AERC, Jabalpur - Research Study No. 119

FARMER SUICIDES IN CHHATTISGARH

Study Sponsored by
Ministry of Agriculture and Farmers Welfare

Agro Economic Research Centre
Jawaharlal Nehru Krishi Vishwa Vidyalaya
Jabalpur (M.P.) 482 004

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AGRO- ECONOMIC RESEARCH CENTRE FOR MADHYA PRADESH AND CHHATTISGARH
Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur (M.P.)

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PREFACE

The study entitled "Farmer Suicides in Chhattisgarh" has been assigned by the Directorate of Economics and Statistics Ministry of Agriculture Government of India to this centre under the close coordination of Agricultural Development and Rural Transformation Centre (ADRTC), Institute for Social and Economic Change (ISEC), Bangalore.

The study comprises 50 Households related to victims' family of Surajpur district of Chhattisgarh. The study revealed that due to the effective implementation of the various agricultural and rural development programmes of the Central and State Government, farmers' suicides in Chhattisgarh was found to be reduced from 1452 (2001-02) to 854 (2015-16) with the magnitude of –87.82 person per year. The intensity of farmers' suicide was found to be only 20.49 suicides per lakh ha of net sown area and 16.74 suicide per lakh ha. of gross cropped area while 23.95 farmers suicides were recorded over per lakh farming families in Chhattisgarh during the year 2014-15.

The present study was conducted by Dr. H. O. Sharma and Dr. Deepak Rathi of this Centre. They have done field investigation, tabulation, analysis, interpretation and drafting of the report. I wish to express my deep sense of gratitude to team members namely; Mr. S.K. Upadhye, Mr. C.K. Mishra, Mr. S.C. Meena, Mr. H. K. Niranjan, Mr. S.S. Thakur, Mr. R. S. Bareliya and Mr. Ravi Singh Chouhan for their untiring efforts in bringing this innovative study to its perfect shape.

I extend heartfelt thanks to the Coordinator of this study Dr. A.V. Manjunatha, Assistant Professor, Agricultural Development and Rural Transformation Centre (ADRTC), Institute for Social and Economic Change (ISEC), Bangalore for providing valuable guidelines and time to time suggestions for conducting the study successfully.

On behalf of the Centre, I express deep sense of gratitude to Dr. V.S. Tomar, Hon'ble Vice-Chancellor and Chairman Advisory Body of AERC, Jabalpur, Shri. P.C. Bodh, Adviser, AER Division, Ministry of Agriculture, Govt. of India, New Delhi. Dr. S.K. Rao, Director Research Services, Dr. P.K. Mishra, Dean, Faculty of Agriculture, and Dr. D. Khare, Director Instructions, Dr. P.K. Bisen, Director Extension, Dr. N.K. Raghuwanshi, Prof. & Head (Dept. of Agril. Econ. & F.M.), Jawaharlal Nehru Krishi Vishwa Vidyalaya, Jabalpur for providing all valuable guidance and facilities during various stages in successful completion of this study of high importance.

I express sincere thanks to Shri. Ajay Singh, IAS, Additional Chief Secretary, Agriculture Production Commissioner and Principle Secretary, Agriculture Co-operative & Rural Industries Department Govt. Chhattisgarh, Mr. A. N. Upadhyay, Director General of Police, Shri Rajeev Shrivastava, Additional Director General of Police, Chhattisgarh, Shri. P. N. Tiwari, Officer on Special Duty to DGP, Shri. S. C. Dwivedi, Assistant Inspector General of Police and Mr. R. P. Sai, Superintendent of Police, Surajpur Districts of Chhattisgarh and his staff in the district for providing not only secondary data but also extending great assistance in collection of field data from the selected respondents.

I hope the findings and suggestions made in the study would be useful to policy makers of the State and Govt. of India.

Date : 05.01.2017
Place: Jabalpur

(Hari Om Sharma)
Prof. & Director

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CHAPTER-I

INTRODUCTION

Farmer suicide has turned out to be a major socio-economic concern in India that has resulted in profound implications on the quality of life of farmers. According to the United Nations Commission on Sustainable Development (UNCSD), one farmer committed suicide every 32 minutes between 1997 and 2005 in India. The prominent causes recognized for farmers' suicides were bankruptcy or indebtedness (20.6 per cent), 'family problems' (20.1 per cent), failure of crops (16.8 per cent), illness (13.2 per cent) and drug abuse/alcoholic addiction (4.9 per cent) (National Crime Records Bureau, 2015).

Farmers feel a repeated sense of hopelessness due to the loss of crops, income, land and even the loss of a way of life. Another factor that increases suicides is the potential for social isolation due to reasons like the loss of communities as well as geographical remoteness. The lack of access to mental health services in rural areas and the stigma attached to treatment is also a contributing factor. Depression arising from exposure to agricultural chemicals/pesticides may increase the risk for mood disorders and ultimately suicide.

The Situation Assessment Surveys of the National Sample Survey Organization (NSSO, 2013) has reconfirmed the worsening situation of farm households which indicated that about 51.9 per cent of the farm households in India are indebted. Indebtedness is highest in AP (93%), followed by Telangana (89%), Tamil Nadu (82%), Karnataka (77%) and Rajasthan (62%). The NSSO in its 59th round survey has revealed that given the choice, 40 per cent farmers will quit farming because it is not profitable, risky and it lacks social status (NSSO, 2005). Interestingly, indebted farmers have taken higher credit from institutional sources (60%) as compared to the non-institutional sources (40%) (NSSO, 2013).

The Intelligence Bureau in its report to the Modi government had said that there is an upward trend in the number of farmers resorting to the extreme measure of suicide in states like Maharashtra, Telangana, Karnataka and Punjab. The report also stated that the main reason for incidences like these was due to both natural and manmade factors: "While natural factors like uneven rains, hailstorms, droughts and floods adversely affect crop yield, manmade factors such as pricing policies and inadequate marketing facilities result in post-yield losses."(GoI, 2014) The following five States together accounted for 89.5 per cent of the total farmer suicides (5,650) reported in the country in the year 2014(National Crime Records Bureau, 2015).

Table 1.1: Number of suicides and indebtedness in major suicide prone States of India

State	Number of Suicides in 2014	% of farmer Suicides to all India total in 2014	% of indebted farm HH to total farm HH 2012-13
Maharashtra	2,568	45.5	57.3
Telangana	898	15.9	89.1
Madhya Pradesh	826	14.6	45.7
Chhattisgarh	443	7.8	37.2
Karnataka	321	5.7	77.3
Total	**5056**	**89.5**	**51.9**

In addition, according to the report, the land holding status of the farmers who committed suicide revealed that 44.5 per cent and 27.9 per cent of victims were small and marginal farmers, respectively and together accounted for 72.4 per cent (4,095 out of 5,650) of total farmer suicides. The report further reveals that 53.1 and 14.5 per cent of small farmers who committed suicides were reported in Maharashtra (1,135 out of 2,516) and Telangana (366 out of 2,516) respectively

during 2014. Among marginal farmers, 39.7 per cent and 25.5 per cent of farmers' suicides were reported in Maharashtra (627 out of 1,579) and Madhya Pradesh (403 out of 1,579) respectively as per National Crime Records Bureau, 2015.

