

Study No. 143

Publication No. 192

Farmer Suicides in Uttar Pradesh

Prof. Ramendu Roy

Dr. H.C. Malviya

Haseeb Ahmad



Study Sponsored by Ministry of Agriculture and Farmers Welfare

Agro-Economic Research Centre

University of Allahabad

Allahabad-211002

January- 2017

PREFACE

India is basically an agrarian country because more than 60 percent population of the country resides in rural areas and their main occupation is agriculture. Besides this, the livelihood of majority of population of rural areas of the country is also depended on the agriculture. However, the agriculture is still a gamble of monsoon. It is an uncertain and un-predictable occupation because it still depends on weather condition. The drought, flood, heavy rains, hail storm, etc are the common phenomena in the country. These are causes of failure of crops. On account of failure of crops, the indebtedness is also increasing among the farmers. More than 70% of total farmers of the country are marginal and small farmers who are mostly in the debt trap. The crop failure, indebtedness, illness, family problems, drug abuser etc are reasons for farmers' suicides in the country. In spite of doing all efforts, the incidence of farmers' suicides is not being stopped yet in the country. The incidences of farmers' suicide mostly occurred in Maharashtra, Telangana, Karnataka, Tamil Nadu, Kerala and Chhattisgarh. These are most prone states for incidence of farmers' suicides. However, it is also a global phenomena. Sri. Lanka, USA, Canada, England and Australia are also in the grip of incidence of farmers' suicides. Out of total farmers suicides of 5650 in 2014 in India the maximum share accounted for 45.45% in Maharashtra followed by 15.90%, 14.62%, 7.80%, and 5.68% in Telangana, Madhya Pradesh, Chhattisgarh, and Karnataka respectively. However, the share of U.P. was only 1.12% during corresponding period. It is also estimated that number of suicides per Lakh ha. of net area sown was 0.38 in U.P. in 2014. The total number of farmers' suicides was only 63 in 2014 in U.P. of which 93.65% accounted for male followed by 6.35 for female. Out of 59 male farmers' suicides in U.P. in 2014, 54 were in the age group of 18 to 59 years. The maximum farmers' suicides occurred were between age of 29 and 45 years. The 4 female suicides were adult. It has been pointed out from different researches that the farmers those involved in farming had committed suicides in maximum numbers due to economic stress and uncertainties in farming enterprises.

The farmers' suicides are a serious concern of Government India. Many packages of reliefs have been introduced to reduce the farmer's suicides in the country but it could not be stopped yet. The Government of India is very much worried about it that how this problem could be overcome. A number of expert committees have also been appointed to look after in this matter

and had also suggested a number of remedial measures related to the farmers suicide Even then the problem is still continuing across the country. In this context, Ministry of Agriculture and Farmers Welfare, Govt. of India has asked all the Agro-Economic Research Centres and Units to undertake a study on **“Framer Suicides in India”** by taking the reference year 2015-16. On the advice of Directorate of Economics and Statistics, Ministry of Agriculture and Farmers Welfares, Govt. of India Agro-Economic Research Centre, Allahabad has also conducted this study in U.P. As per guidance of coordination Centre, ADRTC, Institute for Social and Economic Change, two districts namely, Lakhimpur Kheri and Fatehpur of U.P. having the maximum number of cases of farmers’ suicides among 75 districts of the state in year 2015 has been selected. Among the farmers suicide in two districts in 2015, 30 sample farmers suicides were selected for the study.

Among the 30 sample farmers’ suicides, 86.67 per cent 10.00 per cent and 3.34 per cent are marginal, small and medium categories of farms respectively. Thus, the marginal farmers had committed suicide in maximum number in comparison to small and medium farmers in the selected areas of selected districts. The causes of suicide of farmers are indebtedness, illness, family disputes, etc. The hanging, poison consumption were mostly method adopted for suicides. The suicide had been committed mostly within the houses. The proper implementation of crop insurance scheme, distribution of package relief fund, expansion of irrigation network, opening of new branches of commercial banks, strengthening to KKC and SHGs in rural area could be useful in preventing the farmers’ suicides. Although the cases of farmers’ suicides in U.P. are much less in number in comparison to southern states of country. Even then, the Government should be vigilant to avert the case of farmers’ suicides in the state. Even one case of suicide is very shameful for any government.

This study has been conducted on the guidance of A.V Manjunatha, ADRTC Institute for Social and Economic Change, Bangalore. He has done a lot in preparation of research proposal of the study. I am highly obliged to him. Sri Rajkumar Vishwakarma, Additional Director General of Police (ADGP) Crime Branch, U.P., Lucknow had supported and cooperated in providing district-wise list of farmers suicide for the year 2015 for the selection of samples for which I express my deep sense of gratitude to him. Sri A. K. Chaurasia and Sri K.N. Naithani, S.P. of Lakhimpur Kheri and Fatehpur districts respectively had also supported our scientists during the visit of the districts hence, both are thankfully acknowledged. I am also grateful to all the

Officers of concerned departments of U.P. and respondents of victim sample households for their cooperation and support for smooth conduct of the study in scientific manner. I am thankful to Sri Rajesh Kumar Gupta, Joint Director of Statistics and Crop Insurance, Uttar Pradesh too for his kind support.

This study has been conducted under my overall supervision. The draft of report has been done by Sri. D.K. Singh, Ex. Research Officer of the Centre. Dr. H.C. Malviya and Haseeb Ahmad were involved in the investigation, compilation of data on computer, preparation of analytical tables etc. They did excellent work in the completion of the study. I am very much impressed for their excellent work. Smt. N. Nigam has also done excellent work in typing of the report within time, hence, she deserve credit for the same.

The reference year of the study is 2015-16. Comments and suggestions will be thankfully acknowledged and solicited.

Agro-Economic Research Centre
University of Allahabad
Allahabad

(Ramendu Roy)
Prof. & Hony. Director

Dated: 30.01.2017

CREDIT

Prof. Ramendu Roy

Project Director

Sri D.K. Singh

Drafting of the Report

Dr. H.C. Malviya

Field Survey, Tabulation, Processing & Analysis of Data

Sri Haseeb Ahmad

-Do-

Smt. N. Nigam

Entry of data on Excel and Typing of Report

Sri S.D. Singh

Secretarial Services

Sri H.C. Upadhyay

Photocopy of the Report

Sri. Raju Kumar

Support Service

CONTENTS

Preface	2 – 4
Credit	5
Contents	6
List of Tables	7
I. Introduction	8-23
II. Farmers' suicide scenario in the state	24-35
III. Analysis of primary data	36-52
IV. Causes and after effect of suicide - based on primary survey	53-64
V. Case Study of Farmers' Suicide	65-76
VI. Conclusions and Policy Suggestions	77-84
References	85
Appendix- 1-4	86-89
Executive Summary	90-96

LIST OF TABLES

Table No.	Title of Tables	Page No.
Chapter-1		
Table-1.1	Farmers Suicide in India (1995-2014)	
Table-1.2	Sample size of Primary Data	
Table-1.3	Sample Size of Selected Farmers	
Chapter-2		
Table-2.1	Number of Farmer's Suicide (Self Employees/Farming/Agriculture in different Important States) (From 2010-2014)	
Table-2.2	State-wise number of Farmer's Suicide in Different Years	
Table-2.3	District-wise details of farmers' suicide in the state (2015)	
Chapter-3		
Table-3.1	Socio-Economic profile of Victim	
Table-3.2	Socio-Economic Profile of victims' family	
Table-3.3	Characteristics of Operational Holdings (Per HH)	
Table-3.4	Source-wise distribution of Irrigated Area	
Table-3.5	Rental value of leased-in and leased-out land	
Table-3.6	Net Income and Expenditure during 2015-16	
Table-3.7	Season-wise Cropping Pattern	
Table-3.8	Details on Credit of Sample HHs	
Chapter-4		
Table-4.1	Symptoms observed by Family Members before Suicide	
Table-4.2	Social causes of Suicide	
Table-4.3	Farming related causes of Suicides	
Table-4.4	Indebted related causes of Suicides	
Table-4.5	Ranking of the Social, Farming and Indebted related causes of Suicides	
Table-4.6	Impact on HH household after Committing Suicide	
Table-4.7	Suggestions to prevent the Suicides in Future	

CHAPTER-I

Farmer Suicides in Uttar Pradesh

Introduction

I.1. Background

India is an agrarian country with around 60% of total population dependent directly or indirectly upon the agriculture. However, the agriculture is a peaceful and healthy way of life. Even then, agriculture has the highest rates of mortality, than other industries. A number of studies have reported that agriculture business is one of the most dangerous industries across the globe. Risk and uncertainties are common phenomena in agriculture. A number of factors that affect the returns from farming, i.e., frequent occurrence of drought, floods and hail storm is due to weather change. Apart from these, low coverage of irrigation, lower resources availability, undeveloped infrastructure facilities, lack of proper scientific technology etc are also responsible to make more risky to agriculture. More than 70% of total farmers of the country are marginal and small farmers, so they do not adopt latest scientific technology in agriculture to get better yield from their crops. The mismanagement of post harvest and unorganized and chaotic marketing system are also responsible to degrade the moral of farmers.

1.2. The country is not fully equipped to handle the risk situation and also to insure its farmers from both production and price risk. The current focus is on how to make agriculture more attractive and rewarding in years to come. Nation should not only produce to feed its more than one billion human population but also for an equal number of livestock. Indian agriculture is on a cross roads with new challenges of development. The major challenges are depletion and degradation of natural resources. There is a need to develop such strategy to make sustainable productivity gains and also profitability of farming. The second green revolution is a need at present scenario. The national agricultural policy has set up a target of 4% growth in agriculture. But nation does not achieve this target yet because of certain impediments which come in form of natural calamities.

1.3. At present, Indian agriculture is passing through severe crises because of the occurrence of drought, floods, pests/ insects and diseases. The cost of cultivation has been continuously on rise and returns have decelerated. On account of this, the farmers incur loss every year. Natural hazards such as drought, floods as well as man-made hazards such as corruption, bribe, exploitation, etc are factors that are spoiling the life of farmers and agriculture labours.

1.4. The farmers invest huge capital in growing crops to get better yield but crops are damaged within a day. On account of this, the farmers are pushed into debt trap. Most of the farmers borrow money from public and private banks to purchase good quality seeds, fertilizers, pesticides and for the payment of hiring tractors/ tube-wells at high rate of interest which is not generally paid timely. Therefore, farmers become defaulters. The heavy burden of borrowed amount and its interests, compel farmers to commit suicide. The farmers also borrow loan from professional moneylenders to meet emergency requirement at high rate of interest (40-50% per annum). When the farmers are unable to pay the borrowed amount and its interest at scheduled time, then they are tortured, harassed and intimidated in various ways. Then farmers have no option but to commit suicide. The farmers' suicides are a global phenomena. The farmers' suicides also occurred in Sri Lanka, USA, Canada, England, Australia etc. It shows that highly developed countries are also in grip of farmers' suicides. It is also associated with better mechanized and professional farming with higher incidence of farmers' suicides, while the major cause of farmers' suicide in India are debt and failure of crops. When the farmer see his name in list of debtors it place a lot of pressure on him and there is no option for him except to kill himself.

1.5. According to United National Commission on sustainable Development (UNCSD, one farmer committed suicide every 32 minutes between 1997 and 2015 in India. The National Sample Survey Organization (NSSO) indicated that about 51.90 percent of the farm households in India were indebted. The percentage of Indebtedness was highest being 93 percent in Andhra Pradesh, followed by Telangana 89%, Tamil Nadu 82%, Karnataka 77% and Rajasthan 62%.

1.6. National Sample Survey Organization (NSSO) in its 59th round survey reported that more than 40% of total farmers across the country were willing to give up the farming because it is not profitable business and also full of uncertainty.

1.7. The nature does not support the agriculture and on account of this, 100 percent risk is involved in the farming. The report of NSSO has also mentioned that the farmers had taken maximum loan from formal institutions rather than informal institutions. The indebted farmers had borrowed huge loan 60% from banks, and 40% from private sources (NSSO, 2013). Two factors are involved in farmers' suicides. First: Natural factors, i.e., uneven rains, hailstorm, drought, flood, etc. Second: Manmade factors such as pricing, policies, inadequate marketing facilities, post harvest loss, etc.

1.8. The first incidence of farmers' suicide was reported by Kerala in 1986. He was a rubber growing farmer. It had not been taken as a serious matter. This unfortunate and unhealthy trend extended to north and south Karnataka, Andhra Pradesh, Maharashtra and Punjab. It has also been observed that cotton belts were much affected.

1.9. Between 1995 and 2014, more than 2,53,000 farmers had committed suicide in India. The volatility of commodities markets, the variability in weather pattern, high rate of interest, low profitability due to pre-harvest loss are responsible factors for farmers' suicides in India. The agrarian crises, failure of cash crops, indebtedness etc are major causes of farmers' suicides across the country. It has been reported by different studies related to farmers' suicides that maximum number of cases of farmers' suicides occurred among small and marginal farmers. The suicide rate for farmers throughout the world is higher than for non-farming population.

1.10. The increases of cost of production, decline in informal sources of credit are responsible for debt burden on the farmers which compel the farmers to take extreme step to hang themselves.

1.11. The four states of the country namely Maharashtra, Telangana, Madhya Pradesh, Chhattisgarh and Karnataka are most prone states of India where maximum number of cases of farmers' suicides had occurred during 2014. Out of total number of farmers suicides in 2014 being 5650 in India, the maximum being 45.45% farmers suicides occurred in Maharashtra followed by 15.90%, 14.62%, 7.80% and 5.68% in Telangana, M.P. Chhattisgarh, and Karnataka respectively.

1.12. National Crime Records Bureau (NCRB) Ministry of Home Affairs, Govt. of India has compiled state wise number of suicide of self Employed/Farming/Agriculture from 2000 to 2014. It contains the information of accidental death and suicide in India. As per record of

NCRB, the accidental death and suicide in India was 16,603 in 2000 which has decreased in 12,360 in 2014, there by showing 25.56% decrease over the period. The maximum accidental death and suicide being 18,241 in India occurred in 2004 followed by 17,971, 17,368, 17,164 and 17,131 in year 2002, 2009, 2003 and 2005 respectively.

1.13. In 2012, the NCRB of India reported that 13,727 accidental death and farmers had committed suicide. The highest numbers of accidental death and farmers' suicides were recorded in 2004 when this was 18241. The farmers' suicides rate in India ranged between 1.40 to 1.89 per 1,00,000 to total population over the 10 year period, i.e., 2005 to 2015. From 1995 to 2014, 2,53,000 farmers have killed themselves in India.

Table-I.1
Framer's Suicides in India (1995-2014)

Sl.No.	Name of the States	Total Farmers' suicides between 1995 to 2014	Average death per year
1	Maharashtra	54500 (21.54)	3125
2	Chhattisgarh	43,000 (17.00)	2566
3	Karnataka	38,000 (15.02)	2190
4	Andhra Pradesh	29,000 (11.46)	1995
5	West Bengal	19,250 (7.61)	1208
6	Kerala	17,250 (6.82)	1181
7	Tamil Nadu	16,000 (6.32)	930
8	Uttar Pradesh	11,000 (4.35)	586
9	Punjab	14,000 (5.53)	450
10	Haryana	6,000 (2.37)	350
11	Rajasthan	5,000 (1.98)	230
	India	2,53,000 (100.00)	20530

Figures in brackets are percentage of total farmers' suicide

Source-NCRB

1.14. It is noticed from table I.1 that the percentage of farmers' suicide in U.P. was only 4.35 of total number of farmers' suicide in India between 1995 and 2014. It is comparatively very low as compared to Maharashtra, Chhattisgarh, Karnataka and Andhra Pradesh. The average death per

year of farmers in U.P. due to suicide was only 586 (1995-2014) which was very low from All India average death per year of 20530 during the corresponding year. According to official statistics, there were 89,000 suicides by farmers between 2001 and 2006 in four states of India namely Andhra Pradesh., Karnataka, Kerala and Maharashtra.

1.15. However, the root cause of farmers' suicides differs from state to state. In Maharashtra, lack of irrigation, facilities, drying up institution credit and price volatility of cotton and onion were found responsible for suicides of farmers while in Karnataka dry land farming, uncertain about the quality of new varieties of seeds, poor yield, decline in productivity of crops and income from agriculture were responsible for farmers' suicides.

1.16. Since, 1950, annual report about accidental deaths and suicides had been published in different ways in India, while it started separately collecting and publishing details of farmers suicides from 1995. The Government of India had appointed a number of committees to look into causes of farmers' suicides and farm related to distress.

1.17. The National Farmer Commission visited all suicide prone farming regions of India and published a report in 2006 with its recommendation. The former Prime Minister Sri Man Mohan Singh visited Viderbha of Maharashtra in 2006 and announced a package of Rs. 110 million. The families of farmers who had committed suicides were also offered Rs. 1,00,000 by the Government of India though it was changed several times.

Relief Package (2006)

1.18. The 31 districts of four states namely Maharashtra, Karnataka, Kerala and Andhra Pradesh had been identified as high incidence of farmers' suicides. A special package was launched to mitigate the distress of farmers of 31 districts of four above mentioned states of the country. The details of special rehabilitation package is given below.

- I. Debt relief to farmers to improve the supply of institutional credit
- II. Improve the irrigation facilities
- III. Farming support services
- IV. Introduce subsidiary income opportunities through horticulture, livestock, dairying and fisheries.

V. Coverage of distress of farmers suicides under Prime Minister National Relief Funds

Agriculture Debt waiver and relief Scheme 2008

1.19. The Government of India had introduced the agriculture debt waiver scheme in 2008, to provide the benefit to over 36 million farmers across the states at a cost US\$9.6 billion. The main feature of this scheme was to write off the borrowed loan (principal as well as interest). The Kisan Credit Card was also covered under this Scheme. The State Governments have also introduced a number of schemes for the benefit of distress farmers.

1.20. Maharashtra is one of the most prone farmers' suicide States of the country. Government of Maharashtra has passed the Money Lending (Regulation Act, 2008) to regulate private money lending to the farmers. The main aim of this act was to set maximum legally allowed interest rates on loans to farmers

Maharashtra Relief Package, 2010

1.21. The State Government of Maharashtra had passed an Act in 2010 that non-licensed moneylenders will not seek loan repayment from the loanees. The Government has also strengthened the activities of Farmers Self Help Groups. The government itself disburses loans at low rate of interest. The Crop Insurance program has also started in the state for the interest of distress farmers. This programme is based on 50% contribution of farmers and 50% by the state government. Apart from these, the government of Maharashtra has also started to Finance Marriage Fund. Under this fund, a provision of Rs 1,50,000 per year per district has been made for marriage celebration.

Kerala Farmers' Debt Relief Commission (Amendment) Bill, 2012

1.22. The Kerala Government has amended the Farmers' Debt Relief Commission Act, 2006 in 2012. More benefits for distressed farmers has been provided under the Act of 2012. It would be helpful in reducing the farmers' suicides.

Diversify Income Sources Package

1.23. In 2013, the Government of India has launched a Special Livestock and Fisheries Package for farmers' suicide in suicide-prone regions of Andhra Pradesh, Maharashtra, Karnataka and Kerala. The theme of this package was to diversify the sources of income of farmers. The total welfare package was around US\$13 million.

Rehabilitation Package

1.24. The aim of rehabilitation package is to establish a sustainable and economically viable farming and livelihood support system through relief measures to farmers such as complete institutional credit, coverage of crops, centric approach, to agriculture. Assured irrigation facilities, effective water management, better extension services and farming support services and subsidiary income support services and subsidiary income opportunities through horticulture, live stock, dairying fisheries activities are also being provided to the farmers. In order to alleviate the financial stress of the debt driven families, ex-gratia assistance from Prime Minister National Relief Fund (PMNRF) Rs. 50 lakh per district has been allotted to support the farmers. Besides this, other programme have also been provided under PMNRF to increase the flow of credit (KCC) revival package for short term cooperative credit structure, concessional interest scheme, interest subvention scheme against vegetable warehouses.

