

Farmers Suicide in India - Reasons and Suggested Remedies

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ABSTRACT

For the past few decades, the topic of farmer suicide has been hotly debated in academic and political circles. With many people depending on agriculture for their livelihood, it becomes all the more vital to find remedies for this issue. This article starts by giving an overview of the current situation of farmer suicides in the country. The article then looks at the various causes of farmer suicides by conducting a literature review and studying secondary sources of data. It then explores certain incidents in specific states like Maharashtra, Tamil Nadu, and Karnataka as it helps understand how widespread a certain cause is and how many states face the same problem. It was found that high indebtedness was a common cause among farmers, but the underlying causes of high debt varied among states. In some states, failure of monsoon and poor yield made it burdensome for many to repay the loan. In some cases, taking loans from private moneylenders at exorbitantly high-interest rates made it difficult to repay the borrowed amount. This was mainly due to lack of sufficient lending agencies and increased competition among banks. Lack of technical know-how of modern technology too added to the problem of lower yield. With the majority of farmers owning small farm sizes, they often lack the incentive to adopt modern equipment because the costs outweigh the benefits and thereby continue using obsolete technology. The solution to this issue is to have dedicated decentralized teams preferably in every district that have full knowledge of the nature of problems faced by the farmers there and bring out bespoke policies that meet the needs of each farmer. Generalized policies are not going to work simply because of the varied nature of issues plaguing farmers at different times of the year.

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KEYWORDS: *Farmers Suicide, Indebtedness, Crop loans, Poor Rainfall, Low Yield, Monsoon Failure*

JEL Codes: Q16, Q18, J43

INTRODUCTION

India historically has been a nation largely dependent on agriculture. Over three-fourths of the population depends on agriculture for their livelihood. It is significant to know whether the conditions of farmer's community have improved, whether their needs are satisfied, whether they are getting sufficient amount of income and so on. But, unfortunately, we find that the living conditions of the farmers are appalling and dismal. Above all in recent years we find that more numbers of farmers are committing suicide in India than in any other country. The study 'Accidental Deaths and Suicides in India' has stated that Maharashtra reported having highest of 1424 farmers suicides, followed by Karnataka (999) and Andhra Pradesh at 584 deaths. According to the National Crime Records Bureau (NCRB), it has been

noted that during the year 2019-2020, of 5121 farmers who committed suicide 442 were women. This study tries to capture some of the causes for farmer's suicide and also brings in some real issues faced by them in few selected states in India. It also gives a brief note about an overview about the farmer's suicide which is indeed very important to note so that better policies can be taken by the government to bring down the suicide rates in the country. Based on these issues the research questions have been framed and are given below.

Objectives of the Study

- To give an overview about the state of farmers suicide in India.
- To examine the causes of farmers suicide.

- To brief out some true incidents faced by farmers and the reasons for high suicides in selected states in India.
- To suggest remedies to decrease the suicide rates among farmers

Methodology of the study

This study mainly analyses data obtained from secondary sources like reports published by NCRB like the 'Accidental death and suicides in India 2014' report. Apart from this, data from sources like NSSO reports, Planning Commission and other articles were made use of.

Literature Review:

Merriott (2017) in his article on the crisis of farmer suicides in India cites indebtedness as the primary factor that causes farmers to take this extreme step. One of the causes of this high indebtedness has been identified with cultivating cash crops. Since cash crops have high input costs, the level of debt too increases if these crops have poor yields. The higher the input costs for farmers, the higher the level of debt and the increased use of cash crops has contributed to a larger number of farmers having high debt. This also meant that they were prone to more price fluctuations. Moreover, the use of cash crops was more prevalent among farmers with marginal landholdings. Drop in productivity is another factor contributing to farmer suicide. The available sources of loans for farmers too contributed to the suicide rates. The paper attributes increased competition between private and foreign banks as the reason why farmers take loans from private money lenders who tend to charge very high interest. A significant number of small and marginal farmers, their difficulty in providing collateral, and proof of profitable return on investment for banks have pushed farmers to seek sources of capital that require less documentation. Shortage of monsoon rains that affected yields was another factor contributing to farmer suicide.