Constant financial stress and pressure related to ongoing drought and flood conditions and the loss of independence add to the farmer's economic problems; as many of the issues such as disease, weather, government policy, etc. are not within the farmer's control. The debts, however, are personal and need to be repaid, while the prices of crops have been pushed down (often even below the cost of production), the prices of inputs such as seed, fertilizers and pesticides have gone up. With limited resources, farmers depend on borrowed money to purchase seeds and other inputs and to cultivate their land and a reduction in their income could promptly lead to farmers owing more than they own.

Years of economic reforms have given farmers access to expensive and promising technological options; but these reforms have not led to crop insurance, land irrigation, or enough bank loans. These reforms have rendered Indian farmers open to global competition and in order to compete, they were forced to turn to high-cost seeds, fertilizers and pesticides; believing in easier returns. Modified seeds cost nearly twice as much as ordinary ones, necessitating larger loans. Unfortunately for farmers in India, foreign subsidies (such as the United States and the United Kingdom who receive over $18 billion a year in subsidies) have driven down the price of crops (such as cotton) in the global market. In addition, there has been minimal financial support from the government for marginal and small farmers. Many of these farmers don't qualify for bank credit, forcing them to turn to moneylenders who charge up to 20 to 36 per cent interest on them. Consequently, farmers often sign away the title to their land as collateral.

Concerned with the agrarian crisis and farmers' suicides in suicide prone states of India, the Prime Minister on July 1, 2006, announced a rehabilitation package with the goal of mitigating the distress driven condition of farmers. The rehabilitation package aimed at establishing a sustainable and viable farming and livelihood support system through debt relief measures to farmers such as complete institutional credit coverage, crop centric approach to agriculture, assured irrigation facilities, effective watershed management, better extension and farming support services and subsidiary income opportunities through horticulture, livestock, dairying, fisheries and other subsidiary activities. In order to alleviate the hardships faced by the debt driven families of farmers, ex-gratia assistance from Prime Minister's National Relief Fund (PMNRF) 50 lakh per district was also provided. Some other programs to increase the flow of agricultural credit includes Kisan Credit Cards (KCC), revival package for short term cooperative credit structure, concessional interest schemes, interest subvention schemes, interest subvention against negotiable warehouse receipt and so on. All these attempts have helped to reduce farmers' suicides insignificantly overtime in several states. However, farmer suicides still remain major challenge in India. With this background, the study addresses following specific objectives:

1.1 Specific Objectives

1. To analyse the incidence and spread of farmer suicides in Chhattisgarh 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 including production and market risks, sociological, psychological and other family related factors responsible for farmer suicides.

4. To recommend suitable policies to alleviate the incidence of farmer suicides.

1.2 Review of Literature

The collected review have been classified into theoretical and empirical

1.2.1 Theoretical

Most studies on suicides fail to look at the phenomena from an interdisciplinary perspective. Emile Durkheim (1896) a sociologist highlighted that suicide rates are dependent upon the degree to which individuals were integrated into society and the degree to which society regulates individual behaviour. He mentioned that in the modern society there are 2 major types of suicides: (i) Increasing detachment from others resulting to egoistical suicide. e.g. The unmarried and childless are less integrated and hence susceptible to a higher suicide rate and (ii) Dissatisfaction in relation to expectations resulting in anomic suicide. e.g. In times of price crash of crops, there is more probability of suicides if the farmers' price expectations are not met. (Lester, 1994 cited in Deshpande and Saroj Arora, 2010). Taking into account Durkheim's types, Mohanty in his article views farmer suicides as having resulted from a combination of ecological, economic and social crisis. He goes to say that it points to the modern agricultural practice, which has become an independent, household or family enterprise, without requiring any link and interaction among the cultivators themselves (Mohanty, 2013).

Another way of analysing the causes of suicides requires understanding the culmination of four factors namely, Events, Stressors, Actors and Triggers. This categorization stems from the mental set up of victims (Deshpande, 2002).The events such as crop loss, bore-well failure, price crash, family problems, property disputes and daughter's marriage act as stress creators, when two or more events cluster together. Usually illness of the individual or any family members, heavy borrowing, continued disputes in the family or land related problems act as stressors'. These become lethal in combination with the events, but further ignition comes through the actors and triggers incidence. Given this complex nature of the phenomena, it is certainly difficult to pinpoint one particular reason for the suicide (Deshpande, 2002).

The paper by Gupta aptly observes that "Indian agriculture has always lurched from crisis to crisis". If the monsoons are good then there are floods, if they are bad there are droughts, if the production of mangoes is excellent then there is a glut and prices fall, if the onion crops fail then that too brings tears. The artisanal nature of agriculture has always kept farmers on tenterhooks, not knowing quite how to manage their economy, except to play it by years thus shedding a light on the plight of the Indian farmer (Gupta, 2005). The study on farmers' suicide is a problem of the type that is theoretical and interpretative in nature. Although there is an availability of empirical data, due to a lack of sufficient understanding of the trends and complex patterns, there exists a deficiency in establishing interrelationships (Kaviraj, 1984).

In her book, Shadow Spaces, Vasavi states that bewilderment, loss of meaning and uncertainty among farmers due to the unrelenting failures of policies and responses are doubtful to change unless there is a paradigm shift in the general outlook that starts with trusting agriculturists' knowledge and working towards those elements that enhance their capacities for collective action (Vasavi, 2012).

In summary, while all current reports ascertain that widespread and soaring indebtedness among farmers is considered by most of the families to be the key reason for the suffering experienced by the victims leading to their suicide, the social bases of such indebtedness and its implications have not yet been recognised.

1.2.2 Empirical

Anneshi and Gowda (2015) concluded that both small and large farmers borrowed relatively higher proportion from the non-institutional sources compare to institutional sources and accessibility to institutional borrowing is relatively more for large farmers. Similarly, both small and large farmers owed more outstanding debt to non-institutional sources, as compared to institutional sources in SC/ST category.

Macharia (2015) investigated that majority of small and marginal peasants depend on non-institutional credit facilities (i.e. moneylenders, micro financers and traders). He also reported that farmer's suicides take place among the scheduled castes and tribe families who cultivate commercial crops. Low yields, extremely reduced profits and mounting debts make their agricultural life extremely difficult.

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. In addition, maximum indebtedness was found to be on the 615-775 MPCE class farm households in the State and Scheduled Caste and Backward Class farm households.