Effectiveness of Government Response

1.25. All the measures and relief packages for the suicide farmers were not found so effective at the grass-root level. It has only focused on credit and loan, rather than income, productivity and farmer prosperity. Hence, there is a need to generate more income and increase the productivity of crops on farms through diversity in the agriculture enterprises. The money lenders are still present and disbursing loan to needy farmers at rate of interest between 24 to 25% per annum while the income from different sources of farmers are not so potential to repay loan to money lenders at scheduled time. Besides this, farming is still uncertain and fully dependent on weather condition. On account of these constraints, the farmers come under tension and depression.

1.26. Golait, in Reserve Bank of India (has reported in his paper) acknowledged the positive role of crop diversification in improving the economic condition of farmers. Golait has come to the conclusion that Indian agriculture suffers from following constraints and problems.

- I. Low productivity
- II. Falling water level
- III. Expansion of credit
- IV. Presence of middleman in marketing of agricultural produces
- V. Laws that stifle private investment
- VI. Uncontrolled prices
- VII. Poor infrastructure

1.27. At the time of failure of crops, Prime Minister National Relief Fund (PMNRF) is supporting the farmers during their adverse situation. No doubt, PMNRF will help in reducing the farmers' suicides significantly in years to come. In spite of these measures under PMNRF, the farmers' suicides are cause of serious concern to Government of India. It still remains the major challenge for Government of India.

1.28. The Government of India has taken this matter very seriously. A number of measures have been adopted under PMNRF to support distress farmers even though, the farmers take extreme step to kill themselves by hanging, poison consuming, self immolation etc. It is mostly continued in southern states of country but it is extending across the country.

Review of Literature

1.29. A number of economists and social scientists have conducted in-depth studies regarding the causes of farmers' suicides in India. Apart from this, Government of India has also constituted expert Committees to know the causes of farmers' suicides and its solution. The Government of India had constituted an expert Committee under the chairmanship of R. Radhakrishna to conduct depth study on agriculture indebtedness. The finding of the committee was that there were twin dimensions to these problems:

- (i) The small and marginal farmers and land-less agricultural labourers who are dependent exclusively on agricultures are much indebted.
- (ii) The deceleration of productivity is also a cause of indebtedness.

1.30. Farmers' suicides in Andhra Pradesh:, An exploratory study by G. Nachariah & G. Jangadeesh, Dean school of Economics, and Research Associate, School of Economics, University of Hyderabad, Hyderabad.

The study on Farmers' suicides in Andhra Pradesh is based on primary and secondary data. The findings of this study about the causes of farmers suicide in AP was due to indebtedness, exploitive high interest, exorbitant expenditure on inputs and crop loss due to pests and natural calamities. The economic hardship and debt-traps were also causes of farmers' suicides.

1.31. Patel et. al. has found in their study on the issue of farmers' suicide is merely a pseudo problem. However, the Lancet has pointed out that occupation is also correlated with farmers' suicides. Out of total farmers' suicides in the country, the agriculture workers accounted for 30% followed by 33% and 37% for non-workers and other workers (Salaried Professional)

1.32. Patel et.al. has also arrived on this result that relationship between the proportion of marginal farmers and suicide rates is not correct. It differs from state to state. Three states of south India namely Kerala, Tamil Nadu, Andhra Pradesh, the maximum numbers of marginal farmers had committed suicide than small, medium and large farmers while in Punjab, Gujarat and Rajasthan, lowest rate of farmers' suicides is among the marginal farmers. In this contrast, in Bihar, J.K., U.P., H.P. and Assam, the percentage share of farmers' suicides was highest among the marginal farmers as compared to other categories of farmers. In nutshell, it may be concluded that the marginal farmers were much associated with higher suicide where failure of cash crops and indebtedness were higher.

1.33. The Situation Assessment Surveys of Farmers (SAS) carried out by NSSO in 2002-03, which had projected at all India level that 60-40% of rural households were farmer households of which 48.6% were in debt. The indebtedness was highest being 82% in Andhra Pradesh followed by 74.50%, 65.40%, 64.40%, 61.60% and 54.80% of Tamil Nadu, Punjab, Kerela, Karnataka and Maharashtra respectively. The percentage of indebtedness of farmer households ranged between 57% and 53% in Rajasthan, Gujarat, Madhya Pradesh and West Bengal during the same period.

However, in Meghalaya, Arunachal Pradesh and Uttaranchal, the percentages of indebtedness were less than 10% during the same period.

1.34. National Commission of farmers under chairmanship of MS Swaminathan (2005) and working group on distressed farmers headed by Johl (2006), had suggested by and large immediate relief of package to victim farmers. A lot of funds should be channelized for immediate relief package to victim households

1.35. Anneshi and Gowda (2015) concluded that both small and large farmers borrowed relatively higher proportion from the non-institutional sources compared to institutional sources and accessibility to institutional borrowing is relatively more for large farmers. Similarly, the small and large farmers had more outstanding debt to non-institutional sources as compared to institutional sources is also a cause of farmers' suicide.

1.36. Macharia (2015) investigated that majority of small and marginal farmers depend on non-institutional credit facilities. He also reported that farmers' suicides take place among the scheduled castes and tribal families who cultivate commercial crops. Low yields, low profit and mounting debts make their agricultural life extremely difficult.

1.37. Chikkara and Kodan (2014) opined that the informal mechanism of credit delivery played an important role for marginal and small farmers in meeting their credit requirements in the State of Haryana.

1.38. Kanthi (2014) has pointed out in his study on **“Economics of Agriculture and Farmers’ Suicides in Warangal District in Andhra Pradesh”**, that major causes of farmers suicides is indebtedness followed by crop loss and failure and risk factor, input (seed, fertilizers, pesticides, irrigation, credit). Beside these, inadequate credit from different sources, lack of extension service, inadequate storage and marketing facilities and non-implementation of agricultural insurance were also causes of farmers' suicides.

1.39. Mohanty (2014) had conducted a study in Amravati and Yavatmal. He had reported that the crop loss and egoistic factors were responsible to farmer suicides among the small and marginal farmers, while the failure in business, trade and politics were causes of suicide among large and medium farmers. The socio-cultural factors such as old age, illness, family tension, etc, were also responsible for farmer suicides.

1.40. Singh et al., (2014) had conducted a study in Punjab to know the cause of farmers' suicides. He had pointed out the level of education, non-farm income, farm size and non-institutional credit were major variables to compel the farmer to take extreme step.

1.41. Kumar et al., (2010) had also conducted a study to examine the performance of agricultural, credit flow, the quantum of institutional credit availed by the farming households is affected by a number of socio-demographic factors which include education, farm size, family size, caste, gender, occupation of households, etc.

1.42. Meeta and Rajivlochan (2006) had examined the common problems among the victims of suicide. According to author that four major problems were much common among the victim of household: (a) hopelessness in being unable to resolve the dilemmas of personal life and an inability to find funds for various activities or repay loans; (b) the absence of any person, group, or institution to whom to turn to in order to seek reliable advice - whether for agricultural operations or for seeking funds or for handling private and personal issues; (c) little knowledge about institutional mechanisms like the Minimum Support Price (MSP) that would affect marketing, technical knowledge and reliable sources from where such knowledge and advice could be accessed; and (d) chronic alcoholism and drug abuse among the rural population.

1.43. Mohanty and Shroff (2004) in their research revealed that though crop losses, indebtedness and market imperfections are causes of economic hardship to farmers; social factors are also at work which leads in some cases to their suicides.

1.44. Sarah Hebous and Stefan Klonner had analysed the various sources of extreme economic distress in rural India by using district-level data on farmers' suicides. The finding of the paper was that transitory spike in poverty is caused by a lack of rainfall increase suicides among male and decrease suicides among female members of farm households. However, the combined causal effect of a poverty shock on suicides in farm households is positive. Also, a shift from subsistence crops to cash crops, especially cotton, was found to be associated with a decrease in male suicides (Hebous and Klonner, 2014).

Scope of the Study and Objectives

1.45. Farmers' suicides are most serious problems for Indian Government. The name & fame of the country is going down in global prospective. In spite of good progress in GDP and economic situation, the farmers' suicides are extending from south to north sectors of the country. At present, all the states are in grip of farmers suicides. Indian agriculture is currently passing through a period of severe crises; in India, one farmers' suicide takes place in every 32 minutes between 1997 and 2015. The economic reforms are more effective in promotion of technology options but these reforms have not led to crop insurance, land irrigation, enough bank loans. Indian farmers are also facing the global competition and in order to compete, they are using high cost of inputs in their crops to get higher returns. On account of this, farmers take loan from banks and money-lenders to purchase good quality inputs for better production. In spite of this, if the crops fail due to adverse condition, the farmers go in heavy burden of borrowed amount, this causes farmers' suicides in the country. Indebtedness followed by crop failure is a major cause of farmers' suicides across the country. The social factors, such as quarrel with members/wife/son/brother etc, illness, mental tension, marriage of daughter etc. are also causes of farmers' suicides.

1.46. A number of relief packages have been announced from time to time for distress families. Apart from this, PMNRF also covered the victim families. The credit structure has also changed in favour of farmers. Even then, all the efforts could not be found satisfactory at grass-root level. Farmers' suicides shall remain a major challenge in India. Therefore, the finding of the reports of different states will provide guidelines to Central Government in reducing the farmers' suicides in years to come. The scope of the study is very wide at present scenario. The compensation is

not being provided regularly and timely to Uttar Pradesh. The study will provide the information related to compensation to victim households and as and how it would be improved.

1.47. Seeing the gravity of situation of farmers' suicides across the country, the Ministry of Agriculture and farmer's welfare, Govt. of India had allotted a study on **"Farmer Suicides in India"** to all AERCs and Units to know the causes of farmers' suicides and to find out its solutions across the country during 2015-16. The coordinator of the study is ADRTC, Institute for Social and Economic Change, Bangalore Karnataka. The ADRTC Bangalore had framed the followed **specific objectives** for the study.

1. To analyse the incidence and spread of farmer suicides in selected states and to map the hot-spots of suicide;
2. To study the socio-economic profile, cropping pattern and profitability of victim farm households.
3. To study the causes leading to farmers' suicides.
4. To recommend suitable policies to alleviate the incidence of farmers' suicides.

Data and Methodology

1.48. This study is based on secondary and primary data. The secondary data have been collected from the latest available publication for the year 2014 under the title **"Accidental death and suicides in India 2014 (NCRB)"**

1.49. As far as primary data are concerned, multistage sampling procedure have been adopted. A list of farmers' suicides of 75 districts of U.P. for the year 2015 has been obtained from (ADGP) crime branch, Lucknow. From the list, two districts namely Lakhimpur Kheri and Fatehpur have been selected because the cases of farmers' suicide were maximum in number in these two districts among 75 districts of U.P. in the year 2015. The lists of two districts of farmers' suicide for the year 2015 have been obtained from the S.P. (Crime) Offices of the both districts.

1.50. List of farmers' suicides of Lakhimpur Kheri district contain 69 farmers in 1915. From this list 23 actual farmers' suicides during 2015 have been selected which are scattered across the

district. The 23 sample farmers suicide were scattered in 23 villages of 2 Talukas of the Lakhimpur Kheri. (Table I-2)

1.51. As far as Fatehpur district is concerned, a list of 15 farmers' suicides in the year 2015 have been obtained from SP (Crime) Fatehpur district. From the list 7 farmers' suicides have been selected from 7 villages of 3 Talukas of the district for the study. Thus, 30 farmers' suicides of both districts are the sample households for the study. Since, the actual farmers' suicides were in a limited numbers in both selected districts, therefore, most of them have been selected without applying the scientific sampling techniques from 30 villages of 5 Talukas of both districts (Table I.2). The sample size of farmers' suicides is illustrated in Table I.3

Table-1.2
Sample Size of Primary Data

Sl.No.	Name of the Districts	Name of Taluka	Name of Village	No. of Families interviewed
1.	Lakhimpur Kheri	Sadar	Masjidpurva	1
2		-Do-	Rajapur	1
3		-Do-	Kabadiyantola	1
4		-Do-	Siracha	1
5		-Do-	Murvatola	1
6		-Do-	Srinagar	1
7		-Do-	Meerpur	1
8		-Do-	Davdpur Mahewa	1
9		-Do-	Saidi pur	1
10		-Do-	Ganga purva	1
11		-Do-	Mirvenpur	1
12		-Do-	Sunda	1
13		-Do-	Jahanpur	1
14		-Do-	Maraliya	1
15		Mitavli	Aganepurva	1
16		-Do-	Dhkiya Bujurg	1
17		-Do-	Thaniyan Purva	1
18		-Do-	Dalwapur	1
19		-Do-	Kasta	1
20		-Do-	Rahjaniya	1
21		-Do-	Bhanwapur	1
22		-Do-	Bai Kuwa	1
23		-Do-	Sarriya	1
	Total	2	23	23
1	Fatehpur District	Bindki	Rosanpur	1
2		-Do-	Chandpur	1
3		-Do-	Pipraha Khera	1
4		-Do-	Nunara	1

5		-Do-	Mavaiham	1
6		Khaga	Tepari	1
7		Sadar	Kusumbhi	1
	Total	3	7	7
	Both Districts	5	30	30

Table I.3
Sample Size of Selected Farmers

Name of the Districts	Size of Farms (Acres)				
	Marginal (0-2.50)	Small (2.51-5.00)	Medium (5.01-10.00)	Large (10.00 above)	All
1.Lakhimpur Kheri	20	3	-	-	23
2. Fatehpur	6	-	1	-	7
Both districts	26	3	1	-	30

The reference year of the study is 2015-16

Structure of the Report

The report is divided into 6 Chapters to fulfill the stated objectives of the study:-

Chapter-I Introduction

The introduction is an important chapter of the report. The views of different eminent Economists related to farmer's suicide have been highlighted in the introductory chapter of the report. Apart from this, objectives, scope and research methodology of the study in context to U.P. have also been described.

Chapter-II Farmers Suicide Scenario in the State

The intensity of farmer's suicide in the state from 2010 to 2014 has been described. The district-wise details of farmer's suicide in U.P. during 2015-16 have been described in this chapter.

Chapter-III The Analysis of Primary Data

The analysis of primary data of 30 sample victim H.H. has been done. The Socio-Economic profile of victims and their families, size of holdings, net income from different sources expenditure of food and non- food items, cropping pattern, source of Loan availed etc, have been discussed.

Chapter-IV Causes and after Effect of Suicide-based on Primary Survey

Symptoms observed before suicide of victim by family members, causes of suicide, impact of suicide on family members, suggestion from family members to avert suicide in future have been analysed in this chapter.

Chapter -V Case Study of Farmers' Suicide

Chapter -VI Conclusions and Policy Suggestions

References

CHAPTER-II

Farmers' Suicide Scenario in U.P.

Introduction

2.1. Uttar Pradesh is most populous state of the country. The population of the state was about 20 crore in 2011 of which male population accounted for 52.29% followed by 47.71% of female population. The density of population per sq-km. was 828 in 2011. More than 16% of total population of the country resides in the state while percentage share of geographical area of U.P. to total geographical area of the country was only 7.33% in 2011. The percentage of population below poverty line in U.P. was about 25 in 2004-05. The per capita income in U.P. was Rs. 44,197 at current prices while it was Rs. 35,072 at 2011-12 prices. The percentage share of agriculture and allied sectors in total Gross State Domestic Product (GSDP) was 15.25 during 2009-10 against 28.76 during 2008-09. The percentage share of agriculture and allied sectors in total GSDP has been decreasing from year to year in U.P. due to increase in the share of service sectors. More than 77% of total population in U.P. resides in villages and their livelihood are agriculture and allied sectors. Agriculture is still gamble of monsoon, hence hundred per cent risk is involved in this occupation. The drought, floods, heavy-rains, hailstorm, etc. are common phenomenon in the State. Out of total number of holdings being 23325 thousand in U.P. marginal number of holdings accounted for 79.50% followed by 13.00%, 5.70%, 1.70% and 0.10% to small, semi medium, medium and large holdings respectively in 2010-11.

2.2. The state is divided into 4 regions and 9 agro-climate zones. The state has 75 districts, 821 blocks and 706774 revenue villages in 2011. The 4 regions of the state have unique characteristics. The western region is very advanced in agriculture and dairy. The per capita income is very high as compared to other three remaining regions. On account of this, suicide incidence among the farmers of this region is low. The socio-economic status of farmers is much better in this region, while the Bundelkhand region of the State is very poor and backward among the three regions. More than 50% of cultivated land of this region is still un-irrigated. The prospect of crops is mostly depended upon the rains. The drought generally occurs in this region.

2.3. Hence, the rate of the incidence of farmer's suicides is much higher in this region as compared to western region of the state. The farmers of the region take loan from the money

lenders at very high rate of interest. Role of Lead Bank, RRBs, Cooperative Banks and KCC are not so positive in this region, hence, the majority of the farmers are still in the clutch of professional money lenders. As far as eastern region is concerned, the poverty and backwardness are the symbol of this region. It is very highly populated region. The per capita availability of land is only 0.13 hectare while the density of population is very high. More than 80% of total holdings are marginal. The unemployment among the youth is very high. Since the opportunities of employment is very limited in rural areas, therefore, majority of youths go to big cities to seek jobs. The migration from this region is very high. Apart from these, the flood is a common phenomena of this region. On account of this, huge areas of land under crops are damaged in each year. This is major cause of poverty and backwardness of this region. Most of Cooperative banks of this region are not functioning properly. Most of them are bankrupt. The Lead Banks, RRB, KCC are not functioning upto mark. Therefore, the farmers of this region borrow loan from the private sources at high rate of interest. Since the repaying capacity of farmers is low therefore, they are mostly indebted. The failure of crops due to floods and indebtedness are major cause of farmers' suicides of this region.

2.4. In case of central region of the state, it is a progressive region. The per capita availability of land and low density of population are comparatively higher in comparison to eastern region. It is thickly populated region. Agriculture, dairy fisheries etc are main source of income of this region. The distribution of land among the households is uneven. More than 70% of total holdings are marginal. The unemployment among the youth of this region is also very acute. The floods or drought generally occurs in this region. However, irrigation intensity is much better than Bundelkhand region. The sugarcane is a cash crop of this region. It is astonishing to note that maximum farmers' suicides occurred in this region as compared to remaining three regions of the state in 2015 as per record of NCRB. It was due to severe drought for continuous last 3 years. The farmers of this region are also very progressive and use the latest techniques in crops by using quality inputs. The returns from crops are not sufficient to meet the cost incurred in the production hence, they go in heavy loss. On account of failure of crops and indebtedness, the farmers of this region had committed more suicide in the year 2015. The roles of financial institutions were not so positive to fulfill the requirement of farmers. The payment from sugarcane factories were also not prompt hence, the burden of borrowed amount has increased. As a result the farmers become defaulters.

2.5. The reporting area of this state was 241.70 lakh hectares in 2011-12 of which 68.76% was under cultivation in 2011-12. The GCA was 257.28 lakh hectares during same period. The cropping intensity was worked out to be 154.78% in 2011-12. The irrigation intensity was 144.12% during the same period. The per capita net area had sown 0.08 ha. in 2011-12. The percentage of gross irrigated to total area was 77.35 in 2011-12. The percentage of net irrigated area to net area sown was 81.1 in 2011-12. Out of total irrigated area being 13808 thousand ha. in U.P., the contribution of tube-wells was 79.73% followed by 18.50% 1.06% and 0.71% by canals, other sources and tanks and lakes respectively in 2011-12. It shows that tube-wells & wells are main source of irrigation in Uttar Pradesh. Out of GCA, foodgrains in U.P. occupied lion's share being 83.84% followed by 9.39% pulses in 2012-13. Rice and wheat were dominant crops which had accounted for 29.30% and 48.61% of total food-grains area in U.P. during the same period. The share of area under oilseeds and sugarcane cane to GCA in 2012-13 was 8.23% and 4.13% respectively.