Thomas et al., (2017) in their article on farmer suicide look at the role of biotechnology, specifically looking at Bt cotton cultivation, in causing farmer

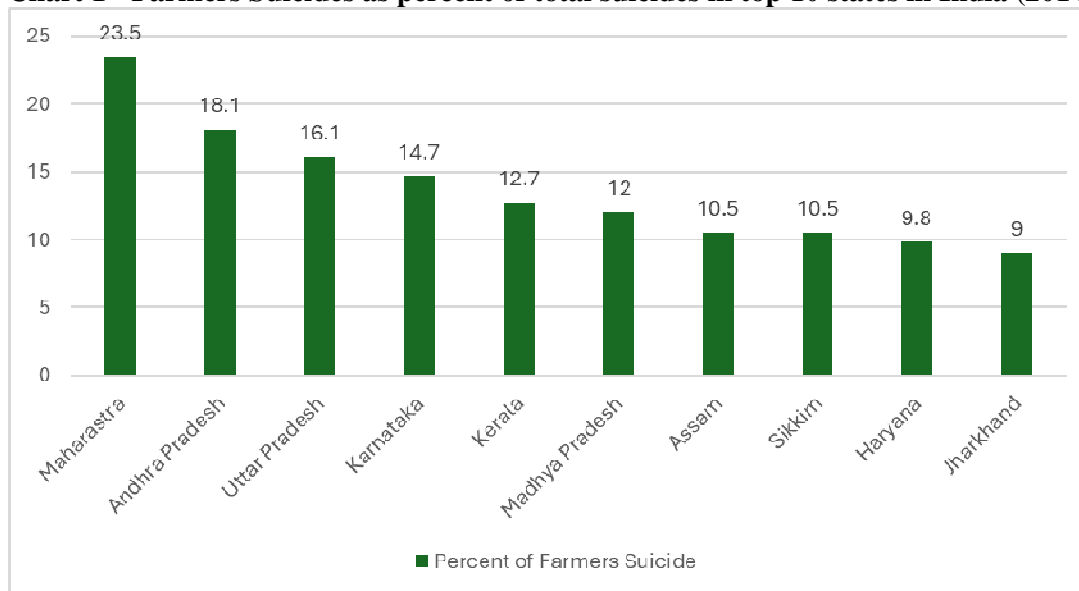
suicides. Adoption of Bt cotton led to the loss of indigenous varieties, strict patents led to a lack of sharing of knowledge of these seeds, and the lack of other options apart from the Bt variety made farmers solely dependent on this variety because other seed varieties gave poor yield. Seed monopolization by biotech companies thwarted seed-saving practices normally done by farmers. Because of this, they had to buy seeds before every sowing season as opposed to using the seeds saved from the previous cycle. This added to the cost especially if they failed to yield. It was found that farmers using Bt cotton spent three times more on seeds, fertilizers and pesticides. All this eventually led to indebtedness. GM variety crops do not necessarily have a direct link with all farmer suicides since non-cotton-growing states like Kerala too have witnessed high suicide rates. The article also points out that farmer suicides have been present since before the advent of genetically engineered crops.

(Parvathamma, 2016) his analysis of the government's response to farmer suicides lists reasons like drinking, gambling, failure of crops, family issues, chronic illness, debt burden, price crash, heavy borrowing etc as reasons for farmer suicides. (Sadanandan, 2014) in his paper on the political economy of suicide attributes deaths in agriculture to a lack of credit and high debts. The credit crunch was due to highly competitive banks that lent to sectors apart from agriculture and forced farmers to depend on moneylenders. As a remedy, the author suggests introducing Kisan Credit Cards to secure loans as states with these cards witnessed fewer deaths and provided skill and labour reforms.

Farmers Suicide in India – An Overview

The share of agriculture contribution to GDP is declining in India. The share of primary sectors contribution has declined from 53.71 per cent in 1950-51 to 14 per cent in 2011-12. Most importantly there is a decline in the percentage of GDP share from 3.3% in 2019-2020 to 3% in 2021-2022. The suicide rate is increasing in some states where there are more numbers of farmers depending in agriculture sector.

