.26 |
| 2 | Property Dispute | 52 | 86 | 65.38 |
| 3 | Marrige Related Issues (Total) | 121 | 157 | 29.75 |
| | Non settlement of marrige | 25 | 25 | 0.00 |
| | Dowry related issues | 42 | 17 | -59.52 |
| | Extra marital affairs | 5 | 20 | 300.00 |
| | Divorce | 7 | 3 | -57.14 |
| | others | 42 | 92 | 119.05 |
| 4 | Family problems | 1135 | 933 | -17.80 |
| 5 | Farming related issues (Total) | 969 | 1562 | 61.20 |
| | Failure of crop | 952 | 1552 | 63.03 |
| | Due to natural calamities | 491 | 879 | 79.02 |
| | Due to other reasons | 461 | 673 | 45.99 |
| | Inability to sell | 17 | 10 | -41.18 |
| 6 | Illness | 745 | 842 | 13.02 |
| | AISD/STD | 5 | 4 | -20.00 |
| | Cancer | 6 | 16 | 166.67 |
| | Paralysis | 2 | 11 | 450.00 |
| | Insanity/Mental illness | 185 | 186 | 0.54 |
| | Other prolonged illness | 547 | 625 | 14.26 |
| 7 | Drug abuse/ Alcoholic addiction | 250 | 330 | 32.00 |
| 8 | Fall in social reputation | 7 | 11 | 57.14 |
| 9 | Bankruptcy or Indebtedness | 1163 | 3097 | 166.29 |
| | Bankruptcy or Indebtedness due to loan taken from financial institution like bank/registered micro financial institution | - | 2474 | - |
| | Due to loan taken from money lender | - | 302 | - |
| | Due to loan taken from both financial institutions as well as money lenders/ Non -financial institutions | - | 321 | - |
| 10 | Causes not known | 231 | 334 | 44.59 |
| 11 | Other causes | 828 | 563 | -32.00 |
| | Total | 5650 | 8007 | 41.72 |

Note: Family Problems exclude Marriage Related Issues. Note: '% Var.' – refers to percentage change in 2015 over 2014