2.6. The support of financial institutions is more or less not satisfactory. The access to banks is very difficult for marginal and small farmers. However, the role of Lead Banks, RRBs, KCC and Cooperative banks is positive and significant in the State. Even then, the marginal and small farmers are still under clutch of money lenders. Most of them are in dept-trap. Due to this, the intensity of incidence of farmer's suicides is also higher in U.P.

2.7. The number of district cooperative bank was 50 in U.P. in 2012-13. The total number of scheduled Commercial banks in U.P. were 12, 626 in 2011-13. The total amount of credit of these banks was Rs. 2,24,708 crore against deposit of Rs 5,15,015 crore during the 2012-13.

Intensity of Farmers' Suicides in the State.

2.8. The problem of farmers' suicides is one of the most serious concerns of the Government. The Government of India has tried its best to check the farmers' suicide to compensate the crop loss and better supply of credit through different relief packages but it has not yet totally stopped. The data of farmers' suicides are being collected by NCRB across the country to know the state-wise, district-wise, taluka-wise and village-wise the information related to farmers' suicides for different years for the farmers' suicides, those who are cultivators and agricultural labours who work on the farms are considered by NCBR. A total of 12,336 farmers had committed suicide in

2014 in India of which only 192 was from Uttar Pradesh, showing 1.50% of total number of farmers suicide. From 2000 to 2014 the total number of accidental death and farmers' suicide was 8531 in U.P. of which the maximum number of farmers' suicide occurred was 750 in 2013 followed by 745, 745, 735, 656 and 645 in 2012, 2008, 2000, 2009 and 2011 respectively. It ranged between 192 in 2014 and 750 in 2013. It shows that 5.68 farmers had committed suicide per year in U.P. The total number of farmers' accidental death and suicides from 2010 to 2014 was 2880 in U.P. (Table-2.1. & 2.2.)

Table-2.1
Number of Farmer's Suicide (Self Employees/Farming/Agriculture in Different important States) (From 2010 to 2014)

Years	Important States							Total
	Maharashtra	A.P.	Karnataka	M.P.	Tamil Nadu	U.P	Other States	
2010	3141 (19.71)	2525 (15.85)	2585 (16.22)	1237 (7.76)	541 (3.40)	548 (3.44)	5356 (33.62)	15933(100.00)
2011	3337 (23.83)	2206 (15.75)	2100 (15.00)	1326 (9.47)	623 (4.45)	645 (4.60)	3767 (26.90)	14004(100.00)
2012	3786 (27.58)	2572 (18.74)	1875 (13.66)	1172 (8.54)	499 (3.64)	745 (5.42)	3078 (22.42)	13727(100.00)
2013	3146 (26.79)	2014 (17.15)	1403 (11.19)	1090 (9.28)	105 (0.89)	750 (6.39)	3236 (27.55)	11744(100.00)
2014	4004 (32.45)	632 (5.12)	768 (6.22)	1198 (9.71)	895 (7.26)	192 (1.56)	4647 (37.68)	12336(100.00)
Total	17414 (25.71)	9949 (14.69)	8731 (12.89)	6023 (8.89)	2663 (3.93)	2880 (4.25)	20084 (29.64)	67744(100.00)

Source:- NCRB, Note: Figures in brackets are percentages to all.

Number of Farmer's Suicide (Self Employees/Farming/Agriculture in Different important States (From 2010 to 2014)

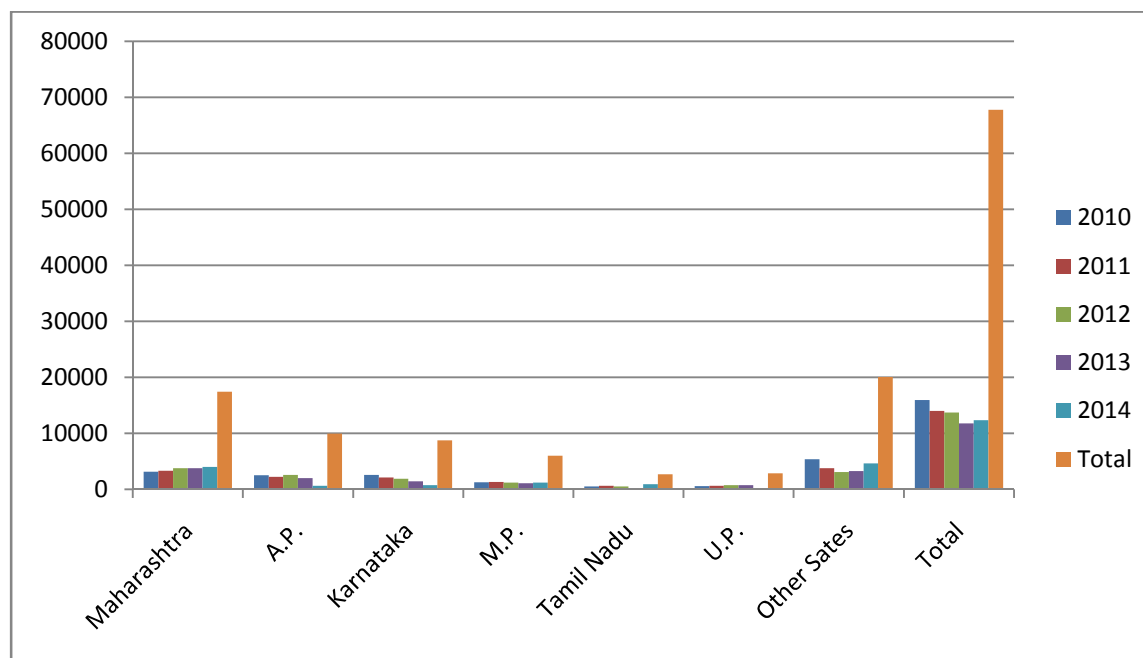
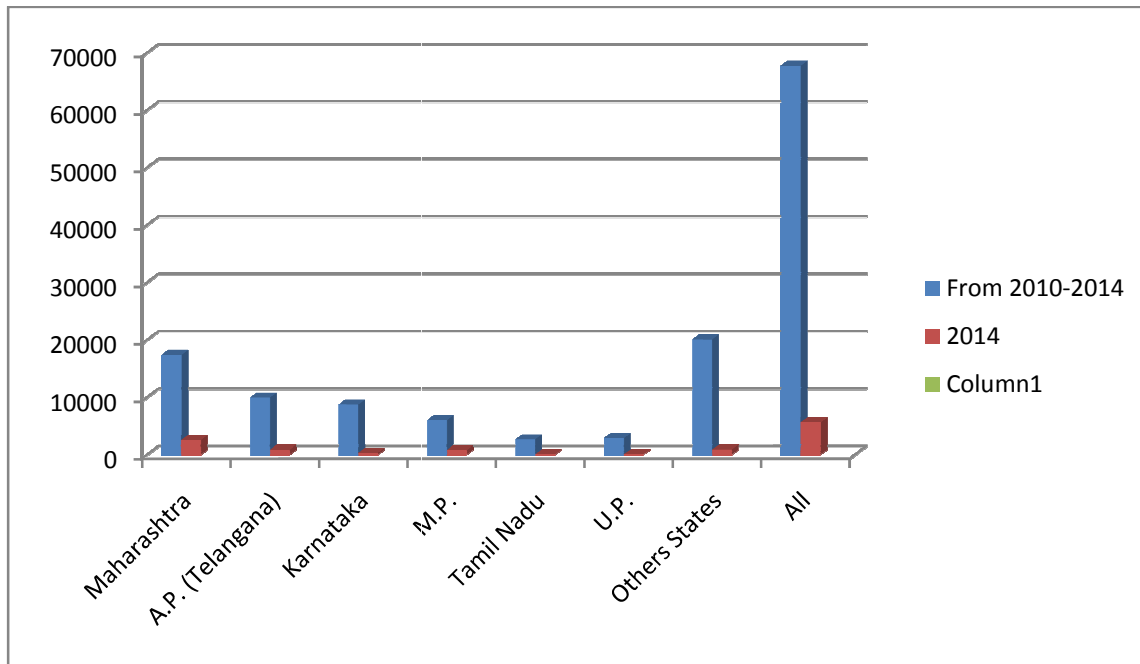


Table-2.2
State-wise number of Farmer's Suicides in Different Years

Sl.No.	State	Number of Farmer's Suicides	
		From 2010-2014	2014*
1	Maharashtra	17414 (25.71)	2568 (45.45)
2	Andhra Pradesh (Telangana)	9949 (14.69)	898 (15.9)
3	Karnataka	8731 (12.89)	321 (5.68)
4	Madhya Pradesh	6023 (8.89)	826 (14.62)
5	Tamil Nadu	2663 (3.93)	68 (1.20)
6	Uttar Pradesh	2880 (4.25)	63 (1.12)
7	Others States	20084 (29.64)	906 (16.04)
	All	67744 (100.00)	5650 (100.00)

Note: Figures in brackets are percentages to all. 2014* Actual farmers suicide

State-wise number of farmer's suicides in different years



2.9. The minimum number of farmers' suicide was 192 in 2014 in the state while it was highest of 750 in 2013 followed by 745, 645 and 548 in 2012, 2011 and in 2010 respectively. It shows that the farmers' suicides have maintained an increasing trend from 2010 to 2013 in U.P. As per record of NCRB, the total farmers' suicides were only 63 during 2014 of which 93.65% was male and 6.35% female. In age-wise distribution of farmers' suicides during 2014, the data shows that male age of 30 and above-below 45 years had committed suicides in maximum number being 29 (45.15%) followed by 14 and 11 of age 45 and above-below 60, and 18 and

above-below 30 years respectively during 2014 in U.P. None of the farmers below 14 years had committed suicide during 2014 in the State. As far as female is concerned the NCRB record shows that out of 4 female suicides, adult females had only committed suicide during corresponding period. It reflects that adult males and females had mostly committed suicides in U.P. The total numbers of farming families were 23325456 in Uttar Pradesh in 2010-11 against the farmers' suicides of 324 in numbers in 2015. Hence, the suicides per lakh of GCA were worked out to be 1.25 while net sown area was per lakh 1.96 during 2015 in U.P.

District-wise details of Farmers' Suicide in U.P. (2015-16)

2.10. Uttar Pradesh is one of the largest states of the country. The state comprises of 75 districts at present. The district-wise details of farmers' suicide of all the 75 districts in 2015 are presented in Table 2.3. Table 2.3 reveals that out of 75 districts of the state, 35 districts were not under incidence of farmers' suicide during 2015-16. Thus, 40 districts were under incidence of farmers' suicides during corresponding period. Among these districts, Lakhimpur Kheri and Fatehpur were most prone farmers' suicides districts of the state. Out of total farmers' suicides 324 during 2015-16 kheri accounted for 21.30% followed by 11.42% of Fatehpur district. Both jointly accounted for 32.72% of total number of farmers, suicide of state during 2015-16. The districts Mau, Kanpur Dehat, Badaun, Gorakhpur, Lalitpur, Jhansi, Banda and Hardoi accounted for 8.33%, 7.41%, 6.17%, 4.01%, 3.70%, 3.40%, 3.09% and 3.09% respectively. However in other remaining districts, the percentage share to number of farmers' suicides was raging from 0.31% to 2.47% during the same year. It is also evident from Table 2.3 that number of farmers' suicides per lakh hectare of net area sown and per lakh hectare of GCA in Kheri district during 2015-16 were 14.37 and 9.82 respectively. The per lakh hectare net sown area and per lakh hectare of GCA of Fatehpur district worked out to be 12.78 and 8.78 respectively. Number of farmers' suicide per lakh farming families was worked out to be 1.39 in U.P. during the same period. The number of farmers' suicide per lakh farming families was 11.28 in Kheri district against 8.78 in Fatehpur district. The details of number of farmers' suicide per lakh net area sown, GCA and number of farmers' suicide per lakh farming families of different districts were worked out in Table 2.3.

Table 2.3
District-wise details of Farmers' Suicide in the State (2015)

Sl. No.	Name of the district	No. Of farmers' suicide	% to state total	No. Of farmers' suicide per lakh hectare of Net Sown Area = (no. of farmers' suicides x 100,000) / net sown area in ha)	No. Of farmers' suicide per lakh hectare of Gross cropped area = (no. of farmers' suicides x 100,000) / gross cropped area in ha)	No. Of farmers' suicide per lakh farming families = (no. of farmers' suicides x 100,000) / no.of farming families)
1	SAHARANPUR	0	0.00	0.00	0.00	0.00
2	MUZAFFARNAGAR	1	0.31	0.46	0.31	0.43
3	SHAMLI	0	0.00	0.00	0.00	0.00
4	MEERUT	0	0.00	0.00	0.00	0.00
5	BAGPAT	0	0.00	0.00	0.00	0.00
6	B.SHAHAR	2	0.62	0.67	0.38	0.57
7	GHAZIABAD	0	0.00	0.00	0.00	0.00
8	G.BUDDHA NGR.	2	0.62	3.76	2.32	2.31
9	HAPUR	1	0.31	1.15	0.71	0.95
10	ALIGARH	2	0.62	0.66	0.37	0.69
11	HATHARAS	0	0.00	0.00	0.00	0.00
12	ETAH	0	0.00	0.00	0.00	0.00
13	KASGUNJ	2	0.62	1.40	0.76	1.08
14	AGRA	0	0.00	0.00	0.00	0.00
15	MATHURA	1	0.31	0.37	0.25	0.57
16	FIROZABAD	0	0.00	0.00	0.00	0.00
17	MAINPURI	1	0.31	0.54	0.29	0.32
18	BAREILLY	0	0.00	0.00	0.00	0.00
19	BUDAUN	20	6.17	5.71	3.22	4.13
20	SHAHJAHANPUR	7	2.16	1.99	1.16	1.71
21	PILIBHIT	0	0.00	0.00	0.00	0.00
22	BIJNOR	0	0.00	0.00	0.00	0.00
23	MORADABAD	3	0.93	1.61	0.94	1.19
24	AMROHA	0	0.00	0.00	0.00	0.00
25	RAMPUR	0	0.00	0.00	0.00	0.00
26	SAMBHAL	2	0.62	0.99	0.53	0.73
27	FARRUKHABAD	0	0.00	0.00	0.00	0.00
28	KANNAUJ	5	1.54	3.26	2.11	1.95

29	ETAWAH	0	0.00	0.00	0.00	0.00
30	AURAIYA	0	0.00	0.00	0.00	0.00
31	KANPUR CITY	15	4.63	7.99	6E+00	5.91
32	KANPUR DEHAT	24	7.41	10.81	8.21	8.03
33	FATEHPUR	37	11.42	12.78	8.78	9.20
34	ALLAHABAD	0	0.00	0.00	0.00	0.00
35	KAUSHAMBI	0	0.00	0.00	0.00	0.00
36	PRATAPGARH	0	0.00	0.00	0.00	0.00
37	JHANSI	11	3.40	3.27	2.01	4.32
38	LALITPUR	12	3.70	3.93	2.20	5.79
39	JALAUN	0	0.00	0.00	0.00	0.00
40	HAMIRPUR	0	0.00	0.00	0.00	0.00
41	MAHOBA	0	0.00	0.00	0.00	0.00
42	BANDA	10	3.09	2.89	2.27	3.78
43	CHITRAKUT	0	0.00	0.00	0.00	0.00
44	VARANASI	7	2.16	7.31	4.51	2.62
45	CHANDAUJI	1	0.31	0.72	0.42	0.52
46	GHAZIPUR	2	0.62	0.79	0.49	0.48
47	JAUNPUR	1	0.31	0.36	0.21	0.15
48	MIRZAPUR	4	1.23	2.09	1.61	1.47
49	SONBHADRA	0	0.00	0.00	0.00	0.00
50	S. RAVI DAS NGR	0	0.00	0.00	0.00	0.00
51	AZAMGARH	1	0.31	0.33	0.19	0.16
52	MAU	27	8.33	22.17	12.96	10.3
53	BALLIA	1	0.31	0.46	0.29	0.26
54	GORAKHPUR	13	4.01	5.29	3.43	2.75
55	MHARAJGANJ	0	0.00	0.00	0.00	0.00
56	DEORIA	0	0.00	0.00	0.00	0.00
57	KUSHI NAGAR	0	0.00	0.00	0.00	0.00
58	BASTI	0	0.00	0.00	0.00	0.00
59	SIDDHARTH NAGAR	0	0.00	0.00	0.00	0.00
60	SANT KABIR NGR	0	0.00	0.00	0.00	0.00
61	LUCKNOW	3	0.93	2.18	1.48	1.22
62	UNNAO	8	2.47	2.55	1.6	1.64
63	RAEBARELI	0	0.00	0.00	0.00	0.00
64	SITAPUR	1	0.31	0.22	0.15	0.15

65	HARDOI	10	3.09	2.31	1.51	1.64
66	KHERI	69	21.30	14.37	9.82	11.28
67	FAIZABAD	4	1.23	2.31	1.45	1.17
68	AMBEDKAR NAGAR	1	0.31	0.6	0.35	0.29
69	SULTANPUR	0	0.00	0.00	0.00	0.00
70	BARABANKI	2	0.62	0.77	0.37	0.43
71	AMEETHI	2	0.62	1.36	0.86	0.46
72	GONDA	1	0.31	0.35	0.21	0.2
73	BALRAMPUR	1	0.31	0.47	0.33	0.34
74	BAHRAICH	7	2.16	2.13	1.36	1.38
75	SHRAVASTI	0	0.00	0.00	0.00	0.00
	UTTAR PRADESH	324	100.00	1.96	1.25	1.39

Summary

2.11. Uttar Pradesh is most densely populated State of the country. The total population of the state was only 486 crore in 1909 which has increased to 1998 crore in 2011, showing 311.00 percentage increased over the period. The density of population per sq. km, was 829 in 2011 against 382 of country as a whole. The state contains 19 divisions, 75 districts, 340 Tehsil, 821 blocks and 7,06,774 villages in 2015. The per capita income of the state was Rs 44,197 in 2014-15 at current price. Out of total holdings being 23325 thousand in 2010-11, the marginal farmers accounted for 79.5% followed by 13.0%, 5.70%, 1.70% and 0.10 for small, semi medium, medium and large farmers respectively. The reporting area of the state was 24170 thousand hectares in 2013-14 of which 68% was under cultivation. The GCA was 25896 thousand hectares in 2013-14. The cropping intensity was 156.49% during the same year.

2.12. The state is divided into 4 regions and 9 agro-climatic zones. Among 4 regions, namely western, central, Eastern and Bundelkhand, the Western region is most prosperous region. The Bundelkhand and Eastern regions are economically backward and poor regions of the state. The drought frequently occurs in Bundelkhand while flood is a common phenomena for Eastern region. On account of these reasons both are economically very poor. The incidences of farmers' suicides are found maximum in these regions. Banda, Mahoba and Chitrakoot districts of

Bundelkhand region are more prone for farmers' suicides. However, Kheri, Fatehpur and Kanpur dehat of Central regions are also more prone districts for farmers' suicides.

2.13. Out of GCA, food grains occupied maximum share of 83.84% in 2011-12 followed by 9.39% pulses. Rice and wheat were dominant crops which had accounted for 29.30% and 48.61% of total food-grains area in U.P. during 2012-13. The share of area under oilseeds and sugarcane to GCA in 2012-13 was 8.23% and 4.13% respectively.

2.14. The support of financial institutions is not so satisfactory. The access to banks is very difficult for marginal and small farmers. The marginal and small farmers of the state are still under clutch of professional money lenders. Most of them are in debt-trap. Due to this, the intensity of farmers' suicide is also higher in U.P.

2.15. As per record of NCBR, a total of 12,336 farmers had committed suicide in 2014 in India of which only 192 was from U.P., showing 1.55% of total number of farmers suicides. From 2000 to 2014, the total number of accidental death and farmers' suicide was 8,531 in U.P. of which the maximum number of death of farmers due to farmers' suicide occurred 750 in 2013 followed by 745, 745, 735, 656 and 645 in 2012, 2008, 2000, 2009 and 2011 respectively. The total number of farmers' accidental death and suicides from 2010 to 2014 was 2880 in U.P. As per record of NCBR, the total number of farmers suicide were 63 during 2014 of which 93.65% was male and 6.35% female.