Kanthi (2014) in his study on economics of agriculture and farmers' suicides in Warangal district in Andhra Pradesh reported that the contributory factors for farmers suicides in Andhra Pradesh are farmers indebtedness, crop loss and failure and risk factor, input (seed, fertilisers, pesticides, irrigation, credit) related problems, inadequate institutional finance, failure of agricultural extension system lack of storage and marketing facilities, lack of remunerative prices and absence of agricultural insurance.

Mohanty (2014) conducted a study in Amravati and Yavatmal districts argued that crop loss and egoistic factors led to suicidal tendency among small farmers. On the contrary, the suicides of large and medium farmers who belong to higher castes were attributed mainly to the anomic forces generated by failure in business, trade and politics. The socio-cultural factors such as old age, illness, family tension, etc, further added their urge to take their own lives. They concluded that the suicides of farmers are neither properly anomic nor egoistic rather they are ego-anomic in nature.

Singh et al., (2014) based on the research in Punjab studied that the level of education, non-farm income, farm size and non-institutional credit were the main factors which affect the level of farmers' indebtedness. They also found that the farmers face a large number of problems in availing institutional credit which drives them to fall into the debt trap of the crafty and exploitative non-institutional sources of credit.

Kumar et al., (2010) examined the performance of agricultural credit flow and has identified the determinants of increased use of institutional credit at the farm household level in India. The result indicated that 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 household, etc.

Another study by Behere and Behere (2008) reported that various factors like chronic indebtedness and the accumulation of inability to pay interest over years and economic decline grain drain and the rising costs of agricultural inputs and falling prices of agricultural produce lead to complications and family disputes, depression and alcoholism etc, and eventually are responsible for suicides among the farmers. It was also seen that compensation following suicide helped the family to repay debt. They also opined that the causes are multifactorial, cumulative, repetitive and progressive, leading an individual to a state of helplessness, worthlessness and hopelessness, obviously influenced by his social strengths and

weaknesses along with his mental health status.

According to Meeta and Rajivlochan (2006) some of the problems common among the victims of suicide were (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 no reliable sources from where such knowledge and advice could be accessed; and (d) chronic alcoholism and drug abuse among the rural population.

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

The paper by Sarah Hebous and Stefan Klonner empirically analyzes the various sources of extreme economic distress in rural India by using district-level data on farmers' suicides to estimate the effects of transitory economic shocks and structural change in agriculture on the incidence of suicides in farm households. Rainfall conditions are used as an instrumental variable and it was found that transitory spikes in poverty caused by a lack of rainfall increase suicides among male and decrease suicides among female members of farm households. However, the paper concludes that 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&Klonner, 2014).

1.3. Research Methodology

The study confined to Chhattisgarh State. Both primary and secondary data have been collected for the investigation. Surajpur district purposively selected for the study as number of victims were found to be maximum in the State in the year 2014 (Table 1.2)

Fig. 1.1: Selected District in Chhattisgarh

A village/police station wise list of all the victims (194) was collected from the Superintendent of Police, District Surajpur for the year 2014 and 50 victims (25.8%) have been selected for the study from various villages of the district (Table 1.3).

Table 1.2 : Farmer suicides in different districts of Chhattisgarh (2014)

S.No.	Name of the districts	No. of farmer suicides	% to state total
1	Surajpur	194	20.23
2	Balod	143	14.91
3	Balrampur	141	14.70
4	Baloda-Bazar	105	10.95
5	Raigarh	54	5.63
6	Bemetara	52	5.42
7	Surguja	50	5.21
8	Dhamtari	44	4.59
9	Gariyaband	35	3.65
10	Jashpur	32	3.34
11	Mahasamund	23	2.40
12	Kabirdham	19	1.98
13	Koriya	18	1.88
14	Rajnandgoan	18	1.88
15	Durg	14	1.46
16	Janjgir-Champa	9	0.94
17	Sukma	4	0.42
18	Narayanpur	2	0.21
19	Raipur	2	0.21
20	Other *	0	0
	Total	**959**	**100**

* Bastar, Bijapur, Bilashpur, Dantewada, Kanker, Kondagoan, Korba and Mungeli

The primary data were collected from the relatives/neighbours/friends of the victims by survey through interview schedule provided by the Co-ordinator, ADRT, Bangalore and translated the same in *Hindi* language and tested in the selected district environment. The detailed

Table 1.3:Sample size of primary data of Chhattisgarh (2015)

S. No.	Names of Selected District	Name of Selected Talukas / Blocks	Name of Villages	No. of Selected Victims
1	**Surajpur**	Bhaiyathan	Kevara	1
		Jainagar	Kedrai	1
		Ramajunagar	Tivaragudi, Kaushalpur, Pandari, Krishanpur, Krishanpur, Madneshwerpur, Vaknapadaripani, Chhidiya	14
		Surajpur	Satpata,Dwarikinagar,Kasalgiri,Judwani, Kasela,Latory,Phoolwar,Sunvahi,Garhatpur	34
Total	**1**	**4**	**19**	**50**

information was elicited from victim households with the aid of a structured and pre-tested questionnaire covering two sections. The first section was designed to collect information about the family size, education level of the victim household, social group, cropping pattern, size of the land holdings, sources of irrigation, cost and returns from crop cultivation and so on. In the second section, information regarding causes of farmers 'suicides with special focus on the institutional and non-institutional credit, extent of indebtedness, coping strategies after the suicide incident and suggestions for preventing farmers' suicides were collected. The primary data related to the study collected in the year 2015-16.

The Secondary data on district wise suicide cases in Chhattisgarh for the period of 2001-02 to 2015-16 were collected from the office of the Additional Director General of Police, Chhattisgarh, Raipur.

Suitable statistical tools i.e. mean, percentage, growth rates were used for the study. The cost of cultivation of the respondents was worked out on per acre basis. The following concepts were used for analysis of primary/secondary data.

I. **No. of farmers' suicide per lakh hectare of Net Sown Area** = (no. of farmers' suicides x 100,000) / net sown area in ha)

II. **No. of farmers' suicide per lakh hectare of Gross cropped area** = (no. of farmers' suicides x 100,000) / gross cropped area in ha)

III. **No. of farmers' suicide per lakh farming families** = (no. of farmers' suicides x 100,000) /no.of farming families)

IV. **Net operated area**= Total owned land-uncultivated land+lease in land-lease out land

V. **Cropping intensity** = (Gross cropped area/net operated area)X100

VI. **Irrigation intensity** = (Gross irrigated area/net irrigated area)X100

VII. **Gross Return** = (Yield of Main Product in q per acre X Rate in Rs/q)

VIII. **Net Return** = Gross Return- Total Cost of Cultivation

IX. **Net Return per HH** = Net return received from the production of crop/No. of HH Cultivated

X. **Benefit Cost Ratio=** Gross Return/Total Cost of Cultivation

1.4 Limitation of the Study

The study does not claim its completeness in all aspects and certainly had some limitations. The data relating to the objectives of the study were collected from the selected respondents. The information provided by them is based on the face to face interview and they do not keep any record of their farming practices. Therefore, the information provided by them is entirely based on their memory thus, there is possibility of certain biasness may enter in the present study. The selection of the district was done in light of the list of farmers suicides provided by the office of Director General Police, Raipur, Chhattisgarh (Appendix-I) while the trend analysis was done by the time series data collected through website http://ncrb.nic.in/StatPublications/ADSI/PrevPublications.htm. Therefore, figures of number of farmers' suicide in the year 2014 are varying. The month wise data of suicide was not made available and the compensation against the suicide was not distributed in the State, hence, could not be reported in the study.