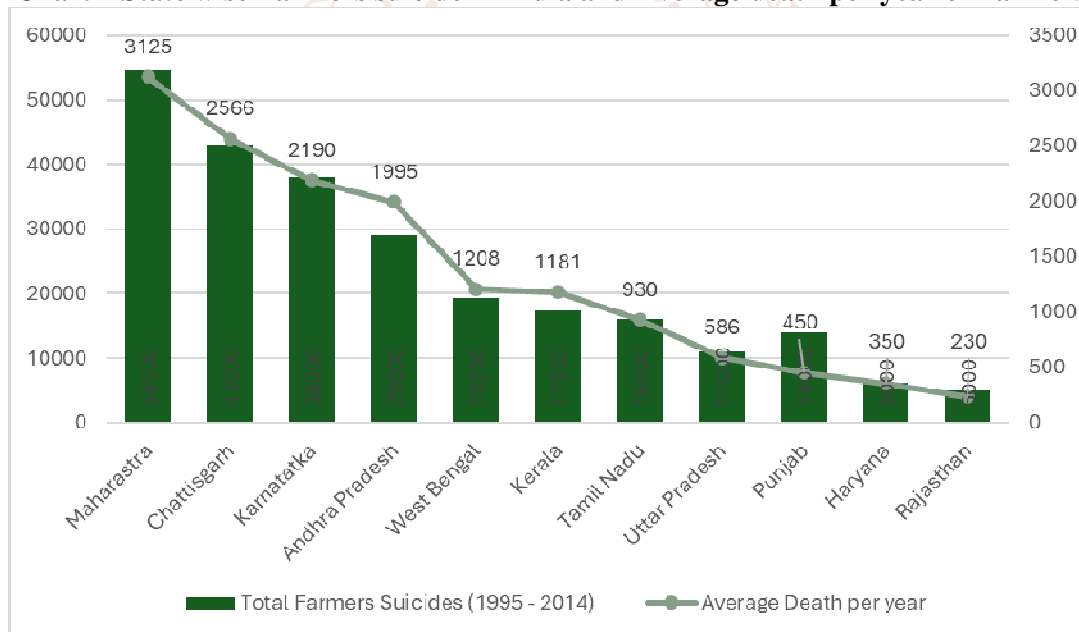
Chart 1 - Farmers Suicides as percent of total suicides in top 10 states in India (2014)



Source: National Crime Records Bureau, 2014

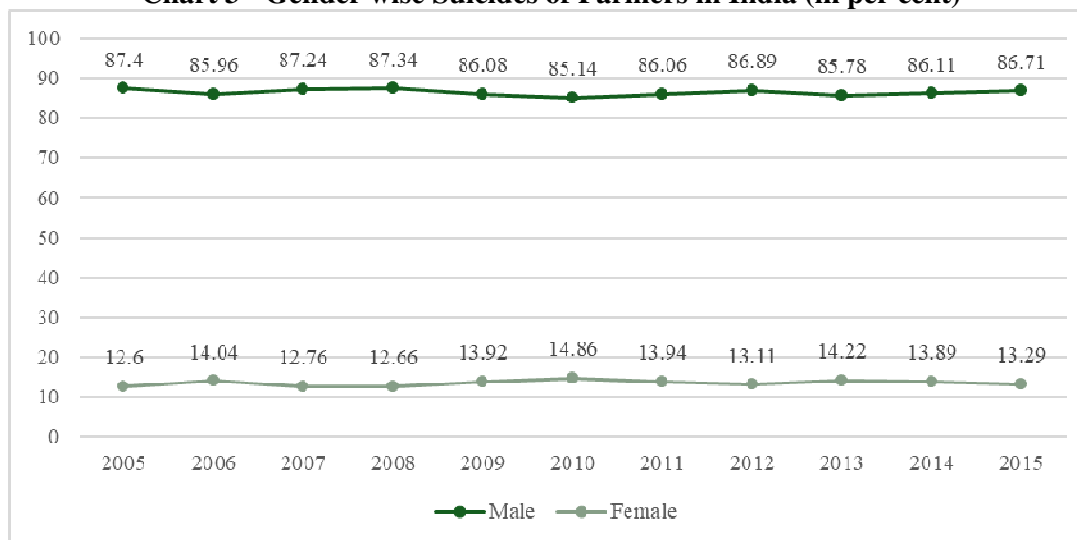
From the chart above it can be noted that the State of Maharashtra has more number of farmer’s suicide at 23.5 per cent which is followed by Andhra Pradesh at 18.1 per cent. Least percent of farmer suicide is recorded in Jharkhand at 9 per cent and in Haryana with 9.8 percentage (Burmeh and Kamal, 2003)

Chart 2 State wise Farmers suicide in India and Average death per year of Farmers



Source: National Crime Records Bureau (NCRB)

The above chart indicates the number of farmer’s suicide in the selected states and the corresponding average deaths among farmers.