2.16. The total farmers' families were 23325456 in U.P. in 2010-12 against farmer's suicides 324 in 2015, hence number of farmers' suicide per lakh farming families worked out to be 1.39. The suicide per lakh hectare of GCA was estimated at 1.25 while it was 1.96 in case of net sown area in 2015.

2.17. Out of 75 districts of the state, 40 districts were prone to farmers' suicides in 2015. Among 40 districts, Kheri and Fatehpur were much affected for farmers' suicide in 2015. Out of total number of farmers' Suicide being 324 in U.P., the share of kheri was 21.30% followed by 11.42% of Fatehpur district in 2015. Both jointly accounted for 32.72% to 324 farmers' suicide. Next to these districts, Mau, Kanpur Dehat, Badaun, Gorkhpur, Lalitpur, Jhansi, Banda and Hardoi accounted for 8.33%, 7.41%, 6.17%, 4.01%, 3.70%, 3.40%, 3.09% and 3.09% respectively to total farmers' suicide of 324 in 2015.

2.18. The number of farmers' suicide per lakh hectare of net area sown and GCA were 14.37 and 9.82 respectively in Kheri district while number of farmers' suicide per lakh farming families was estimated at 11.28 in 2015. In Fatehpur district, farmers' suicide, per lakh hectare of net sown area and GCA were 12.78 and 8.78 respectively in 2015 in the district. The number of farmers' suicide per lakh farming families was 9.20 in Fatehpur district in 2015.

Constraints

1.19. The information related to this chapter, namely district-wise details of farmers' suicide in the state (July 2015 to June 2016) and month-wise farmers' suicide (July 2015 to June 2016) could not be obtained from the office of Additional Director General of Police (Crime), Uttar Pradesh, Lucknow. Month-wise record of farmers' suicide is not maintained by the Crime Branch Office as has been reported by the concerned Officers.

Apart from this, details of compensation paid to victim households (July 2015 to June 2016) could not be obtained from different concerned Offices situated at Lucknow, H.Q. In this connection, two staff of the Centre met Secretary Revenue, Uttar Pradesh, Commissioner Relief U.P., Special Secretary Revenue and Secretary Commissioner Relief, U.P. to obtain the information related to compensation paid to victim farmers under Prime Minister Rehabilitation Package but cited information could not be provided by mentioned Officers. On account of these constraints, the above mentioned information could not be incorporated in this chapter.

CHAPTER-III

Socio-Economic Profile of Victim and families Characteristics of Operational holdings, Sources of Irrigation, Source of Income and items of Expenditure, Cropping Pattern and Credit Availed

Introduction

3.1. An attempt has been made in this chapter to analyze the primary data related to socio-economic profile of victim and his family, characteristics of operational holdings, sources of irrigation, leasing of land, sources of income and items of expenditure, cropping pattern, returns from cultivation and credit availed of 30 samples of farmers' suicides in the year 2015-16. It has already been mentioned in the first chapter of this report that 30 sample farmers suicide have been selected from 30 villages of 5 Talukas of Kheri and Fatehpur districts of U.P. considering reference year 2015-16.

Table 3.1
Socio-Economic Profile of Victim

Particulars		
Total number of victim households surveyed: (Numbers)		30
Type of respondents (% to total sample)	1.Wives / Sons / Daughters	30.00
	2.Brothers / Sisters / others	70.00
Gender (% to total sample)	1.Male	100.00
	2.Female	00
Social status (% to total sample)	1.SC	46.67
	2.ST	00
	3.OBC	36.67
	4.General	16.66
Religion (% to total sample)	1.Hindu	96.67
	2.Muslim	3.33
	3.Christian	00
	4.Others	00
Age group (% to total sample)	1.Upto 30 years	46.67
	2.Between 31 to 60 years	50.00
	3.Above 30 years	3.33
Years of schooling (% to total sample)	1.Illiterate	40.00
	2.Primary (4 years)	00
	3.Middle (7 years)	23.33
	4.Matriculation/secondary (10 years)	30.00
	5.Higher secondary (12 years)	00

Particulars		
	6.Degree/Diploma (15 years)	6.67
	7.Above Degree (Above 15 years)	00
Marital status (% to total sample)	1.Married	80.00
	2.Un Married	20.00
Type of marriage (% to total sample)	3.Arranged	73.33
	4.Love	6.67
Married to whom (% to total sample)	5.Within relatives	46.67
	6.Outside relatives	33.33
Heirs of the victim (Average No. to total sample)	1.Sons	0.77
	2.Daughters	0.70
Victims who had parents and had brothers and sisters (% to total sample)	1.Only Mother	40.00
	2.Only Father	23.33
	3.Both mother and father	62.33
	4.Brothes and sisters	133.33
Method of suicide (% to total Sample)	1.Poison consumption	30.00
	2.Hanging	66.67
	3.Jumping into river / well	00
	4. Current shock	00
	5. Self immolation	00
	6. Railway Track	00
	7. Others	3.33
Place of suicide (% to total sample)	1.House	46.67
	2.Farm	43.33
	3. Lodge / Hotel	00
	4. Others	10.00

Socio-Economic Profile of the Victim

3.2. The socio-economic profile of the victim is presented in Table-3.1. Table 3.1 shows that out of 30 sample farmers' suicide households, 70% respondent was brother, father and others followed by 30% of wives /sons/daughters. The brother, father and wife were main respondents of the survey team.

3.3. Gender: Gender of the total 30 victims was 100% males, no female had committed suicide.

3.4. Social Status: Of the 30 sample victims, SC was maximum in number being 46.47% followed by 36.67% and 16.66% of OBC and general caste respectively.

3.5. Religion: Out of total 30 sample victims, 96.67% had offered Hindu religion against 3.33% muslim religion.

3.6. Age Group: It is evident from table 3.1 that age group of victims to total sample victims was maximum was being 50% between 31 to 60 years followed by 46.67% and 3.33% upto 30 years and above 60 years respectively. It shows that deceased was mostly young.

3.7. Year of Schooling Age: It is also evident from table 3.1 that of the total sample of 30, 40% was illiterate while 23.33% and 30.00% were educated upto middle and secondary level respectively. Table 3.1 shows that only 6.67% of total victim samples had obtained degree. None was post graduate.

3.8. Marital Status: Table 3.1. reveals that 80% victim farmers were married while 20% were unmarried.

3.9. Type of Marriage: It is noticed from table 3.1. that 73.33 per cent was arranged marriage against 6.67 per cent was love marriage. It shows that arranged marriage was most common among the victim sample farmers in the study areas.

3.10. Married to Whom: Table 3.1 shows that out of total sample victim farmers of 30, 46.67 per cent marriage was performed within relative girls against 33.33 per cent outside relative girls.

3.11. Heirs of the victim: It is reflected from table 3.1 that heirs of victim was sons and daughters that were very less in number. Victim who had parents: Table 3.1 shows that parents of victims are still alive. The mother and father were jointly 63.33% to total sample. The brothers and sisters were also in sufficient numbers.

3.12. Method of Suicide: The victim farmers had adopted mostly the hanging method of suicide. Table 3.1 reveals that out of total victim of sample farmers, 66.67 had adopted hanging method followed by 30.00% and 3.33% of poison consumption and shoot themselves respectively. No other method of suicide had been adopted by the sample farmers in the study areas.

3.13. Place of Suicide: The place of suicide was either in the house or outside the house. Table 3.1 reveals that victim sample farmers had chosen own house and farm for suicide. Of the 30 sample victim farmers 46.67% had chosen own house for the suicide followed by 43.33% and 10.00% farms and others place respectively.

3.14. It is reflected from above discussion that most of victims were adult and illiterate. They belonged to mostly S.C. and OBC. They were mostly married. The arranged marriage was generally performed among the sample victims. The sample victim had adopted mostly the hanging method of suicide rather than other methods of suicide. The illiteracy, family disputes and economic stress were main causes of the suicide of the sample victim in the study area. The crop failure was not reason for suicide of victims in the selected areas.

Socio-Economic Profile of Victim Family:- The socio-economic profile of victim family is presented in Table 3.2.

Table 3.2
Socio-Economic Profile of Victims' Family

Particulars			
Existing household size: (Average numbers)		4.30	
Households depending on farming as a main occupation (% to total sample)		100.00	
Family type (% to total sample)	1.Joint	36.67	
	2.Nuclear	63.33	
Location of the households (% to total sample)	1.Within the village	90.00	
	2.In their own farm	10.00	
Age group of family members (% to total sample)	1.Adult Males (>15 yrs)	31.78	
	2.Adult Females (>15 yrs)	37.21	
	3.Children (<15 yrs)	31.01	
Years of schooling of family members (% to total sample)	1.Illiterate	41.86	
	2.Primary (4 years)	10.85	
	3.Middle (7 years)	22.48	
	4.Matriculation/secondary (10 years)	14.73	
	5.Higher secondary (12 years)	4.65	
	6.Degree/Diploma (15 years)	4.66	
	7.Above Degree (Above 15 years)	0.77	
Farm Size	% of area to holdings of sample	1.Marginal (0.1 to 2.5 ac)	57.09
		3.2.Small (2.51 to 5 ac)	28.61
		4.Medium (5.1 to 10 ac)	14.30
		5.Large (10.1 and above)	00
	% of holdings to total sample	1.Marginal (0.1 to 2.5 ac)	83.33
		2.Small (2.51 to 5 ac)	13.33
		3.Medium (5.1 to 10 ac)	3.34
		4.Large (10.1 and above)	00
		Average operational holding size (acres Per HH)	1.40

3.15. Household Size: It is evident from the table 3.2 that total number of population of the 30 selected households were 129. The number of people per household was worked out at 4.30. All the households were depending on farming in reference year.

3.16. Main Occupation: The main occupation of selected 30 households was farming followed by agriculture, wage, service, dairy and animal husbandry and self business. Of the total 30 sample households, 100% was depending on farming and agriculture wage.

3.17. Family Type: Table 3.2 shows that 36.67% of total families were living jointly while 63.33% was living with only wife, sons and daughters. Hence, most of sample of households had nuclear family rather than joint type of family.

3.18. Location of the Households: Almost all the sample households were located within the village. It is evident from table 3.2, that the 90% sample households were located within the villages while only 10% sample households were located in their own farms.

3.19. Age Group of Family Members: The age group of 129 family members is presented in Table 3.2. Table 3.2. shows that out of 129 family member, children accounted for 31.01% while adult females accounted for 37.21% followed by 31.78% of adult males. It shows that the population of females was a little bit higher than adult males.

3.20. Years of Schooling of Members: It is evident from table 3.2 that of the total members of victim families, 41.86% was illiterate. Among the literate members, 22.48% obtained middle class education followed by 14.73% upto matriculation class certificate. While 4.65%, 4.66% to total sample had received the education upto higher secondary and degree respectively. Only one member (0.77%) of total sample households did post graduate. It was found that illiteracy was maximum among father, mother and wife across the sample farms.

3.21. The above discussion shows that the nuclear families were found maximum among the sample victim households. The adult population followed by children were maximum in number of sample victim households. The father and mother were mostly illiterate in the sample households,

3.22. Percentage of Area to Holdings of Sample: The percentage of area to holdings is also presented in Table 3.2. Table 3.2 shows that percentage area to total holdings of 30 sample households, the marginal holdings accounted for 57.09% followed by 28.61% and 14.30% of small and medium holdings respectively. None of large farmers had committed suicide among the sample farmers in the reference years.

3.23. Percentage of Sample Household: The percentage of holdings to sample of 30 households is presented in table 3.2. Table 3.2 shows that marginal holdings to total sample were 83.33% followed by 13.33% and 3.34% of small and medium holdings respectively. The average operational holding size per household was worked out to be 1.40 acres. The per household net operated area was also 1.40 acres

Characteristics of Operational Holdings (Per HH.)

3.24. The details of land utilization of sample farms are shown in Table 3.3. Table 3.3 shows that the total own area of all the sample farmers was 41.05 acres of which all area was under plough. The leased in and leased out land were not done by the sample farmers during the reference year. Hence, the operational holdings were equal to total owned land. The area under GCA was 59.60 acres, hence, the cropping intensity was only 142.14 per cent. It shows that sample farmers had not taken double crops in a year from their net sown area.

Table 3.3
Characteristics of Operational Holdings (Per HH)

Sl. No.	Land details	Irrigated	Un-irrigated	Total
1	Total owned land	1.40	-	1.40
2	Un-cultivated land	0	-	0
3	Cultivated (Own)	1.40	-	1.40
4	Leased-in land	0	-	0
5	Leased-out land	0	-	0
6	Net Operated Area(1-2+4-5)	1.40	-	1.40
7	Gross Cropped Area	1.99	-	1.99
8	Gross Irrigated Area	1.99	-	1.99
9	Net Irrigated Area	1.40	-	1.40
10	Cropping Intensity (%)	142.14	-	142.14
11	Irrigation Intensity (%)	142.14	-	142.14

3.25. All the net operated area and GCA were totally irrigated. The irrigation intensity was also 142.14 per cent on the sample farmers during the reference year. The total owned land of sample farm, was estimated at 1.40 acres per HH which was fully cultivated, hence, sown area was also 1.40 acres per HH. It is also evident from Table 3.3 that none of sample farmers had taken leased

in land and also not given leased out land during reference year. All the cultivated land of sample farmers was fully irrigated by tube wells.

3.26. The leased in –leased and leased out land were not prevalent in the study areas. All the cultivated land of sample victim households was fully irrigated by tube-wells. It shows that canal and other source of irrigation were not used by sample victim house holds during the reference year. Assured irrigation source was available on the sample farms.

Sources-wise Distribution of Irrigated Area

3.27. The source-wise distribution of irrigated area of the sample farms is presented in Table 3.4. Table 3.4 reveals that entire sown area of sample farms were irrigated by only tube-wells. Tank, open wells etc were not used by the sample farmers in the reference year. Table 3.4 also reveals that 100 percent cultivated areas of sample farms was irrigated.

Table 3.4
Source-wise Distribution of Irrigated Area

Sl.No.	Land details:	Total Area in acres (Per HH)	Percent to total sample area
A.	Irrigated area	1.40	100.00
	Irrigated	1.40	100.00
	Unirrigated	00	-
	Total Area	1.40	100.00
B	Sources of irrigation		-
	Open well		-
	Tube wells	1.40	100.00
	Tank	-	-
	Canal	-	-
	Others	-	-
	Total Irrigated Area	1.40	100.00

Rental Value of Leased-in and Leased out land

Table 3.5 is blank because leased in and leased out land were not done by the sample farmers in 2015-16.

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

Sl.No.	Particulars		Irrigated	Unirrigated
A	Leased - in	Area in acres per HH	-	-
		Rental value paid per acre in Rs.	-	-
B	Leased-out	Area in acres per HH	-	-

Net Income and Expenditure during 2015-16

3.28. The net income and expenditure of victim households during 2015-16 is worked out in Table 3.6. Table 3.6 shows that agriculture, agriculture wage, service, dairy and animal husbandry and self business were main sources of income of victim households during 2015-16. The per household income was estimated at Rs 57,640 during 2015-16 of which 50.27% was contributed by agriculture wage followed by 40.74% , 4.30%, 3.24% and 1.45% by agricultures, self business, service and dairy and animal husbandry respectively.

Table 3.6
Net Income and Expenditure during 2015-16

Sl. No.	Source	Amt in Rs. Per HH	% To total	% of HH to total sample who mentioned that the income has expenditure increased over the last 5 years (% to each respective sources)
A	Income			
1	Agriculture	23480	40.74	93.33
2	Agriculture wage income	28977	50.27	56.67
3	Dairy and animal husbandry	833	1.45	3.23
4	Poultry	0		0
5	Fishery	0		0
6	Service (salary and pension)	1867	3.24	0
7	Self business	2483	4.30	44.00
8	Others-1	00		-
9	Others-2	00		-
10	Others-3			-
	Total income (A)	57,640	100.00	
B	Consumption Expenditure			
1	Food	32000	73.88	76.67
2	Non-food	11316	26.12	63.33
	Total expenditure (B)	43316	100.00	-
C	Surplus / Deficit (+ / -) A- B	14324		
D	Percent of expenditure to income	75.15		

3.29. The per household income was maximum being Rs 28,977 from agriculture wage followed by Rs 23,480, Rs 2,483, Rs 1,867 and Rs 833 from agriculture, self business, service and animal husbandry respectively. It is also reflected from Table 3.6 that 93.33% of HH to sample reported that the income from agriculture has increased over last 5 years. The income from agriculture wage has also increased over last 5 years as 56.67% of HH to total sample had reported. It is also evident from Table 3.6 that income of self business has increased over last five years as 44.00% of HH to total sample had reported during the interview. There was very nominal increase in income of dairy and animal husbandry over last 5 years as had been reported by 3.23% HH to total sample.

3.30. It may be concluded with this result that the income from dairy and animal husbandry had not increased so much over last five years as the income from agriculture has increased during corresponding period. The income of victim households was sufficient to meet the expenditure on consumption of the sample victim households during reference year.

Consumption Expenditure

3.31. The consumption expenditure of victim sample HH is also worked out in Table 3.6. It is noticed from Table 3.6 that per household consumption expenditure was estimated at Rs. 43,316 during 2015-16 of which 73.88% expenditure was on food followed by 26.12% on non food items. The per household consumption expenditure was Rs. 32,000 on food against Rs 11,316 on non food in the reference year. Out of total per household income of Rs 75640, 75.15% was accounted for consumption expenditure. Thus, surplus amount per household was Rs. 14,324. It reflects that sample victim households were not much in a deplorable condition in reference year. They had sufficient money to meet out their consumption expenditure. The majority of sample households had expressed their views that the expenditure amount has increased over the last 5 years. Table 3.6 reveals that 76.67% HH to total sample had reported that expenditure on food items has increased over the lasts 5 years while 63.33% was of the opinion that expenditure on non-food items has also increased over the last 5 years.

Season -Wise Cropping pattern

Cropping Pattern

3.32. The season-wise cropping pattern on the sample farms during 2015-16 is presented in table-3.7. It is evident from table 3.7 that paddy, bajra, arhar, til and fodders were main kharif crops while, wheat and mustard were main crops of rabi season. The sugarcane was annual crop. The gross cropped area (GCA) of the sample farm was 59.60 acres. Out of GCA of 59.60 acres, sugarcane accounted for larger share being 33.22% followed by 28.19% and 21.14% of wheat and paddy respectively. Instead of these crops, bajra, arhar and mustard accounted for 4.78%, 3.36% and 3.36% to GCA respectively. Table 3.7 shows also that fodder crops of kharif and rabi seasons accounted for 1.60% to GCA against 2.68% and 1.68% urd and til respectively during 2015-16. It shows that the sample farmers had devoted 34.65% to Kharif season crops against 32.13% to rabi season crops to GCA of 59.60 acres during 2015-16. However, the maximum share being 33.22% was devoted to sugarcane crop. Since, Lakhimpur Kheri district belongs to Tari region of Uttar Pradesh, hence, the cultivation of sugarcane is common crop of this district out of total 30 sample victim households, 13 victim households had grown sugarcane on their farms in the study year.

Pet HH Production of Crops

3.33. Table 3.7 reveals that per HH total production of sugarcane was maximum being 231 qtls followed by 13.21 qtls and 10.63 qtls of paddy and wheat respectively in reference year. The per HH production of bajra, arhar and urd was 4.33 qtls, 2.00 qtls and 2.75 qtls respectively during same period. As far as Til and Mustard are concerned, table 3.7 reveals that per HH production was 0.60 qtl and 2.67 qtl respectively.