1.5 Organization of the Report

The study is organised into 5 chapters. Chapter 1 covers the introductive part of the study followed by farmers' suicide scenario in the state (Chapter II). Socio economic characterises of the sample household covered

under Chapter III. The causes and after effect of suicide was dealt in chapter IV, while Summary, Conclusions and Policy Suggestions are covered in Chapter V.

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CHAPTER-II

FARMER SUICIDES SCENERIO IN CHHATTISGARH

This chapter deals with the intensity of the farmer suicides in different districts of the State along with general information of Chhattisgarh i.e. location, population and different agriculture and rural development programme.

The Chhattisgarh state came in to existence and carved out of Madhya Pradesh on November 1, 2000. Chhattisgarh borders the States of Madhya Pradesh in the North West, Maharashtra in the South West, Telangana in the South, Odisha in the South East, Jharkhand in the North East and Uttar Pradesh in the North. The total area of the State is 1,35,191 Sq. km, with Raipur as the State capital. The climate of the State is mainly tropical, humid and sub-humid. Mahanadi is the principal river of the State and the other rivers are the Godavari and the Narmada.

Table 2.1: Location of Chhattisgarh

S.No.	Particulars		Census 2011
1	Area (In Sq.Km.)		1,35,191
2	Latitude (Degree Min.)		17 ^{O}46' N to 24 ^{O}5'N
3	Longitude (Degree Min.)		80 ^{O}15' E to 84 ^{O}20'E
4	Total Population	Persons	2,55,40,196
		Males	1,28,27,915
		Females	1,27,12,281
5	Decadal Population Growth (%)		22.59
6	Population Density		189
7	Sex Ratio		991
8	Literacy rate (%)	Persons	71.04
		Males	81.45
		Females	60.59
9	Average rainfall (MM)		1299.4
10	Cropping Intensity (%)		137
11	Revenue Divisions		4
12	No. of Districts		27
13	No. of tehsils		149
14	No. of CD Blocks		146
15	Towns		182
16	Statutory towns		168
17	Census towns		14
18	No. of total villages		20126

Sources: Census 2011, http://aps.dac.gov.in/LUS/Index.htm, http://www.agridept.cg.gov.in/performance.html.

Chhattisgarh state located in central India between latitudes 17°46' to 24°5' North and longitude 80°15' to 84°20' East with a total geographical area of 13.5 million hectares. In terms of population (255.4 lakh) it occupies 16th position in India (2011). It has 04 revenue divisions (Sarguja, Bilashpur, Raipur and Bastar) divided into 27 districts, 149 Tehsil, 146 blocks & 182 towns and 20126 villages. (Table 2.1) The region has a great variety and diversity of weather conditions. Three major agro-climatic zones have been demarcated in the state viz., Chhattisgarh plains zone, Bastar plateau and Northern hill region (Fig: 2.1).

Fig. 2.1: Agro-Climatic Zones of Chhattisgarh

The entire state has been divided in to five major categories namely very high rainfall zone (rainfall >1600 mm), high rainfall zone (1500-1600 mm), medium rainfall zone (1400-1500), low rainfall zone (1300-1400) and very low rainfall zone (<1300mm). The spatial distribution of rainfall shows that south eastern Bastar region comprising of some part of Jagdalpur and Dantewara, eastern part of northern hills zones comprising of most part of Jashpur and some part of Sarguja and north eastern parts of Chhattisgarh plains zone comprising of most part of Raigarh and some part of Janjgir, Raipur and Mahasamund receive high to very high rainfall. The reason being that in these part of state the onset of monsoon is bit early than other parts of the state, thus monsoon remains active for longer period in these part. Other regions contributing of high rainfall can be the thick forest cover and orographic sector of rainfall due to undulating area. The whole districts of Bijapur and parts of Dantewara, Narayanpur, Jagdalpur, Koriya, Sarguja, Korba, Bilaspur, Janjgir, Raipur, Mahasamund, and Raigarh receive medium rainfall.

The State experiences sub-tropical climate characterized by extreme summer and moderate winter. The summer extends from March to mid June and May is the hottest month. The mean daily maximum temperature during the month of May goes up to 46^{0}C. The winter season lasts till end of February. January is the coldest month with the mean daily maximum temperature at 30^{0}C and the mean daily minimum temperature at 10.2^{0}C. In Raipur area, the average

temperature varies from 13^{0}C during winter to 46^{0}C in summer. However, in the plateau areas on the Northern part, the variation was from 10^{0}C in winters to 39^{0}C in summers.

Physiographically, Chhattisgarh can be divided into three distinct units i.e. Bastar plateau region on the Southern part, Chhattisgarh Plain region on the central part and Northern hilly region on the Northern parts of the State.

1 Bastar Plateau Region covers Bastar, Kondagaon, Narayanpur, Kanker, Bijapur, Sukma and Dantewada districts lying on the Southern parts of the State. Except Indravati River plains, most of the area is covered by evergreen dense reserve forests and hilly tracts. The major landforms are high-level plateaus, structural hills and valleys and pediments and pediplains. The altitude varies from 400 to 600 m MSL. In the plains of Indravati River covering central parts, and along the Shabri River, covering South Eastern parts the altitude varies from 250 to 300 m MSL.

2 Chhattisgarh Plain Region spread over the central part of the State and covers parts of Bilaspur, Mungeli, Janjgir-Champa, Mahasamund, Dhamtari, Raipur, Balodabazar, Gariyaband Durg, Balod, Bemetara, Rajnandgaon and Kawardha districts. It forms the structural plains on Proterozoic rocks and mature pediplain with remnants of few isolated hills and ridges in between flood plains of numerous tributaries of Mahanadi River system. It is characterised by a gently undulating and flat terrain. The overall altitude varies from 750 m MSL on north western parts of the area to 284 m MSL on south eastern parts.