Chart 3 - Gender wise Suicides of Farmers in India (in per cent)

Source: National Crime Research Bureau, 2016

The table depicts gender wise suicide rates of farmers in India. It is found that over the period of time there is no decline in male farmer's suicide rates. Even though female suicide rates are less compared to male, percentage shows an increase only (Dutta & Ambarish 2001).

Table 1: Neglected Agricultural Sector during Plan Period

Plan	Agricultural Share (in crore)	Percent of Agricultural to Total
I Plan (1951-56)	354	14.9
II Plan (1956-61)	501	11.1
III Plan (1961-66)	1089	12.7
Annual plan (1966-69)	1107	16.7
IV Plan (1969-74)	2320	14.7
V Plan (1975-79)	4865	12.3
Annual Plan (1979-80)	1997	16.4
VI Plan (1980-85)	6624	6.1
VII Plan (1985-90)	10525	5.8
Annual Plan (1990-91)	3405	5.8
Annual Plan (1991-92)	3851	5.9
VIII Plan (1992-97)	22467	5.2
IX Plan (1997-2002)	37239	3.9
X Plan (2002-07)	58933	3.8
XI Plan (2007-12)	56448	3.7
XII Plan (2012-17)	92586	4.7

Source: Planning Commission / NITI Aayog

The above table indicates the share of agriculture in absolute numbers and the percent of funds allocated to it during the various plan years; there is a declining trend in the amount allocated which leads to lesser funds available for providing to the farmers.

Statewise analysis of farmer suicide

Marathwada is a place in Maharashtra that lies in a low rainfall and low irrigation area and has therefore witnessed significant instances of suicide. It reported 1023 farmer suicides in 2022. The main causes were attributed to high indebtedness, low income, crop failure, low yield, and high input costs. Officials have said that sporadic rainfall and irregular use of irrigation has compounded crop failure instances. Over 50% of farmer deaths come from the Vidarbha region. Both these regions are known for having low irrigation cover and for also growing cotton as their main crop. Because of the lack of water facilities they often experience low yield which starts off the debt burden.

Studies have revealed that common causes of suicide in Tamil Nadu are because of alcohol addiction, illness, and family issues, lack of institutional credit, scarce rainfall, and price fluctuations. Massive crop damage during

cyclone Gaja was one of the causes of suicides. Sugarcane farmers too have been demanding higher MSP for their crops. Telangana ranks fourth in the list of states with high farmer suicides. Most common reason was stated as crop loss due to erratic rains leading to non-repayment of debt.

Reasons for Farmers Suicide in India

(NCRB, 2015) states indebtedness, climate uncertainty, illness, alcoholic addiction, family problems, and farm related issues as the main reasons for suicides among farmers. Indebtedness was the major reason at 38.7 per cent followed by farming related issues at 19.5 per cent, 4.1 per cent was due to problems caused by alcohol addiction

Faulty Credit System

A study conducted by the World Bank and National Centre for Atmospheric Research (NCAR) on rural access of finance showed that 48 percent of landless and marginal farmers borrow from private money lenders and these people cannot be controlled by the govt. The provision of loans contingent on farm size will make a large number of farmers ineligible for loans and as a result many will seek to borrow from private moneylenders.

Uncertain Climate Condition

The most important reason for low agriculture production is the erratic climate condition. Either there is drought or floods which is the main cause for low productivity. Delays in rain and heavy cyclones make the living condition of farmer's worst where most of them want to give up their farming activity because of loss in productivity and increased frustration.

Increase in debt

Climate uncertainty, rising input prices, unattractive procurement rates, fluctuating demand conditions make farmers income erratic. This prevents them from having a steady income which leads to difficulties in repaying loans and adds to their debt.

Transport bottlenecks

After cultivation of crops, farmers have to transport their produce to the market. But most of the villages are not connected with proper roads and it is a serious issue faced by the farmers. Due to severe transport bottle necks farmers are not able to send their produce to other villages for better prices. This prevents them from seeking better prices at markets far away from them.