3.34. Yield per acre of Crops on the Sample Farms: The per acre yield of different crops grown on the sample farms is also worked out in Table 3.7. It is evident from Table 3.7 that per acre yield of sugarcane was maximum being 152 qtls followed by 17.82 qtls and 12.65 qtls of paddy and wheat respectively. The per acre yield of these three crops was below the normal yield per acre of state as a whole. The per acre yield of mustard and til was 4.00 qtls and 0.60 qtl respectively. However, the per acre yield of pulse crops namely urd and arhar was only 3.44 qtls and 1.00 qtl respectively, which were much below the normal yield per acre of state as a whole.

It reflects that per acre yield of all crops grown in kharif and rabi seasons by the sample farmers were not adequate and satisfactory during 2015-16.

3.35. Average Price received per quintal: The average price received per qtl by sample households is shown in Table 3.7. It is evident from table 3.7 that the average price received per qtl of all crops by sample farmers was more or less satisfactory during 2015-16.

Table 3.7
Season-wise Cropping Pattern

Sl. No.	Name of the crops	No. of HH Who have cultivated	cultivated area in acres (PER HH)	% of cultivated Area to Total cropped area	Total production in Qtls PER HH	Yield per acre in qtls = Total cultivated area / Total production	Average price received per qtl. (Rs.) = Sum of price received per qtl of those who cultivated / No. of sample farmers who cultivated	Gross returns per acre (Rs.) = ((Average price received per qtl X Total production) / Total cultivated area)	Total cost of cultivation (Rs.)	Cost of cultivation per acre (Rs.) = Total cost of cultivation / cultivated area	Net returns per acre (Rs.) = Gross returns per acre minus cost of cultivation per acre	Net returns per HH (Rs.) = (((Average price received per qtl. X Total Production) - (total cost of cultivation) / No. of HH cultivated)
KHARIF Crops												
1	Paddy	17	0.74	21.14	13.21	17.82	1350	24064	137600	10921	13143	9742
2	Bajra	3	0.95	4.78	4.33	4.56	1133	5168	7300	2561	2605	2476
3	Urd	2	0.80	2.68	2.75	3.44	5000	17188	4600	2875	14313	11450
4	Arhar	1	2.00	3.36	2.00	1.00	10.000	10000	12500	6250	3750	7500
5	Til	1	1.00	1.68	0.60	0.60	1000	6000	1000	1000	5000	5000
6	Fodder	2	0.30	1.01	50	1.67	200	33333	3000	5000	28333	8500
	Total	26	0.79	34.65	13.29	16.74	-	18956	166000	8039	10917	86700
RABI Crops												
1	Wheat	20	0.84	28.19	1063	12.65	1455	18404	160900	9577	8827	7414
2	Mustard	3	0.67	3.36	2.67	4.00	3500	14000	12800	6400	7600	5067
3	Fodder	2	0.18	0.59	12.50	71.43	200	14286	2800	8000	6286	1100
	Total	25	0.77	32.14	9.82	12.82	-	17868	176500	9217	8651	6627
SUGARCANE												
1	Sugarcane	13	1.52	33.22	231	152	215	32576	331700	16753	15823	24100
All Crops												
	All Crops	30	1.99	100	119.71	60.25	-	23131	674200	11312	11819	23480

3.36. Cost of Cultivation per acre: The costs of cultivation of different crops which were grown by sample victim households is worked-out in Table 3.7. Table 3.7 shows that the per acre cost of cultivation of sugarcane was estimated at Rs. 16, 753 against the cost of cultivation per acre of Rs 10,921, Rs 9,577 and Rs 6,400 of paddy wheat and mustard respectively.

3.37. The per acre cost of cultivation of bajra, arhar and til was worked-out to Rs 2,561, Rs 6,250 and Rs 1,000 respectively during the reference year. It shows that per acre cost of cultivation was a little bit higher in rabi crops than that of kharif crops on the sample farms in 2015-16. The per acre cost of cultivation of kharif fodder was worked out to be Rs 5,000 against Rs 8,000 per acre of rabi fodder. It shows that victim sample farmers had invested adequate capital in the production of their crops to get better yield and income.

3.38. Net Return per acre from different Crops: The per acre net returns of different crops which were grown by victim households has been calculated and presented in table 3.7. It is evident from table 3.7 that per acre net return was highest being Rs 28,333 of kharif fodder followed by Rs 15,823 per acre net return of sugarcane. However, the per acre net return of cereal crops namely paddy, bajra and wheat was worked out to be Rs 13,143, Rs 2,605 and Rs 8827 respectively. As far as pulse crops are concerned, Table 3.7 reveals that per acre net return of urd and arhar was Rs 14,313 and Rs 3,750 respectively. In case of oilseeds, table 3.7 shows that per acre return of til and mustard was Rs 5,000 and Rs 7,600 respectively. Above discussion shows that net returns per acre of grown crops was positive against investment. However, the return per acre of paddy, wheat, bajra, and til was not adequate and significant. Out of total net returns, of Rs 7,04,410. The contribution of sugarcane was maximum being 44.48% followed by 23.00% and 21.05% paddy and wheat respectively sugarcane, paddy and wheat jointly contributed 88.53% to total net returns. It is also evident from table that Kharif season crops accounted for 32.00% to total net returns against 23.52% of rebi season crops. However, at the aggregate level, the per acre net return was estimated at Rs 11,819 against per acre cost of Rs 11,312.

Net Returns per Household

3.39. The net returns per household of different crops on the sample farms during 2015-16 have been worked out in Table 3.7. Table shows that net returns per household was maximum being

Rs 24,100 of Sugarcane followed by Rs 11,450, Rs 9,742 and Rs 7,414 of Urd, paddy and wheat respectively. The net returns per household were Rs 8,500 and Rs 1,100 of kharif and rabi fodders respectively. As far as oil seeds are concerned, Table 3.7 shows that net returns per household of mustard and til were Rs 5067 and Rs 5000 respectively. Over all, the net returns per household from all the crops were worked out to Rs 23,480 during 2015-16. It is concluded with this result that sugarcane was most profitable crop on the sample farms. Instead of this, urd, paddy, wheat, fodders and mustard were also profitable crops on the sample farms during 2015-16.

Details on Credit Availed by Sample Households

3.40. The indebtedness is one of the main causes of farmers' suicides in the state. The delayed payment in the installments at scheduled time, the farmers face a number of problems, on account of pressure from institutional and non institutional sources. The family members come under depression. These are the causes of farmers' suicides. However, the details of credit availed by sample households during 2015-16 are presented in table 3.8. It is evident from table 3.8 that out of 30 sample households, only 53.33% had borrowed the loan from cooperative banks, Commercial banks, relatives and friends for farming and non-farming purposes during 2015-16. Out of total credit for farming being Rs 7,78,000 the commercial banks accounted for 77.76% followed by 12.21% and 10.03% from cooperative banks, relatives and friends respectively during the reference year. It reflects that sample farmers had borrowed the maximum loan from commercial institutions than that of non institutional sources. It is also noticed from table 3.8 that the amount borrowed per household for farming purposes was also maximum being Rs 86,429 from commercial banks followed by Rs 47,500 and Rs 26,000 per household from cooperative banks, relatives and friend respectively. It shows that sample households had preferred institutional sources than non institutional sources. As far as non-farming credit is concerned, table 3.8 shows that only 4 sample households, out of 30 farmers had taken loan for non farming purposes during corresponding year. The per households borrowed amount for non-farming purpose was estimated at Rs 1,00,000 from commercial banks while it was only 26,667 per household from relative /friends. Out of total credit of Rs 9,58,000 availed only 18.79% was for non-farming purpose.

Table 3.8
Details on Credit of Sample HHs

Sl. No	Source of credit	No. of borrowing HH as a % to total sample	Purpose of borrowing				Outstanding amount: Rs/hh of borrowing HH	Average interest rate	% of borrowing HH who paid the instalments as per schedule
			Farming purposes		Non-farming purposes				
			No. of HH as a % to borrowing	Amount borrowed per HH of borrowing HHs	No. of HH as a % to borrowing HHs	Amount borrowed per HH of borrowing			
1	Institutional								
A	Co-op. Society/bank	6.67	16.67	47500	-	-	0	11	100.00
B	Commercial bank incl. RRBs	26.67	58.33	86429	25.00	100000	70625	9.75	12.50
C	Others (specify)	-	-	-	-	-	-	-	-
2	Non-Institutional								
A	Landlord	-	-	-	-	-	-	-	-
B	Moneylender	-	-	-	-	-	-	-	-
C	Traders and commission agents	-	-	-	-	-	-	-	-
D	Relatives and friends	20.00	25.00	26000	75.00	26667	9167	10.00	0
E	Others(specify)	-	-	-	-	-	-	-	-
	Grand Total	53.33	100.00	64833	100.00	45000	38750	10.25	6.25

3.41. Table 3.8 also shows that there was no outstanding amount in cooperative banks. The total amount of borrowed loan from cooperative banks had been paid installment as per schedule. However, there was huge amount of outstanding amount in the commercial banks. The outstanding amount per borrowing household was Rs 70,625 in Commercial Banks against Rs 1,86,429 amount borrowed per households during 2015-16. The amount of outstanding amount per household of relatives and friends was Rs 9,167 against Rs 52,667 of amount borrowed per households. At the aggregate level, Table 3.8 reveals that the amount of outstanding per households was Rs 38,750 against Rs. 1,09,833 borrowed amount per households during 2015-16. It shows that borrowed amount from commercial banks and relatives /friends were not paid the installment as per schedule by the sample borrowers. This was reason for indebtedness among the sample farmers of the study areas during 2015-16. The average rate of interest per annum of cooperative banks was 11.00% followed by 10.00% and 9.75% of relatives / friends

and commercial banks respectively during 2015-16. It may be concluded with this result that sample loanee farmers were mostly defaulter in 2015-16.

3.42. The above discussion shows that relative/ friends were lending loans to the farmers at moderate rate of interest. The function of cooperative banks was better than the commercial banks. There were no outstanding of amount against sample victim households in the Co-operative Banks. The role of RRBs and commercial banks were not found so satisfactory. Hence, the farmers are still depended on their relatives, friends etc, to meet their financial needs in the study areas

Summary

3.43. The socio-economic profile of the victims and their families, characteristics of operational holdings, sources of irrigation, leasing of land, sources of income and its expenditure, cropping pattern, returns from cultivation and credit availed by sample and farmers suicides in the year 2015-16 have been extensively analyzed. The brothers and fathers were mostly respondents of the study, besides these, wives/sons were also respondents. All the victims were male. None was female. The social status of sample households was SC, OBC and general which accounted for 46.67%, 36.67% and 16.66% respectively. Most of victims were Hindu while only 3.33% was Muslim. Almost all victims were young. Of the total victims, 40% was illiterate. Among the literate victims, only 6.67% was degree holder. Out of total victims, 80% was married. Sufficient number of the victims had parents. The victim farmers had adopted mostly the hanging method of suicide (66.67%) followed by poison consuming (30.00%) and shooting themselves (3.33%). The place of suicide was generally within the house. The total population of victim households was 129 which was 4.30 per household. The occupation of victim households was agriculture wage followed by agriculture, service, dairy and animal husbandry and self business. The nuclear family was maximum in number. Out of 129 family members of victim households, 41.86 was illiterate. Among literate members, only one member did post graduate.

3.44. Out of total number of holdings of 30 sample households, marginal holdings accounted for 57.09% followed by 28.61% and 14.30% of small and medium holdings respectively. Out of 30 suicide farmers, 83.33% belonged to marginal farmers followed by 13.33% and 3.34% to small

and medium farmers respectively. None of large farmer had committed suicide among the sample farmers in the reference year.

3.45. The total owned area of 30 sample households was 41.95 acres which was fully irrigated by tube-wells. The per household owned area and net cropped area were 1.40 acres. The GCA worked out to be 1.99 acres per household. The cropping intensity was worked out to be 142.14% and irrigation intensity was also 142.14%. The leased in and leased out land had not been done by victim sample households during the reference year. Out of total per household net income of Rs 57,640 the contribution of agriculture wage was maximum share being 50.27% followed by 40.74%, 4.30%, 3.24% and 1.45% for agriculture self business, service and dairy respectively. Majority of sample farmers reported that income has increased over the last 5 years. The total consumption expenditure per household was worked out to be Rs 43,316 of which 73.88% was on food and 26.12% was on non food items. The per household expenditure was less than per household income. The expenditure to income was 75.15%. Most of the respondents of victim households reported that expenditure has increased over last 5 years.

3.45. The paddy, bajra, urd, arhar, til and fodders were Kharif season crops while wheat, mustard and fodders were rabi season crops on the sample farms. The sugarcane is an annual crop which was also grown by the sample farmers of Kheri district in the reference year.

3.46. Out of GCA, Sugarcane accounted for 32.22% followed by 28.19% and 21.14% of wheat and paddy crops respectively. The area under kharif crops was 34.65% to GCA followed by 32.14 and 33.22% of rabi season crops and sugarcane respectively. The yield of most of crops was normal. The average price per qtl of produce of crops was also adequate. The gross returns per acre of all crops worked out to be 23,131 against Rs 11,312 per acre cost. Thus, net returns per acre was estimated at Rs 11,819. The net returns per households were worked out to be Rs 23480. The net returns per household were maximum being Rs 24,100 of sugarcane followed by Rs 11450 and Rs 9742 of til and paddy respectively. The net returns per acre and per household were positive and profitable.

3.47. The indebtedness is one of the main causes of farmers' suicides on the sample farms during 2015-16 in the study areas. Of the total 30 sample farmers, 16 had borrowed loan from cooperative banks, commercial banks and relatives /friend. Out of total amount of borrowed loan

of Rs 9,58,000, farming purpose loan accounted for 81.21% against 18.79% for non farming purposes. Out of total borrowed amount of Rs 9,58,000 the commercial banks had disbursed 73.59% followed by 16.49% and 9.92% by relatives and cooperative bank respectively. The amount borrowed per household was Rs 64,833 for farming purpose against Rs 45,000 for non farming purpose. The outstanding amount per household was estimated at Rs 38,750 at the aggregate level. The outstanding amount per household in commercial banks was Rs 70,625 against Rs 9,167 in relatives. The outstanding amount was nil in cooperative banks. Only one borrowed household had paid the installment as per schedule to commercial banks.

CHAPTER-IV

Causes and after Effect of Suicide-based on Primary Survey

Introduction

4.1. It has already been mentioned in the first chapter of this report that 30 victim households were selected for the study on **“Farmer Suicides in Uttar Pradesh during 2015-16”**. The respondents of all selected victim households were thoroughly interviewed to know the causes of suicides of their beloved members during 2015-16. For this, it was tried to find out that what symptoms were observed by family members before suicides? There are mostly three causes namely social, farming and indebtedness of farmers’ suicides. Therefore, an attempt has been made in this chapter to study the symptom observed by family members before suicide, different causes of suicides and ranking of the causes. For this purpose, 5 analytical tables have been framed to study the mentioned causes of suicides of sample farmers in the study areas of U.P. during 2015-16.

Symptoms Observed by Family Members before Suicides

4.2. The victim farmers before suicide become non- identical and wanted to remain cut off from the society. Their attitude and behavior had also changed before the suicide. But it cannot be generalized. Some of them do not show any problems on their face and body language are found normal. They were living as normal person. However, the symptoms observed by the family members before suicide are presented in Table 4.1 Out of total victim households of 30, 90% households had reported that victim was mangling with his own family members before suicide. His attitude and behavior were mostly normal with his own family members and community. 30% victim households had reported that victims were not much familiar with his neighboring households/friends. The victims were not consuming food regularly and sleeping adequately during night as had been reported by 43.33 and 46.67% of respondent of households respectively before their suicide. This was because of massive depression and tensions among the victim sample farmers. It shows that victims were in high depression and tension before their suicide.

Table-4.1
Symptoms Observed by Family Members before Suicide

Sl.No	Symptoms enquired	Percent of HH who answered Yes to total sample
1	Was victim mingling with his/her own family member?	90.00
2	Was victim mingling with his/her own community?	73.33
3	Was victim mingling with his/her neighbouring households/friends?	30.00
4	Was victim consuming food regularly?	43.33
5	Was victim sleeping adequately during nights?	46.67

Social Causes of Suicides

4.3. The causes of suicide among the farmers are divided broadly into three parts namely social, farming and indebtedness which differ from individual to individual. The social causes of suicide are also categorized into 8 parts which are mentioned in Table 4.2. The poverty and property dispute etc were not causes of suicide of sample farmers of the study areas during 2015-16. The marriage related issues, family problems, illness, drug abuse/alcoholic addiction were causes of sample farmers' suicides in the study areas during the same year. Among these causes of social suicides, frequent quarrel among the family members was major causes as had been reported by 26.67% respondents as well as by neighbor and relative. Tension in the households because of financial constraints and inadequate facilities were causes of quarrel among the family members. Next to this, love failure was also cause of farmer suicides as had been reported by 6.67% sample respondents. The illness and drug abuse were also causes of suicides as had been reported by 6.67% and 6.67% respondents respectively. It shows that social causes of suicide accounted for 46.68% of total 30 sample victims of the study areas during 2015-16. (Table 4.2)

Table 4.2
Social Causes of Suicide

Sl.No	Causes	Percent of HH to total sample who answered Yes	
		As per respondent	As per Neighbours / relatives / friends
1	Poverty		
A	APL	70	70
B	BPL	30	30
C	AAY	00	00
2	Property dispute		
A	Partition of land	00	00
B	Partition of house	00	00
C	Partition of income	00	00
D	Partition of jewelleryes	00	00
E	Others (specify).....	00	00
3	Marriage related issues		
A	Dowry related issues	00	00
B	Extra marital affairs	00	00
C	Divorce	00	00
D	Love failure	6.67	6.67
E	Others (specify).....		
4	Family problems/Commitments		
A	Social functions,	00	00
B	Daughter's marriage	00	00
C	Son's marriage	00	00
D	Frequent quarrel among the family members	26.67	26.67
E	Others		
5	Illness	6.67	6.67
6	Drug abuse/Alcoholic addiction	6.67	6.67
7	Gambling/betting /chit fund		
8	Fall in social reputation		

Farming related Causes of Suicides

4.4. The production of crops on sample farms was quite adequate and positive during 2015-16. The crops on the sample farms were not affected by pests/diseases, drought, floods, accidental fire etc during the reference years. The crops had not been affected by natural calamities. Therefore, farming related causes of suicides had not occurred on the sample farms. None of sample farmers had committed suicide due to farming related problems during 2015-16.

Table 4.3
Farming related Causes of Suicides

Sl.No	Causes	Percent of HH to total sample who answered Yes	
		2014-15	2015-16
1	Failure of crop/s		
a.	Pests & diseases	30	30
b.	lack of access to irrigation water	00	00
c.	others specify	00	00
2	Due to natural calamities		
a.	Cyclone effect	30	30
b.	Failure of rainfall/drought	00	00
c.	Accidental fire	00	00
d.	others specify	00	00
3	Inability to sell output		
4	Well failures		
5	Quarrel between the victim & others		
6	Expectations of:		
a.	Higher output	00	00
b.	Higher prices	00	00
c.	Loan waiving	00	00
d.	Institutional credit	00	00
e.	Non-institutional credit		
7	Lack of extension services		
8	Delayed payment/ payment in instalments for the sold output		
9	Insurance for the cultivated crop	00	00

Indebtedness related Causes of Suicides

4.5. The indebtedness is one of the major causes of suicides of sample farmers of the study areas during 2015-16. Out of total sample of 30, 16 sample farmers had committed suicide due to indebtedness. It is evident from Table 4.4 that out of total suicide sample farmers being 30, 53.33% was suicide due to debt trap. Among the 16 sample farmers' suicides due to debt, 36.67% had committed suicide due to pressure from institutional sources followed by 16.67% due to pressure from non institutional sources.

4.6. The banks had issued notice to defaulter households for the repayment of loans and on account of this, family had come under financial stress and tension from mounting of loan. This

was a reason for farmers' suicide. The bank officials in person and the ruffians sent by money lenders come to their home often to intimidate them and said that land would be auctioned if you do not repay the loan soon. They were always worried as to how they would repay the loans, finally in depression, they hung themselves. The rate of interest was high that whatever they paid the money lender was just about able to cover the interest due on loan. On account of this, outstanding amount had increased significantly and compelled the loanee farmers to take suicide step.