3 Northern Hilly Region covers from north to the north central part of the area and occupies parts of Sarguja, Balrampur, Surajpur Koriya, Korba, Bilaspur, Jashpur and Raigarh districts. It is a part of Maikal and Hazaribagh hill ranges of Central India. It represents structural plains of Gondwana rocks, pediment/pediplains, structural and denudational plateaus, structural and denudational hills and valleys. It supports north flowing tributaries of Son River and south flowing Hasdeo and other tributaries of Mahanadi River. The Narmada, an important west-flowing River of

Table 2.2: Soils and suitability of crops in Chhattisgarh State

Type of soil	Districts/tehsil	Suitable Crops
Red -yellow soil (Matasi)	Surguja, Koriya, Jashpur, Raigarh, Korba, Bilashpur, Kawardha, Durg, Raipur, Dhamtari and Mahasamund	Paddy
Red sandy soil	Bastar, Dantewada, Kanker, Durg, Rajnandgaon and Dhamtari districts	Kodo -Kutki, Jowar, Maize, Potato, Coarse , grain etc.
	Dantewada and Konta tehsils Bagicha, Samri, Sitapur, Ambikapur,	Paddy, Potato, Kodo-Kutki, Jowar, Oilseed and Pulses etc.
Laterite soil	Kawardha, Chhui - Khaddan, Saja, Bemetera and Jagdalpur tehsils Mungeli, Ariya, Raipur, Rajim,	Paddy, Wheat, Cotton
Black soil	Mahasamund, Kurud and Kawardha tehsils	Gram, Sugarcane and Rabi crops

Source: file:///J:/Dairy%20Report%20matter/Chhattisgarh_State_Profile.pdf

central India, originates from Amarkantak in the central part of this physiographic unit. The highest point in the State is 1197 m MSL at Tulisi Dongri range in Dantewada district and the lowest point is 50 m MSL at Konta in Dantewada district.

The soils in the upper reaches of the drainage are shallow, young and are eroding in nature. Changes in soil properties indicate the drainage conditions, transport of eroded material and re-deposition of soil constituents. Down the slope, the soil depth, water holding capacity, ion exchange capacity, and preponderance of calcium and magnesium increases. The colour changes from red to dark brown. The texture also changes from sandy loam to clayey, and sticky to very sticky.

The land use pattern is an important index of the human, social, cultural, and economic developments. As per the available statistics for the year 2015 (Directorate of Economics and Statistics), 6315530 ha (45.80%) of the total area (13789836 ha) in the State is covered by forests. The forests include protected forests, reserved forests, revenue forests and others. The net sown area of Chhattisgarh is just 34% (4680740 ha). The double cropped area is only 22.37 % of the net sown area 1047153 ha (Fig 2.2).

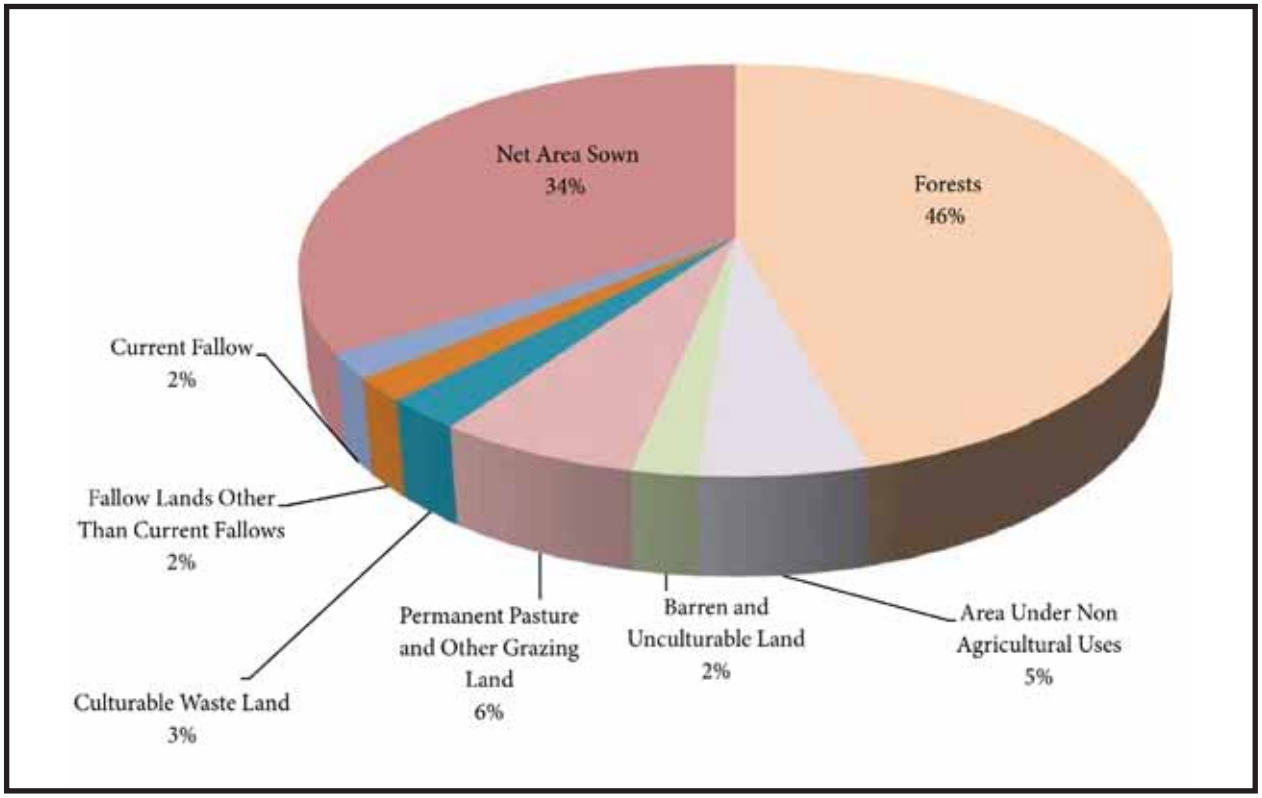

Fig 2.2: Percent share of different land use parameters to geographical area. (2015)

2.1 Ongoing Agriculture and Rural Development Programmes

The Govt. of Chhattisgarh launched various development programmes for agriculture and rural development in all the districts of Chhattisgarh. (Table2.3)

Table 2.3: Ongoing agriculture and rural development programmes in Chhattisgarh.