Lack of essential infrastructures

Lack of essential infrastructure like regular water and electricity supply, well-developed roads, access to medical facilities are required to meet the basic needs of people. If these facilities aren't available youth won't be interested in taking up agriculture as an occupation and existing farmers will move to cities where they have access to these facilities.

Insufficient Education

The illiteracy rate among farmers is very high. Since most of them are illiterate, they are not in a position to understand the policies and other schemes that are introduced by the government. As a result, most of the farmers miss out on good schemes that would have benefitted them. And most importantly the ICT technologies are not used by them properly. Farmers lack technical know-how and hence they are not in a position to purchase modern implements. There are no proper training facilities also that are available to the farmers. So they are unable to use the modern technologies.

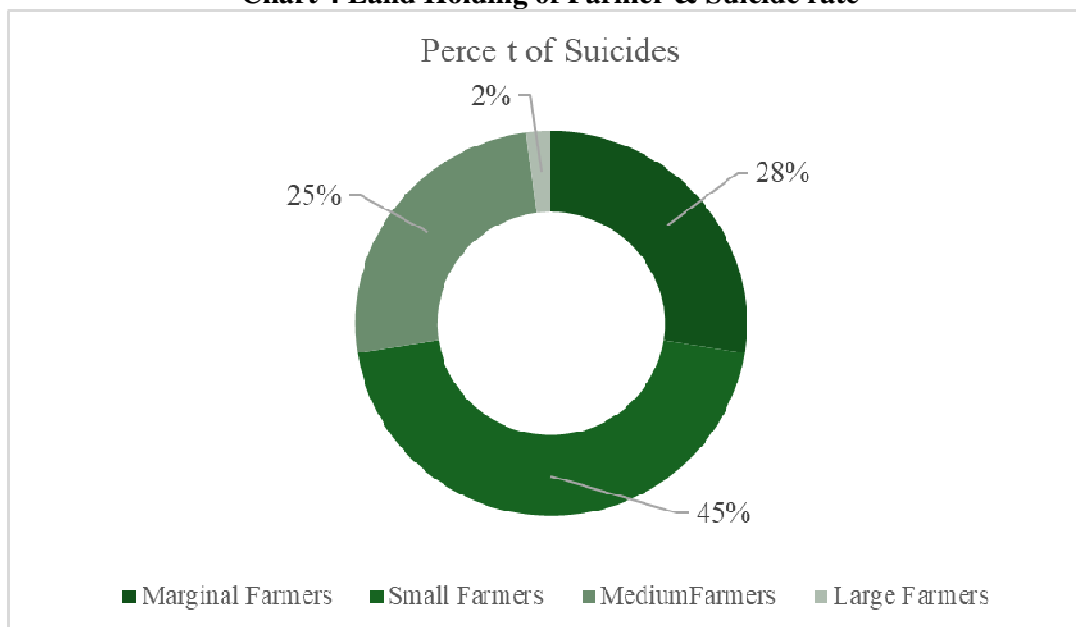
Lack of use of Modern Technology

Modern implements are not used by majority of our farmers. Main reason is they are very poor and unable to buy such modern implement. Even if they want to buy a tractor or other machinery, they have to get loan facility from the bank which again leads to debt burden.

Small & Marginal land Holding

In India farmers are classified on the basis of their land holding status. The Marginal farmer cultivators have less than 1 hectare of land, small farmers have land between 1 hectare to less than 2 hectare of land, medium farmers have 2 hectare to below 10 hectares and large farmers having more than 10 hectares.

NCRB data on farmer's suicide revealed that in 2015, 45.2 percent and 27.4 percent of total such victims were small farmer's cultivators (3618) and Marginal farmer's cultivator (2195) respectively.

Chart 4 Land Holding of Farmer & Suicide rate

Source: National Crime Records Bureau, 2015.

Around 75 percent of the suicides where about 5650 suicides that were recorded in 2014 were by small and marginal farmers who are holding up to two hectares of land. This group of farmers faces lot of hardships and are exposed to lot of problems.