4.7. The money lenders were threatening that if the loan is not repaid soon, then the assets would be auctioned. In order to escape from their financial problems, the sample farmers had committed suicide. The above discussion reflects that indebted related causes of suicide were pressure from institutional and non institutional sources. Fear of arrest, auction of assets and fall in social reputation, etc were causes of farmers' suicides in the study areas during 2015-16.

Table 4.4
Indebted related Causes of Suicides

Sl.No	Causes	Percent of HH to total sample who answered Yes
		2015-16
1	Indebtedness – Institutional & Non-Institutional	
a.	Due to crop loan	-
b.	Due to farm equipment's' loan	-
c.	Due to non-agricultural loan	13.00
d.	Due to non-institutional loan	10.07
2	Due to pressure from institutional sources	36.67
3	Due to pressure from non-institutional sources (mainly money lenders)	16.67

Ranking of the Social, Farming and Indebted related Causes of Suicides

4.8. The ranking of social, farming and indebted related causes of suicides of sample farmers during 2015-16 are presented in Table 4.5. The causes of suicides are basically categorized into three parts namely social, farming and indebtedness. The importance of cause of suicide differs from each to others. It is evident from table 4.5 that among the social causes, family problems, and marriage of daughters, illness and drug abuse / alcoholic addiction were cause of 14 victim sample farmers. As per answer of respondents, family problems were main social causes

followed by marriage of daughter, illness and drug abuse/ alcoholic addiction. Since, the suicides were maximum due to family problems, therefore, respondents had allotted 1st rank to family problems followed by 2nd rank to illness, marriage of daughters and drug abuse. Since the farmers' suicide had not occurred on the sample farms due to farming related causes, therefore, no rank had been given by sample respondents.

Table 4.5
Ranking of the Social, Farming and Indebted related Causes of Suicides

Causes	Sl.No	Causes	Ranking as per answer
Social causes	1	Poverty	0
	2	Property dispute	0
	3	Marriage related issues	1
	4	Family problems/Commitments	1
	5	Illness	2
	6	Drug abuse/Alcoholic addiction	2
	7	Gambling/betting /chit fund	0
	8	Fall in social reputation	0
Farming related causes	1	Failure of crop/s	0
	2	Due to natural calamities	0
	3	Inability to sell output	0
	4	Well failures	0
	5	Quarrel between the victim & others	1
	6	Expectations of:	0
	7	Lack of extension services	0
	8	Delayed payment/ payment in instalments for the sold output	0
	9	Insurance for the cultivated crop	0
Indebtedness related causes	1	Indebtedness – Institutional & Non-Institutional	0
	2	Due to pressure from institutional sources	1
	3	Due to pressure from non-institutional sources (mainly money lenders)	2

4.9. As far as indebted related causes are concerned table 4.5 reveals that as per answer of respondents, the pressure from institutional source had received 1st rank followed by 2nd rank non institutional sources due to high pressure on victim households.

Impact of Suicide on Family Members

4.10. Impact on households after committing suicide is presented in table 4.6. Table 4.6 reveals that 33.33% of total sample households had reported that family members were much under depression after committing suicide while 30.00% families were also feeling insecurity. It is also noticed from Table 4.6 that 16.67% of total sample households had reported that schooling of the children stopped after committing suicide. Out of total victim households, 10.00% had reported that no earning member is alive at present. The family members are hand to mouth at present. Due to this, the marriage of daughter had been postponed as 10.00% of total victim households had reported. However, there was no adverse impact on agricultural activities, land, house and other assets after committing suicides.

Table 4.6
Impact on Household after committing Suicide

Sl.No	After effect	Percent of HH to total sample who answered Yes
1	Agricultural activities stopped	00
2	No earning member	10.00
3	Schooling of the children stopped	16.67
4	Land sold	00
5	House sold	00
6	Other assets sold (specify)	00
7	Postponement of son/daughter's marriage	10.00
8	Family member/s fell seriously ill	00
9	Family member/s under depression	33.33
10	Insecurity in the family	30.00
11	Others	00

Suggestions from Families to Avert Suicides in Future

4.11. The suggestions were received from the sample victim households to avert suicides in future which are presented in Table-4.7. The 10 main suggestions have been narrated by the 30

respondents of two selected districts of Uttar Pradesh at the time of their interviews. The description of each suggestion has been described in following manner.

Proper and effective implementation of Crop Insurance Schemes

4.12. It is evident from table 4.7 that crop insurance schemes should be implemented at grass root level to protect the interest of farmers. It would be very beneficial at time of damage of crops due to natural calamities. A very nominal premium is paid by farmers under crop insurance schemes which provide the total loss amount to affected farmers. On account of this, the farmers will not go in depressions and tension at time of loss of their crops. This would be definitely avert the farmers' suicides in future. All the sample families (100.00%) were agreed that the crop insurance scheme will avert the farmers' suicides in years to come.

Table 4.7
Suggestions to Prevent the Suicide in Future

Sl No.	Suggestions	Percent of HH to total Sample who suggest
1	Proper and effective implementation of Crop Insurance Schemes	100.00
2	Adequate compensation is needed to attract farmers due to failure of their crops on the occurrence of natural calamities.	100.00
3	Expansion of irrigation networks and proper management of water	60.00
4	Debt waiver of defaulter farmers and is permitted to borrow loan from bank without any collateral security	90.00
5	Strengthen the financial institutions in remote areas to cover more and more people by open their account in banks	73.00
6	Interest rate of banks should be not more than 4% per annum	100.00
7	The compound interest should not be charged by banks in order to avoid the indebtedness	100.00
8	Need to diversification of their occupation to get more income and employment	60.00
9	Unemployed youth of rural should be linked with MNERGA	80.00
10	Marketing infrastructural facilities should be developed in rural areas to get reasonable prices of their produces.	100.00

Adequate Compensation is needed to affected farmers due to failure of crops on occurrence of natural calamities

4.13. Risk and uncertainties are common in agriculture. The agriculture is totally depended on the nature which is beyond the control of farmers. The drought, floods, heavy rains; hailstorm,

etc. generally occur in every year. On account of this, crops are destroyed. The farmers cannot bear the loss of their crops. They go in depression, tension and try to end their life. Therefore, the central as well as state governments should provide adequate amount of compensation to affected farmers.

4.14. Table-4.7 shows that 100 per cent of the sample farmers had an opinion that adequate and timely compensation will definitely safeguard the interest of farmers. This would be helpful in averting the farmers' suicide in future. Unfortunately compensation is not generally paid to victim families in most areas of Uttar Pradesh.

4.15. Expansion of Irrigation Networks: The irrigation network is not equally developed across the state. Most of the areas of Bundelkhand region is still un irrigated. The drought was prevailing for last three years in this region. On account of this, the kharif season crops were destroyed due to non-availability of water. Therefore, farmers went in heavy loss. On this reason, the farmers of this region, had committed suicide in more numbers in comparison to other regions of the state. On this reason, 60% sample farmers had given their suggestion that expansion of irrigation net work will be helpful in averting the farmers' suicides in future. Micro irrigation net work is much needed for marginal and small farmers to get better yield and income from their crops.

4.16. Debt-waiver of Defaulter farmers: Table.4.7 reveals that out of 30 sample farmers 90% had expressed their views that government should waive the loan of loanees if the crops are damaged by natural calamities. This will develop the confidence among the farmers. This would be definitely helpful in preventing the suicides in years ahead.

4.17. To Strengthen the Financial Institution in Remote Areas: The strengthening of banking system is needed in remote areas to reduce the presence of money lenders. The high rate of interest is one of the major causes of farmers' suicide in the state. Percentage of Indebtedness is increasing year by year among the farmers. On account of these, the farmers take extreme step to end their life. In order to get rid of clutches of money lenders, the strengthening of RRBs, Cooperative bank, KCC and SHGs are need of the hour to avert the farmers' suicide in future. Table 4.7 shows that 100% sample farmers had expressed their views that interest rate should not

be more than 4% per annum on agriculture loan. This would be also helpful in preventing the farmers' suicide in future.

4.18. Interest rate of banks should not be more than 4% per annum.

4.19. It is also noticed from table 4.7 that 100% sample farmers had an opinion that the compound rate of interest on loan should not be charged from farmers. This will also be helpful in averting suicides in future.

4.20. Diversification of Occupations: The sample farmers should be also suggested and guided to diversify their occupations. The dairy, fisheries, goat-keeping etc. should be adopted by farmers' alongwith agriculture. These are supplementary to each other. If crop fails due to natural calamities, the other occupations support farmers in adverse situation. On the support of other occupation, the farmers will not kill themselves at time of failure crops.

Importance of MNERGA

4.21. Since the marginal and small farmers have very limited area to grow the crops, they do not get sufficient employment in the agriculture. The employments are very limited in rural areas due to mechanization in agriculture. The income from agriculture is also not sufficient to meet their daily consumption expenditure. It creates starvation situation. Those who cannot face starvation situation, opt the suicide alternative. Therefore, to avoid the starvation situation, MNERGA should be properly and efficiently implemented in each and every village of the state. All the young youth (male & female) should be linked with the MNERGA Programme. This will generate the extra income to the poor families which could be helpful in preventing the suicide in future. This was suggested by 80% of the sample farmers (Table 4.7). Liberal Funding should be provided to farmers for the marriage of their daughters etc.

4.22. Table 4.7 shows that out of the total sample farmers, 100% was of the opinion that loan should also be provided at low rate of interest for the purpose of marriage of daughter. The marriage of their daughters is causing a lot of tension along with the added responsibility of sustaining their family on meager income. This is cause of farmers' suicide in rural areas. Therefore, bank should provide adequate amount of loan to needy farmers for the purpose of

marriage of their daughter at low rate of interest. This would help in preventing the farmers' suicide in years to come.

Development of Efficient Marketing Facilities

4.23. The opinion related to marketing of agricultural produces is shown in Table 4.7. It is evident from Table 4.7 that 100% sample farmers had suggested that better marketing facilities and reasonable prices of agricultural product would be helpful to avert the farmers' suicide in future. The farmers do not get the reasonable price of their produces due to involvement of middleman, commission agents and other marketing functionaries. The maximum profit and producer's share in consumer's rupee goes in the pockets of middlemen, commission agent etc. The role of MSP is also not so satisfactory across the state. On account of these hurdles, the farmers are bound to sell vegetables, fruits etc. at throw away price. The farmers become bankrupt. In order to provide the better prices of agricultural products, the efficient marketing and infrastructure facilities should be build in the interest of farmers which would also be helpful in preventing the farmers' suicide in future.

Summary

4.24. The causes and after effect of suicide have been analyzed through primary data which had been collected from 30 sample farmers suicides in 2015-16. There are mostly three causes namely social, farming and indebtedness of farmers' suicide in the study areas. The victim farmers before suicide become non identical and want to remain cut from the society. Their attitude and behavior were also changed before the suicides. These symptoms were generally observed by family members. Out of total victim households of 30, 90% households had reported that victims were managing with their own family members. No sign of depression and tension was observed on their face. However, victims were not consuming food regularly and sleeping adequately during night. It shows that victims were in massive depression and tension before their suicide.

4.25. Among the social causes of suicide, the frequent quarrel among family members, love failure, illness and drug abuse were main cause of farmers' suicides on the sample farms. Out of total victims of 30, 46.67% had committed suicide due to social causes. The frequent quarrel among the family members accounted for 26.67% followed by 6.67% and 6.67% of suicide due

to illness and drug abuse. The farming related causes had not occurred on the sample farms in the reference year.

4.26. The indebtedness is one of the major causes of sample farmers' suicide of the study areas during 2015-16. Of the total sample being 30,16 (53.33%) had committed suicide due to indebtedness. Among 16 sample farmers suicide was due to debt of which 36.67% had committed suicide due to pressure from institutional sources followed by 16.67% due to pressure from non institutional sources. On account of this, family had come under financial stress and tension from mounting of loan. Due to fear of arrests, auction of assets and fall in social reputation, etc were cause of farmers' suicides in the study areas during 2015-16.

4.27. The impact on household after committing suicide was found very discouraging. Some of victim families become orphan. In case of selected 30 victim households, the impact was also worst. Out of 30 sample victim households, 33.33 family members were under depression and 30.00% families were felt in security while 10.00 victim households had reported that the marriage of daughters had been postponed. Of the total sample, 16.67% had reported that schooling of the children had been stopped while 10% had reported that no earning member is alive at present. The suggestion from families to avert suicides in future had also been reported by the respondents. The debt waivers of defaulter farmers, proper and effective implementation of crop insurance schemes, adequate compensation on crop failure, expansion of irrigation networks, development of marketing infrastructural facilities had been suggested by the victim households to avert the farmers' suicide in future.

CHAPTER-V

Case Studies

1. Victim Late Babu Ram S/o Bindra belonged to Murautola village of Sadar Taluka of Lakhimpur Kheri District, Uttar Pradesh. (Marginal Farmer)

A. General Information

1. Name of the Victim- Babu Ram
2. Father's Name – Bindra
3. Village – Murautola
4. Police Station-Kheri
5. District – Lakhimpur Kheri (Uttar Pradesh)

B. Farmer's Details

1. Total family members -4
2. Family type-Nuclear
3. Social Group-SC
3. Religion – Hindu
4. Victim was married that was arranged within relative

C. Land Details

1. Owned Land-0.40 Acre
2. Leased in & leased out Land- No
3. The total owned land was 0.40 acre which was fully cultivated and irrigated by Tube-wells
4. Soil quality-Good
5. Number of fragmented land -1

D. Details of Income

Agriculture and Agriculture wages were sources of income of victim household in 2015-16. Total net income of victim household was estimated at Rs. 77,000 per annum of which the agriculture accounted for 40.90% followed by 38.32% and 20.78% to agriculture wage and service respectively. The per capita income of victim household was estimated at Rs 19,250 per annum.

E. Consumption Expenditure

The consumption expenditure of victim household was estimated at Rs. 65,000 per annum. The per capita per day expenditure on food and non food items was about Rs. 44.52. Out of total expenditure of Rs.65,000 per annum, the food items accounted for 84.62% followed by 15.38% on non-food items. The income of victim household was higher Rs 12000 than the expenditure of 65,000 per annum during the study period. The per day per capita expenditure was worked out to be Rs 37.67 on food items followed by Rs 6.85 on non food items during 2015-16.

F. Cropping Pattern

The sugarcane was only grown on the sample farms during 2015-16. The production of sugarcane was 450 qtls per acre. It shows that sugarcane was most profitable crop on the victim household farm in reference year. The gross income from Sugar Cane was Rs 39,600 against the costs of Rs 8,100. Hence, the net income was around Rs 31,500 from 0.40 acre area.

G. Symptoms Observed by Family Members before Suicide incident

The victim was mingling with his family members before the suicide incident. However, victim was not taking food intake adequately. He was not sleeping adequately before his suicide incident.

H. Method and Place of suicide

Victim had committed suicide by adopting the hanging method outside his house.

I. Social Cause of Suicide

He was much worried about the marriage of three daughters.

J. Farming related Causes of Suicide

He had taken loan from non -institutional sources to purchase inputs at higher rate of interest.

K. Indebtedness related Causes of Suicide

He had also taken loan of Rs. 50,000 from cooperative bank for agriculture purpose at the rate of 11% interest per annum. This was huge amount for which he was always in tension for repayment of loan.

L. Coping Strategies in the Household after Incident

The daughter and wife of victim were found under depression after death of Sri Babu Ram. The daughters of victim have left the school. The schooling of three daughters of victim have stopped. All the family members are in depression because Babu Ram was only earning member. None of the other member of family is earning at present. Hence, family of victim is now hand to mouth.

General Opinion of Family

The family did not get any compensation from Government under Prime Minister Relief Package.

**2. Late Vishnu Nishad, S/o Sri Ram Chandra Nishad, belonged to village Rosanpur of
Tahsil Bindiki which comes under in Jhahanabad Police Station of Fatehpur
District of U.P. (Marginal Farmer)**

A. General Information

1. Name of Victim – Vishnu Nishad
2. Father's Name – Ram Chandra Nishad
3. Village - Rosanpur
4. Police Station – Jhahanabad
5. District – Fatehpur

B. Farmer's Details

1. Total Family members -3
2. Family type – Nuclear
3. Social Group - SC
4. Religion - Hindu
5. Victim was married with his relative girl

C. Land Details

1. Owned Land – 0.60 Acre
2. Leased-in & leased-out land- No
3. The total owned land being 0.60 acre was fully cultivated. All the cultivated land was also fully irrigated by tube-well.
4. The soil quality of land is good.
5. Number of Fragmented Land - 1

D. Details of Income

Agriculture was main source of income of victim household. Apart from this, agriculture wage also a source of income of the victim household. The total income of the household from agriculture was Rs. 25,100 per annum against Rs. 20,000 from agriculture wage. Thus, total income from both sources was Rs. 45,100 per annum. The per capita income was estimated at Rs. 15,033 per annum in the reference year.

Out of total income being Rs 45,100, the contribution of agriculture was 55.65% followed by 44.35% from agriculture wage in the reference year. The income of the victim household has increased over last 5 years.

E. Consumption Expenditure

The total consumption expenditure of household was worked out to be Rs. 35,000 per annum of which food items accounted for 85.71% followed by 14.29% on non-food items. The per day per capita consumption expenditure of victim household was estimated at Rs. 31.96 during the reference year.

F. Cropping Pattern

Urd and wheat crops were grown by the victim household during 2015-16 in kharif and rabi seasons respectively. The per acre production of urd was only 5.00 qtls while the per acre production of wheat was 15.00 qtls during the same year. The per acre costs of production of urd and wheat were estimated at Rs. 3,000 and Rs 6,676 respectively during the study period. A very nominal quantity of urd and wheat were retained for consumption. The quantities of urd and wheat were sold through wholesalers.

G. Symptom observed by Family Member before Suicide Incident

The wife of victim had reported that Vishnu Nishad was not normal before the suicide. Abnormal symptom had been observed. The victim was not mingling with his family members. The victim was not consuming food regularly and not sleeping adequately during night. He was always in very much tension before his suicide.

H. Method of Suicide –Hanging, outside of his house on 15.07.2015.

I. Causes of Suicide

The financial stress and tension in failure of crops for two subsequent years i.e. 2014-15 and 2015-16 were main causes of suicide.

J. Coping Strategies in the Household after Suicide Incident

The wife of victim had reported that all activities are being performed as before his suicide. The father supports me adequately at present. No asset of the victim household has been sold till

today. There is no hardship at present. Since, the family is very limited, hence there is no need of much money to prolong the family. The lekhpal had made assurance to provide financial help but nothing has been paid yet.

K. The General Opinion of the Family

The compensation should be given by state government under relief fund to meet the financial requirement

3. Late Hans Raj S/o Late Asha Ram, belonged to Bhanwapur village of Mitauli taluka, District Lakhimpur Kheri, Uttar Pradesh. (Small Farmer)

A. General Information

1. Name of the victim- Hans Raj
2. Father's Name – Asha Ram
3. Village – Bhanwapur
4. Police Station – Neemgaon
5. District – Lakhimpur Kheri (Uttar Pradesh)

B. Farmer's Details

1. Total member of family -3
2. Family type – Nuclear
3. Social Group - OBC
4. Religion – Hindu
5. Victim was married that was arranged with relative

C. Land Details

1. Owned land -3.00 Acres
2. Leased in & leased out land – No
3. Total Land was irrigated
4. Soil Quality - Good
5. Number of fragmented Land -2

D. Details of Income

Agriculture was main source of income of victim household. Except this, there was no other source of income. The total income from agriculture was estimated at Rs. 56,500 per annum of victim household for the year 2015-16. The income of this household has increased over the last 5 years. The per capita per annum income was estimated at Rs 18,833 during 2015-16.