Agriculture	
Central Government Sponsored Programme	
1	National Food Security Mission (NFSM)
2	Sub-Mission on Seed & Planting Material
3	National Mission on Sustainable Agriculture (NMSA) under Rain-fed Development Yojana (RAD)
4	National Oilseed and Oil-palm Mission–Pulses Development Plann (NMOOP)
5	National Mission on Agriculture Extension and Technology (NMAET)
6	Rastiya Krishi Vikash Yojna (RKVY)
7	Pradhan Mantri Krishi Sinchai Yojna (PMKSY)
8	Paramparagat Krishi Vikash Yojna (PKVY)
9	National e-Governance Plan (NeGPA)
10	Soil Health Card Yojna (Central)
11	Traditional Agriculture Development Yojana (PKVY)
12	Farm Water Management Programme
1	Shakambhari Yojana
2	Farmers Prosperitive Programme
3	Establishment of Farm Equipment Services Centre
4	Up-gradation of Efficiency Agriculture Labourer
5	Overall Agricultural Development Programme through Incentive for Seed Production
6	Overall Agricultural Development Programme through Incentive for Niger Production
7	Overall Agricultural Development Programme through Incentive for Sugarcane Development Production
8	Organic Farming Mission
9	Crop Demonstration Programme
10	Enhancement of Paddy Area/Productivity through SRI
11	Rabi crops Demonstration Programm for Increasing Double Cropped Area
12	Promotion to Oil Seed, Pulses and Maize instead of Summer Paddy
13	Demonstration on Transplanted Paddy
Source: Department of Agriculture, Chhattisgarh	
Rural Development	
1	Rajiv Gandhi Mission for Watershed Management
2	National Rural Employment Guarantee Scheme
3	Oil Palm Development Program
4	Anpoorna Gramin Rozgar Yojana/Swaranjayanti Gram Swarozgar Yojana
5	Chhattisgarh Rural Road Development Programm
6	Deen Dayal Antyodaya Yojna (NRLM)
7	Pradhan Mantra Awash Yojana -Gramin
8	Shyama Prasad Mukharji Rurban Mission
9	Chief-Minister Overall Development Yojana
10	Indira Awash Yojans
11	Atal Labour Insurance Scheme
12	National Rural Livelihood Mission
13	Swami Viveka Nand Youth Encouragement Program

Source: http://cjtdp.cg.gov.in/Proj_summary_E.htm`, http://rurban.gov.in/, http://pmgsy.nic.in/, http://rural.nic.in/pmrdfs/, http://aajeevika.gov.in/, http://cgrrda.gov.in/, http://prd.cg.gov.in/#

2.2 Trend of Farmer Suicides in Chhattisgarh

Trend of farmer suicides in Chhattisgarh was observed for the period of 2001 to 2015 and presented in Fig. 2.3. It is observed from the figure that farmer suicides were found to be reduced from 1452 (2001) to 854 (2015) with the magnitude of - 87.82 person per year in Chhattisgarh.

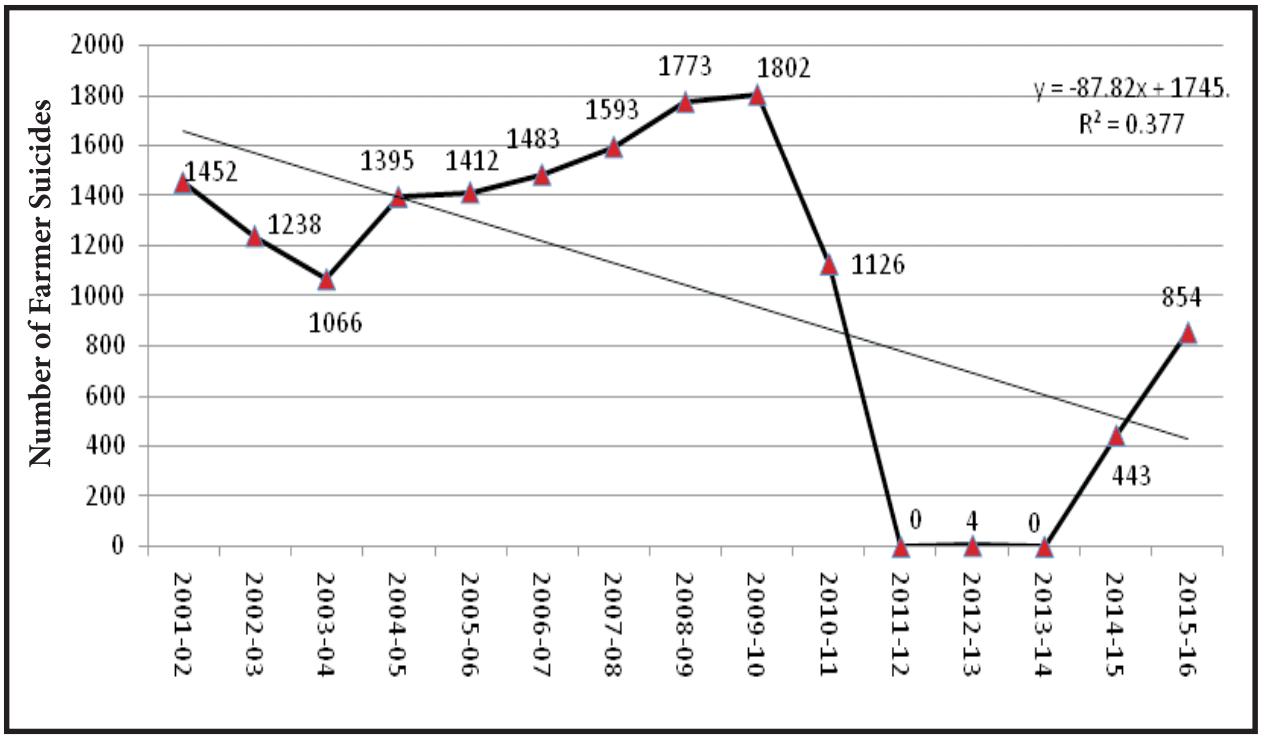

Fig. 2.3 : Trend of Farmer Suicides in Chhattisgarh

2.3 Intensity of Farmer Suicides

The total number of 959 farmer suicides were registered in the state in the year 2014. The intensity of farmer suicide was found to be only 20.49 suicides per lakh ha of net sown area and 16.74 suicide per lakh ha. of gross cropped area in Chhattisgarh. In the state only 23.95 farmers suicides were recorded over per lakh farming families.

The maximum number of cases were registered in Surajpur district i.e. 194 (20.23%), followed by Balod 143 (14.91%), Balrampur 141 (14.70%), Baloda-Bazar 105 (10.95%), Raigarh 54 (5.63%), Bemetara 52 (5.42%), Surguja 50 (5.21%), Dhamtari 44 (4.59%), Gariyaband 35 (3.65%), Jashpur 32 (3.34%), Mahasamund 23 (2.40%), Kabirdham 19 (1.98%), Koriya 18 (1.88%), Rajnandgoan 18 (1.88%), Durg 14 (1.46%), Janjgir-Champa 9 (0.94%), Sukma 4 (0.42%), Narayanpur 2 (0.21%) and Raipur 2 (0.21%) and no suicide cases were recorded in the remaining districts (8) of the State.