Note: Sub-classification of 'Bankruptcy or Indebtedness' was revised in 2015

Source: National Crime Records Bureau

Table 2: Suicides in Farming Sector in India during 2014 and 2015

| Sl. No. | State/UT | 2014 | | | 2015 | | | % change |
|---------|--------------------------|---------------------|------------------------|--------------|---------------------|------------------------|--------------|---------------|
| | | Farmers/Cultivators | Agricultural labourers | Total | Farmers/Cultivators | Agricultural labourers | Total | |
| 1 | Andhra Pradesh | 160 | 472 | 632 | 516 | 400 | 916 | 44.94 |
| 2 | Arunachal Pradesh | 0 | 3 | 3 | 7 | 3 | 10 | 233.33 |
| 3 | Assam | 21 | 38 | 59 | 84 | 54 | 138 | 133.90 |
| 4 | Bihar | 0 | 10 | 10 | 0 | 7 | 7 | -30.00 |
| 5 | Chhattisgarh | 443 | 312 | 755 | 854 | 100 | 954 | 26.36 |
| 6 | Goa | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7 | Gujarat | 45 | 555 | 600 | 57 | 244 | 301 | -49.83 |
| 8 | Haryana | 14 | 105 | 119 | 28 | 134 | 162 | 36.13 |
| 9 | Himachal Pradesh | 32 | 31 | 63 | 0 | 46 | 46 | -26.98 |
| 10 | Jammu & Kashmir | 12 | 25 | 37 | 0 | 21 | 21 | -43.24 |
| 11 | Jharkhand | 0 | 4 | 4 | 0 | 21 | 21 | 425.00 |
| 12 | Karnataka | 321 | 447 | 768 | 1197 | 372 | 1569 | 104.30 |
| 13 | Kerala | 107 | 700 | 807 | 3 | 207 | 210 | -73.98 |
| 14 | Madhya Pradesh | 826 | 372 | 1198 | 581 | 709 | 1290 | 7.68 |
| 15 | Maharashtra | 2568 | 1436 | 4004 | 3030 | 1261 | 4291 | 7.17 |
| 16 | Manipur | 0 | 0 | 0 | 1 | 0 | 1 | |
| 17 | Meghalaya | 0 | 2 | 2 | 2 | 1 | 3 | 50.00 |
| 18 | Mizoram | 0 | 5 | 5 | 0 | 1 | 1 | -80.00 |
| 19 | Nagaland | 0 | 0 | 0 | 0 | 0 | 0 | |
| 20 | Odisha | 5 | 97 | 102 | 23 | 27 | 50 | -50.98 |
| 21 | Punjab | 24 | 40 | 64 | 100 | 24 | 124 | 93.75 |
| 22 | Rajasthan | 0 | 373 | 373 | 3 | 73 | 76 | -79.62 |
| 23 | Sikkim | 35 | 0 | 35 | 15 | 3 | 18 | -48.57 |
| 24 | Tamil Nadu | 68 | 827 | 895 | 2 | 604 | 606 | -32.29 |
| 25 | Telangana | 898 | 449 | 1347 | 1358 | 42 | 1400 | 3.93 |
| 26 | Tripura | 0 | 32 | 32 | 1 | 48 | 49 | 53.13 |
| 27 | Uttar Pradesh | 63 | 129 | 192 | 145 | 179 | 324 | 68.75 |
| 28 | Uttarakhand | 0 | 0 | 0 | 0 | 2 | 2 | |
| 29 | West Bengal | 0 | 230 | 230 | 0 | 0 | 0 | -100.00 |
| | Total (States) | 5642 | 6694 | 12336 | 8007 | 4583 | 12590 | 2.06 |
| | Union Territories | | | | | | | |
| 30 | A & N Islands | 8 | 0 | 8 | 0 | 0 | 0 | -100.00 |
| 31 | Chandigarh | 0 | 0 | 0 | 0 | 0 | 0 | |
| 32 | D & N Haveli | 0 | 0 | 0 | 0 | 0 | 0 | |
| 33 | Daman & Diu | 0 | 0 | 0 | 0 | 0 | 0 | |
| 34 | Delhi (UT) | 0 | 0 | 0 | 0 | 0 | 0 | |
| 35 | Lakshadweep | 0 | 0 | 0 | 0 | 0 | 0 | |
| 36 | Puducherry | 0 | 16 | 16 | 0 | 0 | 0 | -100.00 |
| | Total (UTs) | 8 | 16 | 24 | 0 | 12 | 12 | -50.00 |
| | Total (All India) | 5650 | 6710 | 12360 | 8007 | 4595 | 12602 | 1.96 |

Table 3: District- wise suicides of farmers in Karnataka during the year 2015-16

| Sl. No. | Name of the district | No. of farmers suicide | % to state total |
|---------|----------------------|------------------------|------------------|
| 1 | Haveri | 125 | 8.39 |
| 2 | Mandy | 118 | 7.92 |
| 3 | Mysuru | 113 | 7.58 |
| 4 | Belagavi | 112 | 7.52 |
| 5 | Kalaburgi | 75 | 5.03 |
| 6 | Hassan | 74 | 4.97 |
| 7 | Chikkamagalur | 74 | 4.97 |
| 8 | Tumakur | 72 | 4.83 |
| 9 | Raichur | 69 | 4.63 |
| 10 | Chitradurga | 69 | 4.63 |
| 11 | Yadgir | 60 | 4.03 |
| 12 | Dharwad | 60 | 4.03 |
| 13 | Shivamogga | 60 | 4.03 |
| 14 | Bidar | 54 | 3.62 |
| 15 | Vijayapura | 47 | 3.15 |
| 16 | Davanagere | 46 | 3.09 |
| 17 | Gadag | 44 | 2.95 |
| 18 | Koppal | 35 | 2.35 |
| 19 | Ramnagar | 31 | 2.08 |
| 20 | Bagalkot | 30 | 2.01 |
| 21 | Bellary | 29 | 1.95 |
| 22 | Chikballapur | 23 | 1.54 |
| 23 | Uttar Kannada | 14 | 0.94 |
| 24 | Kolar | 11 | 0.74 |
| 25 | C. R. Nagar | 10 | 0.67 |
| 26 | Bengaluru (Rural) | 9 | 0.60 |
| 27 | Dakshina Kannada | 9 | 0.60 |
| 28 | Udupi | 9 | 0.60 |
| 29 | Kodagu | 7 | 0.47 |
| 30 | Bengaluru (Urban) | 1 | 0.07 |
| | Total | 1490 | |