E. Consumption Expenditure

The consumption expenditure on food items was worked out to be Rs. 40,000 per annum against Rs. 9500 on non-food items during 2015-16. Total consumption expenditure was worked out to be Rs 45.20 per capita per day. It shows that family was financially well to do. Out of total consumption expenditure being Rs. 49,500 the food items accounted for 80.80% against 19.20%

on non food items in the reference year. The per day per capita expenditure on food items was worked out to be Rs. 36.53 against RS. 8.67 on non-food items.

F. Cropping Pattern

Paddy, sugarcane and wheat were main crops on the farm of victim household during 2015-16. The production of paddy, sugarcane and wheat were quite satisfactory. It was more or less normal production. The victim farmer had also applied the balanced inputs in their crops to get better yield. The cropping intensity was 200%. Two crops of sugarcane were sown in a year. The total production of sugarcane was sold to sugar factory while paddy and wheat were sold through middle men in the markets. Very nominal quantity of paddy and wheat were retained for consumption, while the total quantity of production of sugarcane was sold directly to sugar factory. There was much delay in the payment of sold amount of sugarcane by sugarcane factory.

G. Symptoms Observed by the Family members before the suicide incident

The victim was normally fit and his attitude with family member was also quite positive. The wife of the victim had reported that the behavior of victim was quite mingling with family members and neighbouring households. No tension had been observed on his face that he is going to take the extreme step to end his life. However, victim was not taking food adequately and also not sleeping properly during night. These were negative sign before the suicide incident.

H. Method and place of Suicide – Hanging, Outside of the House

I. Social Cause of Suicide

The victim was suffering from chronic diseases. He was ill for more than a year. He was thinking about the marriage of his daughters. On account of this, he was always in tension and depression. In the meantime, the prospects of agriculture were also not so good in the last year i.e. 2014. These were main causes of his suicide. There were no causes for suicide related to crops failure, indebtedness and credit.

J. Coping strategies in the household after suicide incident

The victim household did not face any problem and financial difficulties after the death of victim. The agricultural activities, schooling of children etc were going on well as it was before his suicide. No asset was sold due to his death. However, the family members are under

depression after his suicide. No male member is there in his family to look after social and economic activities. Victim did not get any financial assistance from State as well as Central Governments yet.

K. General Opinion of Family- The family did not get any compensation from government under Prime Minister Relief Package.

4. Rajnarain Shukla S/o Sri Kamal Kishore born in Kusumbhi village of Sadar Tehsil of Fatehpur District (Medium Farmer)

A. General Information

1. Name of Victim- Raj Narain Shukla
2. Father's Name – Kamal Kishore
3. Village - Kusumbhi
4. Police Station – Sadar
5. District - Fatehpur

B. Farmer's Details

1. Total member of family -6
1. Family Type – Joint
2. Social Group - General
3. Religion – Hindu
4. Victim was married with his relative girl.

C. Land Details

1. Owned land -6.00 Acres
2. Leased in & leased out land – No
3. Total Land was irrigated by Tube-wells
4. Soil Quality - Good
5. Number of fragmented Land -2

D. Details of Income

The total annual income of victim household was Rs. 33,700 of which share of agriculture was 70.33% followed by 29.67% self business during 2015-16. The income has increased over the last five years. The per capital annual income was worked out to be Rs 5,617 in 2015-16.

E. Consumption Expenditure

The consumption expenditure was estimated at Rs 25,000 per annum during 2015-16. The expenditure of food items is worked out to be Rs 15,000 and non-food items were Rs 10,000 per annum. It shows that 60.00% of total consumption on food items followed by 40.00% non food items during 2015-16.

F. Cropping Pattern

The paddy, arhar til, urd were grown in Kharif season while wheat and mustared were cultivated in rabi season. Out of 10 acres of gross cropped area, paddy accounted for 20.00% followed by 20% and 10% and 10% arhar, til and urd respectively in kharif season during 2015-16.

In rabi season, wheat occupied 30% and mustared occupied 10% of the total GCA during the same period. It shows that wheat, paddy and arhar were main crops on the victim farms during 2015-16. It shows that victim household was agriculturally prosperous. However, the per acre production of wheat and paddy was much lower than the normal production during the reference year. This was happening for last two years because of occurrence of drought and hail storm etc. Wheat and mustard were not sold by the victim household while the paddy was sold through wholesaler in the reference year.

G. Symptom observed by Family Members before Suicide Incident

The respondent of victim household had reported us that Late Rajnarain Shuka did not behave properly with family member's friend and relatives. He was always in tension before a week of his suicide. The victim was not consuming food properly and regularly.

He did not sleep properly in the night. He was much worried about the repayment of loan.

H. Method and Place of Suicide- Hanging in own house

I. Cause of Suicide

The victim had taken Loan from RRBs for farming. The victim saw his name in list of debtors and this placed a lot of pressure on him and there was no other alternative to pay the loan because of the failure of farming. The income was also insufficient to meet the daily basic requirements. On account of these, he was in tension and was compelled to take the extreme step to suicide.

J. Indebtedness related cause of his suicide

The failure of crops due to natural calamities was main cause of his suicide. Apart from this, indebtedness was also cause of the suicide. He had borrowed Rs 1,00,000 from Rural Regional

Bank at rate of 13% interest per annum for farming purpose. At present, Outstanding loan amount was Rs 80,000. This huge amount of loan had compelled Late Rajnarain Shukla to take extreme step to hang himself.

K. Coping Strategies in the Households after the Suicide incident

The family members are much under depression. The family members feel much insecurity after suicide of Rajnarian Shukla

L. General Opinion of Household

The family members did not get financial support from Government of Uttar Pradesh. The borrowed amount is increasing day by day which is the main cause of concern of family members. The family members are requesting to state Government and authority of Regional Rural Bank to waive agricultural debt and cover it under relief packages. The widow does not get any pension and no ration services available to them at present. She did not get any financial help from district authorities yet.

CHAPTER-VI

Conclusion and Policy Suggestions

Introduction

6.1. India is an agricultural country. More than 70% population of country is directly or indirectly dependent on the agriculture. The maximum employment opportunity is also available in this sector, while it is still unpredictable occupation because it is totally dependent on weather condition. The drought, floods, heavy rains, hail storm are common phenomena in the country. A number of factors that also affect the returns from farming are: low coverage of irrigation, lower resources availability, undeveloped infrastructural facilities, lack of proper, scientific technology, etc. The mismanagement of post harvest, unorganized and chaotic marketing system are also responsible to degrade the moral of farmers. The country is not fully equipped to handle risk situation and also to insulate its farmers from both production and price risk. Indian agriculture is on a cross roads with new challenges of development. The major challenges are depletion and degradation of natural resources. At present, Indian agriculture is passing through severe crises because of the occurrence of drought, floods and attack of pests and diseases. The cost of cultivation has been continuously on rise and returns have decelerated, on account of this, farmers come in debt-trap.

6.2. From 2000 to 2014, the total number of accidental death and farmers' suicide was 8,531 in U.P. of which the maximum number of death of farmers and suicide occurred was 750 in 2013 followed by 745, 745, 735, 656 and 645 in 2012, 2008, 2000, 2009 and 2011 respectively. It shows that on an average 568 farmers had committed suicide per year. As per record of NCRB, the total farmers' suicides were in U.P. 63 during 2014 of which 93.65% was male and 6.35% female.

6.3. The total number of families in U.P. was 2.3 crore in which 324 farmers had committed suicide in 2015. It shows that per lakh farming families, 1.39 farmers had committed suicide in 2015 while the number of farmers' suicide per lakh hectare of GCA worked out to be 1.25 against per lakh hectare net sown area was 1.96 during the same period.

6.4. The farmers borrow loan from public and private banks to purchase inputs at high rate of interest which is not generally paid in a time. This is a cause of indebtedness. They are tortured, harassed and intimidated in various ways by banks and professional money lenders. Then farmers have no option but to take suicide step.

6.5. According to united National Commission on Sustainable Development (UNCSD), one farmer committed suicide every 32 minute between 1997 and 2015 in India. According to the National Sample Survey Organization (NSSO) 51.90% of the households in India are indebted. NSSO in its 59th round survey had come to this result that 40% farmers across the country were willing to give up the farming because it is not a profitable business and also full of uncertainty. Two factors are involved in farmers' suicide in the country.

5. Natural factors: uneven rains, hail storm, drought, floods etc.

6. Man made factors: pricing, policies, inadequate marketing facilities, post harvest loss etc.

The four states of the country namely Maharashtra, Telangana, Madhya Pradesh, Chhatisgarh and Karnataka are most prone states for farmers' suicides. Out of total numbers of farmers' suicides being 5650 in 2014, Maharashtra accounted for 45.45% followed by 15.90%, 14.62%, 7.80% and 5.68% in Telengana, Madhya Pradesh, Chhatisgarh and Karnataka respectively. As per record of NCRB, the Maximum number of farmers' suicide recorded is 18241 in 2004 in India. Most of the suicide farmers were cotton growers.

6.6. The average death per year of farmers in U.P. due to suicide was only 586 between 1995 to 2014 against average death per year of 20,530 in India as a whole. A total of 12,360 farmers had committed suicide in 2014 in India of which only 192 was from Uttar Pradesh showing 1.55% of total number of farmers suicide. The problem of farmers' suicides is most serious concerns of Govt. of India. The Govt. of India has been doing its best to avert the farmers' suicide to compensate crop loss and better supply of credit through different relief packages but it is not yet totally stopped. Instead of these, the Government of India is also providing relief funds to victim farmers under Prime Minister National Relief Fund (PMNRF)

Scope of the Study

6.7. The main aim of rehabilitation package is to establish a sustainable and economic viable farming and livelihood support system through relief measures to farmers such as complete

institutional credit, coverage of crops, centric approach, to agriculture, assured irrigation facilities, effective water management, better extension services and farming support services, subsidiary income support services and subsidiary income opportunities through horticulture, live stock, dairying fisheries activities are also being provided to the farmers. In order to alleviate the financial stress by the debt driven families, ex-gratia assistance from Prime Minister, National Relief Fund (PMNRF) Rs. 50 lakh per district has been allotted to support the farmers. Besides this, other programmes have also been provided under PMNRF to increase the flow of credit through (KCC), revival package for short term cooperative credit structure, concessional interest scheme etc.

Study's Findings

6.8. The socio-economic profile of the victims and their families, characteristics of operational holdings, sources of irrigation, leasing of land, sources of income and its expenditure, cropping pattern, returns from cultivation and credit availed by sample and farmers suicides in the year 2015-16 have been extensively analyzed. The brothers and fathers were mostly respondents of the study. Besides these, wives/sons were also respondents. All the victims were male. None was female. The social status of sample households was SC, OBC and general which accounted for 46.67%, 36.67% and 16.66% respectively. Most of victims were Hindu while only 3.33% was Muslim. Almost all victims were young. Of the total victims, 40% was illiterate. Among the literate victims, only 6.67% was degree holder. Out of total victims, 80% was married. The victims had sufficient number of parents. The victim farmers had adopted mostly the hanging method of suicide (66.67%) followed by poison consuming (30.00%) and shoot themselves (3.33%). The place of suicide was generally within the house. The total population of victim households was 129 which was 4.30 per household. The occupation of victim households was agriculture wage followed by agriculture, service, dairy and animal husbandry and self business. The nuclear family was maximum in number. Out of 129 family members of victim households, 41.86 was illiterate. Among literate members, only one member did post graduate.

6.9. Out of total number of holdings of 30 sample households, marginal holdings accounted for 57.09% followed by 28.61% and 14.30% of small and medium holdings respectively. Out of 30 suicide farmers, 83.33% belonged to marginal farmers followed by 13.33% and 3.34% to small

and medium farmers respectively. None of large farmer had committed suicide among the sample farmers in the reference year.

6.10. The total owned area of 30 sample households was 41.95 acres which was fully irrigated by tube-wells. The per household owned area and net cropped area were 1.40 acres. The GCA worked out to be 1.99 acres per household. The cropping intensity was worked out to be 142.14% and irrigation intensity was also 142.14%. The leased in and leased out land had not been done by victim sample households during the reference year. Out of total per household net income of Rs 57,640 the contribution of agriculture wage was maximum, share being 50.27% followed by 40.74%, 4.30%, 3.24% and 1.45% for agriculture self business, service and dairy respectively. Majority of sample farmers reported that income has increased over the last 5 years. The total consumption expenditure per household was worked out to be Rs 43,316 of which 73.88% was on food and 26.12% was on non food items. The per household expenditure was less than per household income. The expenditure to income was 75.15%. Most of the respondents of victim households reported that expenditure has increased over last 5 years.

6.11. The paddy, bajra, urd, arhar, til and fodders were Kharif season crops while wheat, mustard and fodders were rabi season crops on the sample farms. The sugarcane is an annual crop which was also grown by the sample farmers of Kheri district in the reference year.

6.12. Out of GCA, Sugarcane accounted for 32.22% followed by 28.19% and 21.14% of wheat and paddy crops respectively. The area under kharif crops was 34.65% to GCA followed by 32.14 and 33.22% of rabi season crops and sugarcane respectively. The yield of most of crops was normal. The average price per qtl of produce of crops was also adequate. The gross returns per acre of all crops worked out to be Rs 23,131 against Rs 11,312 per acre cost. Thus, net returns per acre were estimated at Rs 11,819. The net returns per households were worked out to be Rs 23,480. The net returns per household were maximum being Rs 24,100 of sugarcane followed by Rs 11,450 and Rs 9,742 of urd and paddy respectively. The net returns per acre and per household were positive and profitable.

6.13. The indebtedness is one of the main causes of farmers' suicides on the sample farms during 2015-16 in the study areas. Of the total 30 sample farmers, 16 had borrowed loan from cooperative banks, commercial banks and relatives /friend. Out of total amount of borrowed loan

of Rs 9,58,000, farming purpose loan accounted for 81.21% against 18.79% for non farming purposes. Out of total borrowed amount of Rs 9,58,000, the commercial banks had disbursed 73.59% followed by 16.49% and 9.92% by relatives and cooperative bank respectively. The amount borrowed per household was Rs 64,833 for farming purpose against Rs 45,000 for non farming purpose. The outstanding amount per household was estimated at Rs 38,750 at the aggregate level. The outstanding amount per household in commercial banks was Rs 70,625 against Rs 9,167 in relatives. The outstanding amount was nil in cooperative banks. Only one borrowed household had paid the installment as per schedule to commercial banks.

6.14. The causes and after effect of suicide have been analyzed through primary data which had been collected from 30 sample farmers suicides in 2015-16. There are mostly three causes namely social, farming and indebtedness of farmers' suicide in the study areas. The victim farmers before suicide become non identical and wanted to cut from the society. Their attitude and behavior were also changed before the suicides. These symptoms were generally observed by family members. Out of total victim households of 30, 90% households had reported that victims were managing with their own family members. No sign of depression and tension was observed on their face. However, victims were not consuming food regularly and sleeping adequately during night. It shows that victims were in massive depression and tension before their suicide.

6.15. Among the social causes of suicide, the frequently quarrel among family members, love failure, illness and drug abuse were main cause of farmers suicides on the sample farms. Out of total victims of 30, 46.67% had committed suicide due to social causes. The frequent quarrel among the family members accounted for 26.67% followed by 6.67%, 6.67% and 6.67% of suicide due to illness, drug abuse and love failure respectively. The farming related causes had not occurred on the sample farms in the reference year.

6.16. The indebtedness is one of major causes of sample farmers' suicide of the study areas during 2015-16. Of the total sample being 30, 16 (53.33%) had committed suicide due to indebtedness. Among 16 sample farmers suicide was due to debt of which 36.67% had committed suicide due to pressure from institutional sources followed by 16.67% due to pressure from non institutional pressure. On account of this, family had come under financial stress and

tension from mounting of loan. Due to fear of arrests, auction of assets and fall in social reputation, etc were cause of farmers' suicides in the study areas during 2015-16.

6.18. The impact on household after committing suicide was found very discouraging. Some of victim families become orphan. In case of selected 30 victim households, the impact was also worst. Out of 30 sample victim households, 33.33 family members were under depression and 30.00% families were felt in security while 10.00 victim households had reported that the marriage of daughters had been postponed. Of the total sample, 16.67% had reported that schooling of the children had been stopped while 10% had reported that no earning member is alive at present. The suggestion from families to avert suicides in future had also been reported by the respondents. The debt waivers of defaulter farmers, proper and effective implementation of crop insurance schemes, adequate compensation on crop failure, expansion of irrigation networks development of marketing infrastructural facilities had been suggested by the victim households to avert the farmers' suicide in future.

6.19. The major causes of farmers' suicides in the country are bankruptcy or indebtedness, family problems, illness, drug abuse etc. Apart from these, crop failure is also prominent cause of farmers' suicide. As per record of NCBR, out of total farmers' suicides being 5,650 during 2014. The causes of farmers' suicides were indebtedness which accounted for 20.60% followed by 20.10%, 16.80%, 13.20% and 4.90% for family problems, failure crops, illness and drug abuse/alcoholic addition respectively. It is also evident that maximum incidence of farmers suicide had occurred among the marginal, small farmers than medium and large farmers.

6.20. Out of total number of farmers' suicide, in India during 2014, the marginal farmers accounted for 44.50% followed by 27.50% small farmers. Both families accounted for 72.0% of total farmers' suicide. In the light of above mentioned facts at India level, the suggestions had been asked from 30 sample households of the study how to prevent the farmers' suicide in future. It is very vital problems which are needed to address by grass root level.

Policy Prescriptions

6.21. Debt waivers of defaulter farmers: It is suggested by the victim households that Government should make policy to waive the outstanding borrowed amount of farmers at the

time of failure of crops due to natural calamities. This would develop the confidence among the farmers. The farmers will not come under depression and tension due to debt trap.

6.22. Revival of Cooperative Banks: Most of the Cooperative banks of eastern region of Uttar Pradesh are bankrupt at present and also not functioning properly in the interest of farmers. There is a need for its financial revival to eliminate the professional money lenders from remote rural areas. In this context the NABARD should provide the financial help to cooperative banks as had been suggested by majority of respondents of victim households.

6.23. The compound interest should not be charged: Majority of respondents of victim households had suggested that compound rate of interest should not be charged by banks to provide the relief to the farmers. This will allow them to easily pay the instalment of loan at scheduled time.

6.24. Rate of interest on Loan should be about 4% per annum: Majority of victim household had expressed their views that rate of interest of loan for farming and non farming purposes should be fixed only at 4% per annum, beyond this, it will create hardship for loanee farmers.

6.25. Expansion of banking Net-work in Rural Areas: The banking network in rural areas is very limited in number as per requirement of population. On account of this, the presence of money lenders still persist in rural areas and also playing a vital role in providing loan to the farmers at high rate of interest. Therefore, it was suggested by victim households to open more branches of banks in rural areas to eliminate the presence of money lenders from rural areas.

6.26. Strengthen the functioning of RRBs, KCC and SHGs: The strengthening the activities of RRBs, KCC and SHGs are also need of hour. This would be helpful in averting the farmers' suicide in future.

6.27. Money Lending Regulation Act is also needed in Uttar Pradesh: Maharashtra Government had passed the Money lending (Regulation Act 2008) to regulate private money lending to the farmers. The non-licensed money lenders will not seek loan repayment from loanees. This type of Act should also be passed by Uttar Pradesh Government.

6.28. As Kerala Government has passed Debt Relief Commission Act 2012: to provide more benefits for distressed farmers to reduce the farmers' suicide. This type of Act should also be passed by Uttar Pradesh Government.

6.29. Expansion of irrigation net-works and Proper Management of Water: The irrigation net work is not equally developed across the State. More than 60% of victim households had suggested that expansion of irrigation sources should be developed in un-irrigated regions of the State. Micro-irrigation net-work is much needed for marginal and small farmers.

6.30. Proper and Effective implementation of crop insurance Schemes: The crop insurance scheme is very beneficial for farmers. A very nominal premium is paid by farmers under crop insurance scheme. On account of this, the farmers will not go in depression and tension at time of loss of their crops. The loss of crops will be compensated through crop insurance scheme. Therefore, it should be implemented across the state.