The number of farmer suicides per lakh hectares of net sown and gross cropped area was found to be maximum in Surajpur (123.33 & 107.54) followed by Balod (80.62 & 55.52), Balrampur (90.88 & 77.90), Baloda-Bazar (44.69 & 36.00), Raigarh (21.23 & 18.81), Bemetara (23.04 & 14.70), Surguja (31.41 & 27.38), Dhamtari (30.03 & 18.82), Gariyaband (24.98 & 20.94), Koriya (17.02 & 15.2) and Jashpur (13.18 & 12.48), while in remaining districts these ratios were found to be less than 10. (Table2.4)

Table 2.4: District-wise details of farmer suicides in the state (01, Jan. 2014 to 23, Dec. 2014)

S.No.	Name of the district	No. of farmer suicides	% to state total	No. of farmer suicides per lakh hectare of Net Sown Area	No. of farmer suicides per lakh hectare of Gross cropped area	No. of farmer suicides per lakh farming families
1	Surajpur	194	20.23	123.33	107.54	122.59
2	Balod	143	14.91	80.62	55.52	84.15
3	Balrampur	141	14.70	90.88	77.90	105.43
4	Baloda -Bazar	105	10.95	44.69	36.00	53.67
5	Raigarh	54	5.63	21.23	18.81	25.92
6	Bemetara	52	5.42	23.04	14.70	36.54
7	Surguja	50	5.21	31.41	27.38	28.85
8	Dhamtari	44	4.59	30.03	18.82	32.49
9	Gariyaband	35	3.65	24.98	20.94	42.53
10	Jashpur	32	3.34	13.18	12.48	14.11
11	Mahasamund	23	2.40	8.58	7.59	16.52
12	Kabirdham	19	1.98	10.21	7.1	11.33
13	Koriya	18	1.88	17.02	15.2	15.19
14	Rajnandgoan	18	1.88	5.24	4.03	5.26
15	Durg	14	1.46	9.51	7.35	17.48
16	Janjgir -Champa	9	0.94	3.5	3.14	3.2
17	Sukma	4	0.42	3.87	3.83	4.49
18	Narayanpur	2	0.21	6.06	5.95	4.51
19	Raipur	2	0.21	1.22	0.89	1.9
20	Bastar	0	0	0	0	0
21	Bijapur	0	0	0	0	0
22	Bilashpur	0	0	0	0	0
23	Dantewada	0	0	0	0	0
24	Kanker	0	0	0	0	0
25	Kondagoan	0	0	0	0	0
26	Korba	0	0	0	0	0
27	Mungeli	0	0	0	0	0
	Total	959	100	20.49	16.74	23.95

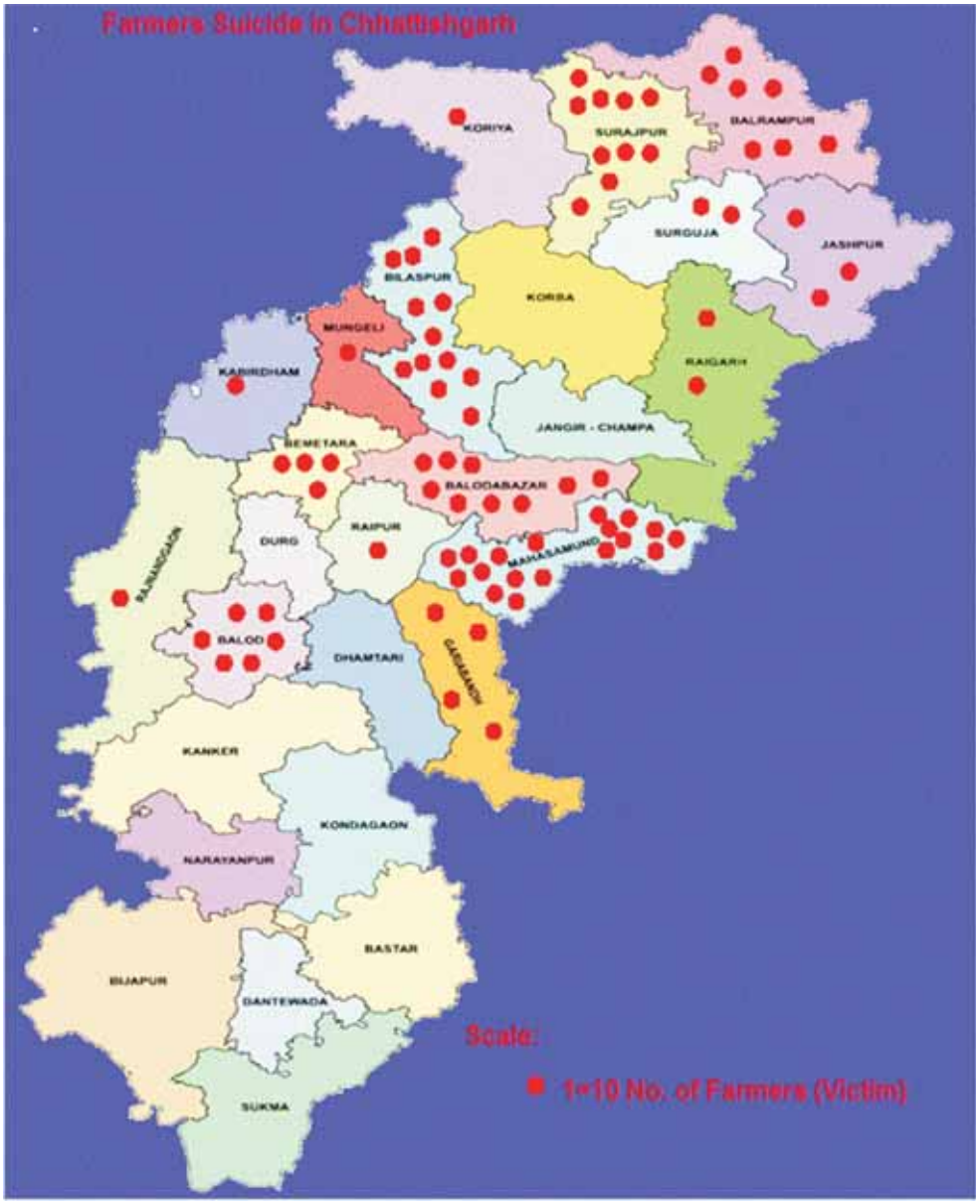

Fig.2.4 : Intensity of Farmer Suicides in different Districts of Chhattisgarh

The number of farmer suicides per lakh farming families was found to be maximum in Surajpur (122.59) followed by Balrampur (105.43), Balod (84.15), Baloda-Bazar (53.67), Gariyaband (42.53), Bemetara (36.54), Dhamtari (32.49), Surguja (28.85), Raigarh (25.92), Durg (17.48), Mahasamund (16.52), Koriya (15.19), Jashpur (14.11), Kabirdham (11.33), while in remaining districts it was found to be less than 10. (Table2.4)

Thus, on the basis of maximum numbers of farmer suicides, intensity of farmer suicides per lakh hectare of net & gross cropped area and per lakh of population Surajpur, Balod, Balrampur, Baloda-Bazar, Raigarh, Bemetara, Surguja, Dhamtari and Gariyaband districts of Chhattisgarh may be considered as hot spot of farmer suicides in Chhattisgarh.