Source: Department of Agriculture, Government of Karnataka (2016)

Table 4: Socio economic feature of respondents in the study area

| Particulars | Number | Percent |
|---|--------|---------|
| 1. Age (Year) | | |
| 20-35 | 10 | 50 |
| 35-50 | 8 | 40 |
| 50 above | 2 | 10 |
| 2. Education | | |
| Illiterate | 16 | 80 |
| Primary | 4 | 20 |
| 3. Land Holding | | |
| < 1 ha | 6 | 30 |
| 1-2 ha | 4 | 20 |
| >2 ha | - | - |
| Dry Land | | |
| < 1 ha | 2 | 10 |
| 1-2 ha | 6 | 30 |
| >2 ha | 2 | 10 |
| Average holding size (ha) | 1.0 | |
| 4. Average size Of family | 5.5 | |
| Men | 2.5 | |
| Women | 3 | |
| 5. Social Participation | | |
| Members In Village Societies | 2 | 20 |
| 6. Contact with Extension people | | |
| A . Agricultural dept | - | - |
| B. Horticultural dept | - | - |
| C, other | - | - |
| 7. Caste | | |
| A. SC&ST | 2 | 10 |
| B. OBC | 12 | 60 |
| C. Others | 6 | 30 |

Table 5: Source of Income and assets owned & debts of respondents (during study period)

| Particulars | Value | Percent |
|-------------------------------|-------------|---------|
| 1. Income | | |
| a. Agriculture | 34,000 | 91 |
| b. Horticultural | - | - |
| c. subsidy | 3,000 | 09 |
| Total | 37,000 | 100 |
| 2. Loans raised | | |
| a. Institutional | 1.25 lakhs | 35.71 |
| b. Private | 2.25 lakhs | 64.29 |
| Total | 3.5 lakhs | 100 |
| 3. Assets | | |
| a. Land | 20.00 lakhs | 89.89 |
| b. Building | 1.5 lakhs | 6.74 |
| c. Farm Equipments | 5,000 | 0.22 |
| Tractor owned | 0.4 lakhs | 1.80 |
| d. Animals | 0.3 lakhs | 1.35 |
| Total | 21.25 lakhs | 100 |
| 4. Dept- equity- ratio | 0.16 lakhs | |

Table 6: Reasons for Suicide in the study area

| SI. No | Particulars | Multiple responses (%) |
|--------|--|------------------------|
| 1 | Indebtedness | 100 |
| 2 | Family disputes | 40 |
| 3 | Failure of crops | 20 |
| 4 | Failure of bore wells | 50 |
| 5 | Current problems (TC& power supply) | 40 |
| 6 | Access expenses on inputs (chemical fertilizers) | 30 |
| 7 | Access expenses to hospital | 10 |
| 8 | Commission by cane sending agencies (Rs 500 / ton) | 20 |
| 9 | Low productivity of sugarcane and maize | 30 |
| 10 | Due to bad habits | 20 |
| 11 | Delay in payment of sugar cane bill by factories | 40 |

CONCLUSION

The condition of agriculture or horticulture in general and farmers of Karnataka in particular is very pathetic. The indebtedness and its attendant economic distress is the main reason behind suicide by the farmers. Main reason of farmer suicide is crop failure which leads to indebtedness. Attention should be given to multiple cropping system of farming, organic

farming, use of indigenous technologies like on farm seed and other inputs. Farmers should be encouraged to adopt allied activities like dairy, poultry and fishery or local adoptable other income generating activities which helps increase the farmer's income. Farmers should be educated about new technologies and high yielding varieties. Suicide is a complex, social and psychological phenomenon. The problem

cannot be solved through only financial support alone social and spiritual interventions are also essential so that farmer realize that suicide is not the way out. The solution to the farmer's problems should be directed towards helping the farmers to help themselves.

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