6.31. Adequate compensation is needed to farmers for the loss of their crops due to natural calamities: The drought, flood, heavy rains, hail storm are common phenomena in Uttar Pradesh. On account of these adversities, the heavy loss occurs on the farms. The farmer goes in deficit and unable to sustain his family and also unable to repay loan. Therefore it is suggested that state government should provide adequate financial help to victim farmers.

6.32. Almost all the victim sample households did not receive any relief package: neither from central government nor from Uttar Pradesh Government yet. It is suggested by all the victim households that Prime Minister National Relief Fund should be provided to us as soon as possible to get free from financial stress.

References:

1. Chandrashekar T.C., Farmers Suicide in the corporate Economy of India an analytical study, Published in **“Agriculture in India December 2015”** page-24.
2. Chikkara K.S. and Kodan A.S. (2014), Farmers’ Indebtedness in Haryana. A study Journal of Rural Development 32 (4) PP 347-365.
3. Deshpande RS and Saroj Arora (2010), Agrarian Crises and Farmers Suicide-Land Reforms in India Volume 12, New Delhi Sage-Publication.
4. Deshpande R. (s2002), Suicide by Farmers in Karnataka, Agrarian Distress and Possible Alleviatory Steps Economic and Political; weekly 37(26) 2601-2610.
5. Joshi Raghav Singh, Amit Kumar, Pandey Prashant Kumar, Report on **“Farmers committing suicide in Bundelkhand Region VD 2011”**.
6. Manjunatha A.V. and Kamappa K.B., Research proposal on study on Indebtedness and Farmers’ Suicides in India.
7. Nachariah G. & Jangadeesh G., Farmers Suicide in Andhra Pradesh: An exploratory study, published in Agricultural Situation in India December 2015, page-11.
8. National Crime Research Bureau, Ministry of Home Affaire, Accidental Death and Suicide in India, New Delhi Government of India for Various Years.

Appendix-1

Comments received from Shri P.C. Bodh, Adviser (AER) Ministry of Agriculture & Farmers Welfare, Govt. of India, Krishi Bhawan, New Delhi

Comments/observations for improvement of the documents:-

1. A crisp 4-5 page Executive Summary clearly stating the study's background, objectives, findings and policy prescriptions as a part of the report.
2. Professional language editing and proper formatting of the content.
3. The format of titles and paragraphing may be set in the manner indicated in the photocopy of corrections indicates in the draft that is enclosed (Ist Chapter). The use of underlines is avoidable when already a title/words are shown in bigger font or in bold fonts.
4. The report should be tightened in its drafting, and general socio-Economic data used should be rechecked for their accuracy. Wherever possible tools of diagrammatic representation of data should be used. Diagrams, pie-charts, graphs add to the reports quality.
5. The case studies should follow similar pattern and titles as in the case of first case study.
6. In all case studies, the issue of receiving compensation or being not cleared for compensation should be discussed briefly pointed out as to why the victim family was not selected for compensation or stating the nature of compensation.
7. Unless there is an established good practice, the case study may be kept before the concluding chapter.
8. The suggestions may be written as policy prescriptions and the prescriptions may be made little more elaborate.
9. About the policy prescriptions, it is observed that for building a more convincing policy suggestion in the concluding chapter there should be more wholesome discussion on various policy issues and learning emerging from the field evidence as well as discussion on relevant policy document and earlier studies as PM Rehabilitation package and National Drought Prone Area Project etc. This discussion should also be reflected in the policy prescriptions in addition to the points already included rightly.

Appendix-2

Action Taken

Action taken on Comments received from Shri P.C. Bodh, Adviser (AER) Ministry of Agriculture & Farmers Welfare, Govt. of India on draft report of study on **“Farmer Suicides in Uttar Pradesh”** on 07 12.2016

Appendix -1

Action Taken

Sl. No. of
Comments

1. The study's back ground objectives, finding, policy implication etc have been narrated in the Executive Summary.
2. The proper formatting of the content has been properly indicated in the final report.
3. Underlines of headings have been deleted.
4. Diagrams, etc have been done. The social -economic data have been checked and corrected accordingly.
5. Similar pattern of Case studies have been done according to suggestions.
6. None of the sample households has received any compensation neither from central nor state governments till the survey period as has been reported by concerned authorities.
7. The case studies have been placed accordingly.
8. Suggestions have been written as policy prescriptions.
9. The suggestions are totally based on views and opinions of sample family households. The P.M. Rehabilitation has not been implemented in the study areas. The Concerned Officers at State H.Q. (Lucknow) did not provide any suggestion related to relief packages.

Appendix-3

Coordinator's Comments on the Draft Report Comments on the report "Farmer Suicides in Uttar Pradesh"

Submitted by Agro-Economic Research Centre, University of Allahabad, Allahabad

1. Title of the draft report examined: "Farmer Suicides in Uttar Pradesh"

2. Date of receipt of the Draft report: 9th, November 2016

3. Date of dispatch of the comments: 30th, January, 2017

4. Chapter-wise comments:

Chapter 1:

- There are two Tables. Both are numbered as Table-1.1. The Table containing may be renumbered as Table-1.2 and Table-1.1A may be numbered as Table-1.2A.
- In section 1.5, one or two brief paragraph may be written instead of giving Table of content in structure of report.

Chapter 3:

- The tables are only interpreted. Necessary to bring in some discussion on every Table.

Chapter 4:

- In Table 4.2 APL, BPL and AAY all cannot be zero. They have to belong to one or the other category.

Chapter 5:

- Objectives, Data & methodology can be omitted as they are already given in first chapter.

5. General comments.

- Although the report is as per outline provided, some more discussions required in third chapter. The preface and Table of contents need to be included in the main report.

6. Overall view on acceptability of report

- The draft report can be accepted for consolidation and further submission to the ministry after revising in accordance with the comments/suggestions. The soft copy of the revised report and excel data can be sent to us at the earliest as it helps in consolidating the state reports.

Appendix-4

Action Taken

I am very thankful to Dr. A.V. Manjunatha, Assistant Professor, ADRT Centre, ISEC, Bangalore for his valued comments/Suggestions to improve the quality of report on **“Farmer Suicides in Uttar Pradesh”**

1. Title of report - “Farmer Suicides in Uttar Pradesh”
2. Date of Comments - 5th January 2017 received
3. Date of dispatch of final report – 30th, January, 2017
4. Chapter-wise action taken against comments:-

Action Taken

Chapter-1

(a) The number of table has been corrected.

(b) Brief paragraph has been written in section 1.5.

Chapter-3

The brief discussion of each table of chapter III has been narrated.

Chapter-4

Table 4.2 has been corrected.

Chapter-5

The objectives & methodology have been omitted from Chapter-VI of report.

5. The preface and table contents have been included in the final report.

Executive Summary

Study No. 143

Publication No. 192

Farmer Suicides in Uttar Pradesh

Prof. Ramendu Roy

Dr. H.C. Malviya

Haseeb Ahmad



Study Sponsored by Ministry of Agriculture and Farmers Welfare

Agro-Economic Research Centre

University of Allahabad

Allahabad-211002

January- 2017

Executive Summary

Background

1.1 India is an agricultural country. More than 70% population of country is directly or indirectly dependent on the agriculture. The maximum employment opportunity is also available in this sector, while it is still unpredictable occupation because it is totally dependent on weather condition. The drought, floods, heavy rains, hail storm are common phenomena in the country. A number of factors that also affect the returns from farming are: low coverage of irrigation, lower resources availability, undeveloped infrastructural facilities, lack of proper scientific technology, etc. The mismanagement of post harvest, unorganized and chaotic marketing system are also responsible to degrade the moral of farmers. The country is not fully equipped to handle risk situation and also to insulate its farmers from both production and price risk. Indian agriculture is on a cross roads with new challenges of development. The major challenges are depletion and degradation of natural resources. At present, Indian agriculture is passing through severe crises because of the occurrence of drought, floods and attack of pests and diseases. The cost of cultivation has been continuously on rise and returns have decelerated, on account of this, farmers come in debt-trap.

1.2. The total number of families in U.P. was 2.3 crore in which 324 farmers had committed suicide in 2015. It shows that per lakh farming families, 1.39 farmers had committed suicide in 2015 while the number of farmers' suicide per lakh hectare of GCA worked out to be 1.25 against per lakh hectare net sown area was 1.96 during the same period.

1.3. The farmers borrow loan from public and private banks to purchase inputs at high rate of interest which is not generally paid in a time. This is a cause of indebtedness. They are tortured, harassed and intimidated in various ways by banks and professional money lenders. Then farmers have no option but to take suicide step.

1.4. The average death per year of farmers in U.P. due to suicide was only 586 between 1995 to 2014 against average death per year of 20,530 in India as a whole. A total of 12,360 farmers had committed suicide in 2014 in India of which only 192 was from Uttar Pradesh showing 1.55% of total number of farmers suicide. The problem of farmers' suicides is most serious concerns of Govt. of India. The Govt. of India has been doing its best to avert the farmers' suicide to compensate crop loss and better supply of credit through different relief packages but it is not yet totally stopped. Instead of these, the Government of India is also providing relief funds to victim farmers under Prime Minister National Relief Fund (PMNRF)

Scope of the Study

1.5. The main aim of rehabilitation package is to establish a sustainable and economic viable farming and livelihood support system through relief measures to farmers such as complete institutional credit, coverage of crops, centric approach to agriculture, assured irrigation facilities, effective water management, better extension services and farming support services, subsidiary income support services and subsidiary income opportunities through horticulture, live stock, dairying fisheries activities are also being provided to the farmers. In order to alleviate the financial stress by the debt driven families, ex-gratia assistance from Prime Minister, National Relief Fund (PMNRF) Rs. 50 lakh per district has been allotted to support the farmers. Besides this, other programmes have also been provided under PMNRF to increase the flow of credit through (KCC), revival package for short term cooperative credit structure, concessional interest scheme etc.

Objectives

5. To analyse the incidence and spread of farmer suicides in selected states and to map the hot-spots of suicide;
6. To study the socio-economic profile, cropping pattern and profitability of victim farm households.
7. To study the causes leading to farmers' suicides.
8. To recommend suitable policies to alleviate the incidence of farmers' suicides.

Selection of Victim Households

1.6. Thirty victims were selected from 30 villages of 5 talukas of Lakhimpur Kheri and Fetehpur districts of U.P. The reference year of the study is 2015-16.

Study's Findings

1.7. The socio-economic profile of the victims and their families, characteristics of operational holdings, sources of irrigation, leasing of land, sources of income and its expenditure, cropping pattern, returns from cultivation and credit availed by sample and farmers suicides in the year 2015-16 have been extensively analyzed. The brothers and fathers were mostly respondents of the study. Besides these, wives/sons were also respondents. All the victims were male. None was female. The social status of sample households was SC, OBC and general which accounted for 46.67%, 36.67% and 16.66% respectively. Most of victims were Hindu while only 3.33% were Muslims. Almost all victims were young. Of the total victims, 40% were illiterate. Among the literate victims, only 6.67% were degree holder. Out of total victims, 80% were married. The

parents of victims are still alive. The victim farmers had adopted mostly the hanging method of suicide (66.67%) followed by poison consuming (30.00%) and shoot themselves (3.33%). The place of suicide was generally within the house. The total population of victim households was 129 which was 4.30 per household. The occupation of victim households was agriculture wage followed by agriculture, service, dairy and animal husbandry and self business. The nuclear family was maximum in number. Out of 129 family members of victim households, 41.86 was illiterate. Among literate members, only one member did post graduate.

1.8. Out of total number of holdings of 30 sample households, marginal holdings accounted for 57.09% followed by 28.61% and 14.30% of small and medium holdings respectively. Out of 30 farmer's suicide, 83.33% belonged to marginal farmers followed by 13.33% and 3.34% to small and medium farmers respectively. None of large farmer had committed suicide among the sample farmers in the reference year. The total owned area of 30 sample households was 41.95 acres which was fully irrigated by tube-wells. The per household owned area and net cropped area were 1.40 acres. The GCA worked out to be 1.99 acres per household. The cropping intensity was worked out to be 142.14% and irrigation intensity was also 142.14%. The leased in and leased out land had not been done by victim sample households during the reference year. Out of total per household net income of Rs 57,640 the contribution of agriculture wage was maximum, share being 50.27% followed by 40.74%, 4.30%, 3.24% and 1.45% for agriculture self business, service and dairy respectively. Majority of sample farmers reported that income has increased over the last 5 years.

1.9. The total consumption expenditure per household was worked out to be Rs 43,316 of which 73.88% was on food and 26.12% was on non food items. The per household expenditure was less than per household income. The expenditure to income was 75.15%. Most of the respondents of victim households reported that expenditure has increased over last 5 years.

1.10. The yield of most of crops was normal. The average price per qtl of produce of crops was also adequate. The gross returns per acre of all crops worked out to be Rs 23,131 against Rs 11,312 per acre cost. Thus, net returns per acre were estimated at Rs 11,819. The net returns per households were worked out to be Rs 23,480. The net returns per household were maximum being Rs 24,100 of sugarcane followed by Rs 11,450 and Rs 9,742 of urd and paddy respectively. The net returns per acre and per household were positive and profitable.

1.11. The indebtedness is one of the main causes of farmers' suicides on the sample farms during 2015-16 in the study areas. Of the total 30 sample farmers, 16 had borrowed loan from cooperative banks, commercial banks and relatives /friend. Out of total amount of borrowed loan of Rs 9,58,000, farming purpose loan accounted for 81.21% against 18.79% for non farming purposes. Out of total borrowed amount of Rs 9,58,000, the commercial banks had disbursed 73.59% followed by 16.49% and 9.92% by relatives and cooperative bank respectively. The amount borrowed per household was Rs 64,833 for farming purpose against Rs 45,000 for non farming purpose. The outstanding amount per household was estimated at Rs 38,750 at the

aggregate level. The outstanding amount per household in commercial banks was Rs 70,625 against Rs 9,167 in relatives. The outstanding amount was nil in cooperative banks. Only one borrowed household had paid the installment as per schedule to commercial banks.

1.12. The causes and after effect of suicide have been analyzed through primary data which had been collected from 30 sample farmers suicides in 2015-16. There are mostly three causes namely social, farming and indebtedness of farmers' suicide in the study areas. The victim farmers before suicide become non identical and wanted to cut from the society. Their attitude and behavior were also changed before the suicides. These symptoms were generally observed by family members. Out of total victim households of 30, 90% households had reported that victims were managing with their own family members. No sign of depression and tension was observed on their face. However, victims were not consuming food regularly and sleeping adequately during night. It shows that victims were in massive depression and tension before their suicide.

1.13. Among the social causes of suicide, the frequent quarrel among family members, love failure, illness and drug abuse were main causes of farmers suicides on the sample farms. Out of total victims of 30, 46.67% had committed suicide due to social causes. The frequent quarrel among the family members accounted for 26.67% followed by 6.67%, 6.67% and 6.67% of suicide due to illness, drug abuse and love failure respectively. The farming related causes had not occurred on the sample farms in the reference year. The indebtedness is one of major causes of sample farmers' suicide of the study areas during 2015-16. Of the total sample being 30, 16 (53.33%) had committed suicide due to indebtedness. Among 16 sample farmers suicide was due to debt of which 36.67% had committed suicide due to pressure from institutional sources followed by 16.67% due to pressure from non institutional pressure. On account of this, family had come under financial stress and tension from mounting of loan. Due to fear of arrests, auction of assets and fall in social reputation, etc were cause of farmers' suicides in the study areas during 2015-16.

1.14. The impact on household after committing suicide was found very discouraging. Some of victim families become orphan. In case of selected 30 victim households, the impact was also worst. Out of 30 sample victim households, 33.33 family members were under depression and 30.00% families were felt in security while 10.00 victim households had reported that the marriage of daughters had been postponed. Of the total sample, 16.67% had reported that schooling of the children had been stopped while 10% had reported that no earning member is alive at present. The suggestion from families to avert suicides in future had also been reported by the respondents. The debt waivers of defaulter farmers, proper and effective implementation of crop insurance schemes, adequate compensation on crop failure, expansion of irrigation networks development of marketing infrastructural facilities had been suggested by the victim households to avert the farmers' suicide in future.

1.15. Out of total number of farmers' suicide, in India during 2014, the marginal farmers accounted for 44.50% followed by 27.50% small farmers. Both families accounted for 72.0% of total farmers' suicide. In the light of above mentioned facts at India level, the suggestions had been asked from 30 sample households of the study how to prevent the farmers' suicide in future. It is very vital problems which are needed to address by grass root level.

Policy Prescriptions

1.16. Debt waivers of defaulter farmers: It is suggested by the victim households that Government should make policy to waive the outstanding borrowed amount of farmers at the time of failure of crops due to natural calamities. This would develop the confidence among the farmers. The farmers will not come under depression and tension due to debt trap.

1.17. Revival of Cooperative Banks: Most of the Cooperative banks of eastern region of Uttar Pradesh are bankrupt at present and also not functioning properly in the interest of farmers. There is a need for its financial revival to eliminate the professional money lenders from remote rural areas. In this context the NABARD should provide the financial help to cooperative banks as had been suggested by majority of respondents of victim households.

1.18. The compound interest should not be charged: Majority of respondents of victim households had suggested that compound rate of interest should not be charged by banks to provide the relief to the farmers. This will allow them to easily pay the instalment of loan at scheduled time.

1.19. Rate of interest on Loan should be about 4% per annum: Majority of victim household had expressed their views that rate of interest of loan for farming and non farming purposes should be fixed only at 4% per annum, beyond this, it will create hardship for loanee farmers.

1.20. Expansion of banking Net-work in Rural Areas: The banking network in rural areas is very limited in number as per requirement of population. On account of this, the presence of money lenders still persist in rural areas and also playing a vital role in providing loan to the farmers at high rate of interest. Therefore, it was suggested by victim households to open more branches of banks in rural areas to eliminate the presence of money lenders from rural areas.

1.21. Strengthen the functioning of RRBs, KCC and SHGs: The strengthening the activities of RRBs, KCC and SHGs are also need of hour. This would be helpful in averting the farmers' suicide in future.

1.22. Expansion of irrigation net-works and Proper Management of Water: The irrigation net work is not equally developed across the State. More than 60% of victim households had suggested that expansion of irrigation sources should be developed in un-irrigated regions of the State. Micro-irrigation net-work is much needed for marginal and small farmers.

1.23. Proper and Effective implementation of crop insurance Schemes: The crop insurance scheme is very beneficial for farmers. A very nominal premium is paid by farmers under crop insurance scheme. On account of this, the farmers will not go in depression and tension at time of loss of their crops. The loss of crops will be compensated through crop insurance scheme. Therefore, it should be implemented across the state.

1.24. Adequate compensation is needed to farmers for the loss of their crops due to natural calamities: The drought, flood, heavy rains, hail storm are common phenomena in Uttar Pradesh. On account of these adversities, the heavy loss occurs on the farms. The farmer goes in deficit and unable to sustain his family and also unable to repay loan. Therefore it is suggested that state government should provide adequate financial help to victim farmers.

1.25. Almost all the victim sample households did not receive any relief package: neither from central government nor from Uttar Pradesh Government yet. It is suggested by all the victim households that Prime Minister National Relief Fund should be provided to us as soon as possible to get free from financial stress.

1.26. There is no proper effective Coordination among the police and revenue departments at grass root level. Hence, there is a problem to identify the actual case of farmer suicides. The report of postmortem is also not mostly available to victim families to claim timely the relief packages. The information about actual farmer's suicide does not generally send from district level to Commissioner Relief of Uttar Pradesh. On account of this, problems, the PM rehabilitation relief package, etc. are not available to victim families in U.P. Therefore it is suggested that there should be a proper effective coordination among different departments to provide proper information at State H.Q. to cover the victim families under PM Rehabilitation relief packages. There is no proper cell at the state level to monitor the reliability of information of NCRB to get the actual figure of farmer's suicide across the state. It is suggested that Government of Uttar Pradesh should follow the line of action as prevalent in Maharashtra, A. P. and Karnataka States.