Suggestions for decreasing farmer's suicide

A study of past literature and secondary data reveal certain prominent reasons that drive farmers to take the extreme step of ending their lives. These reasons are high indebtedness, genetically engineered seed varieties, size of land holdings, sources of credit, global price fluctuations, fluctuations in weather, and lack of specialized knowledge. A report by the Ministry of Finance in 2007 does state that indebtedness was only a symptom and there were some underlying distress in Indian agriculture. It said "Stagnant technology, rising input cost, poor support system, and declining profitability have made cultivation a highly risky and unprofitable enterprise, threatening the livelihood of farmers, particularly the small and marginal ones .

Pooling the land of Small Farmers:

The lands of the small and marginal farmers should be pooled, so that the size of the land will be larger and can be well suited for using modern technologies. When the lands are pooled, modern and mechanized framing techniques can be used. With a larger farm size it enables farmers to have access to modern equipment and technology that normally wouldn't be useful for smaller farms. This could help with improving yield and also gaining credit from banks due to large farm size as there is more potential for adopting newer means of farming.

Improve alternate water facilities

As water availability is reducing in the country, there should be alternate ways to access it. Waste water

management can be improved so that it can be used in the agriculture sector. If waste water is treated well to eliminate traces of heavy metals, toxin ions, bring pH in the normal range then it becomes suitable for agricultural use. Measures have to be taken to ensure that human exposure to such treated water is managed well by providing farm workers, crop handler's access to protective clothing, maintenance of high level of hygiene and immunization against certain infections

Awareness about modern Farming technique

Farmers should be given adequate awareness about the available modern techniques. They should be taught to use those techniques and also the importance of using those implements so that the farmers can have a better yield. District authorities can have periodic skilling workshops to educate farmers about new seed varieties, improve their knowledge about soil type and crops suitable for that soil, harmful effects of overusing chemical fertilizers etc. These workshops will enable farmers to be aware of the latest farming techniques present globally.

More young people in Agriculture

Interest in farming activities should be inculcated among the present generation. Gradually more people are emigrating from villages and the agriculture sector to opportunities in the secondary and services sector. They also prefer to move out from villages to cities in search of better living opportunities. It would bode well for the government to formulate policies that are pro-youth in agriculture so that more of them

can be drawn to the agriculture sector. They need to know that the agriculture sector can be rewarding and that they will have the governments backing in times of crisis.

Increase of credits by Bank

Banks should make it a priority to have certain part of their lending for agricultural purposes. Despite the RBI mandating banks to lend to priority sectors, increased competition amongst banks, the presence of foreign bank or lack thereof can at times push interest rates high or make it difficult to get loan due to admin issues, which forces farmers to seek out moneylenders for raising loans. These loans are often given at high interest rates which farmers struggle to pay back thereby putting them in debt. Loans at reasonable rates by the right authorities and institutions also eliminate the need of middlemen who often try to get a share of the loan amount for themselves often at the cost of the life of the farmer.

More storage Facilities

Lack of proper storage facilities is one of the prime causes of loss of earnings for farmers even when the yield is good. During years when farms have a good season and look to have a profitable year, unhygienic, poorly ventilated storage facilities can spoil produce which is a loss of income for the farmers. Over supply during a good rain year will go waste if there is no place where it can be stored well.

Encourage saving habits

Saving habits should be encouraged among farmers so that they will not face the problem of indebtedness when time comes to repay loans. This can be done by certain important scheme or policy taken by the government. Particular incentives for saving like providing high interest rates could spur them to save in banks. Increased advertisement of such schemes and knowledge dissemination will make them more aware of the benefits of saving.

Improved Insurance schemes

Availability of insurance to farmers will help to insure them against seasons of bad rainfall, natural disasters, so that they can be ensured of some monetary help when certain seasonal effects are out of their control. Knowing that they won't be destitute in times of crop failure will help them mentally to face the future better because of monetary backing by the government. These insurance policies must be available for farmers irrespective of their land size or the nature of the crops. Providing minimum support prices for their stock is also vital else there will be large outflow of people from agriculture to other sectors.

Conclusion

A lot of these remedies require persistent dedication by the central and state authorities, and they need to follow a system of decentralization with dedicated teams to look after and tackle problems that are commonly faced by farmers. Apart from weather phenomena, other issues can be tackled by the government like making credit more easily accessible without imposing too many restrictions, providing facilities for drip irrigation and better storage and transport facilities. If farmers have the assurance that the government will stand by them in times of trouble, then it is highly unlikely that they will even contemplate taking their own life.

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