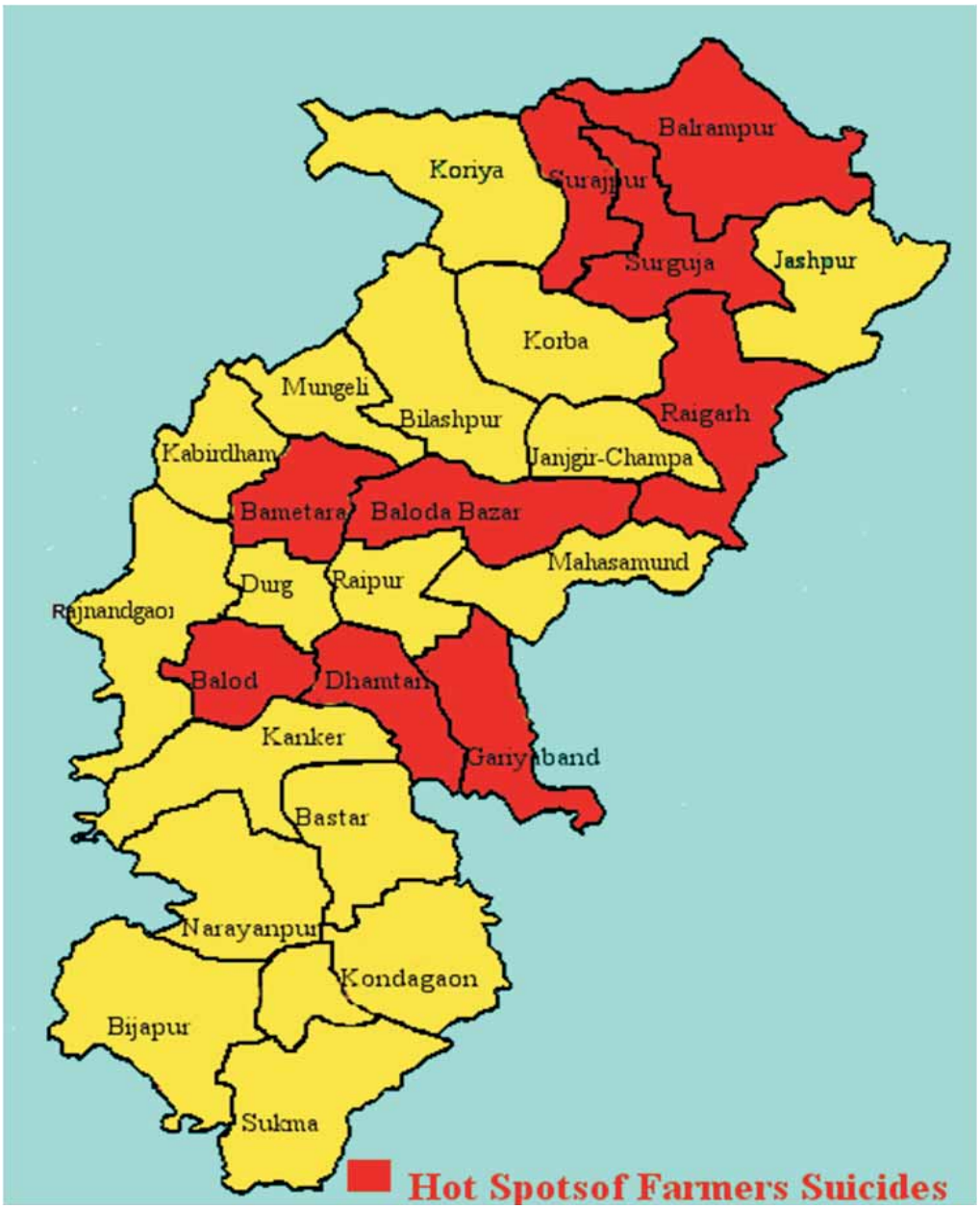

Fig. 2.5: Hot Spot of Farmer Suicides of Chhattisgarh

2.4 Summary of the Chapter

The incidence and spread of farmer suicides in different districts of Chhattisgarh were examined through analysis of secondary data. The study revealed that due to the various agricultural and rural development programme of the central and state government farmer suicides in Chhattisgarh were found to be reduced from 1452 (2001) to 854 (2015) with the magnitude of -87.82 persons per year during the period 2001-15. The present intensity of farmer suicides (2014-15) was found to be only 20.49 suicides per lakh ha of net sown area & 16.74 suicides per lakh ha of gross cropped area, and only 23.95 farmer suicides were recorded over per lakh farming family. It is also observed that the maximum number of cases were registered in Surajpur district 194 (20.23%), followed by Balod 143 (14.91%), Balrampur 141 (14.70%), Baloda-Bazar 105 (10.95%), Raigarh 54 (5.63%), Bemetara 52 (5.42%), Surguja 50 (5.21%), Dhamtari 44 (4.59%), Gariyaband 35 (3.65%), Jashpur 32 (3.34%), Mahasamund 23 (2.40%),

Kabirdham 19 (1.98%), Koriya 18 (1.88%), Rajnandgoan 18 (1.88%), Durg 14 (1.46%), Janjgir-Champa 9 (0.94%), Sukma 4 (0.42%), Narayanpur 2 (0.21%) and Raipur 2 (0.21%) and no suicide cases were recorded in the remaining districts (8) of the state. The number of farmer suicides per lakh farming families was found to be maximum in Surajpur (122.59) followed by Balrampur (105.43), Balod (84.15), Baloda-Bazar (53.67), Gariyaband (42.53), Bemetara (36.54), Dhamtari (32.49), Surguja (28.85), Raigarh (25.92), Durg (17.48), Mahasamund (16.52), Koriya (15.19), Jashpur (14.11), Kabirdham (11.33), while, in remaining districts it was found to be less than 10. Thus, on the basis of maximum numbers of farmer suicides, intensity of farmers' suicides per lakh hectare of net & gross cropped area and per lakh of population, Surajpur, Balod, Balrampur, Baloda-Bazar, Raigarh, Bemetara, Surguja, Dhamtari and Gariyaband districts of Chhattisgarh may be considered as hot spot of farmer suicides in Chhattisgarh.

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CHAPTER-III

SOCIO-ECONOMIC CHARACTERISTICS OF VICTIMS AND VICTIMS' FAMILY

This chapter deals with socio-economic characteristics of victims and victims' family their operational holdings, sources of irrigation, net income and expenditure, and details on credit in the year 2015 as reported by the family members relatives/neighbours in Surajpur district of Chhattisgarh.

3.1 Socio–Economic Profile of Victim

The socio-economic profile of the selected victims is presented in table 3.1. It is observed from the data that the majority of the victims were found to be male (96%) related to ST categories (56%) followed by other back ward classes (22%), SC

Table 3.1: Socio-economic profile of victim.

Particulars		% to total sample
Total number of victim households surveyed: (Numbers)		50
Type of respondents	1.Wives / Sons / Daughters	40.00
	2.Brothers / Sisters / others	60.00
Gender	1.Male	96.00
	2.Female	4.00
Social status	1.SC	14.00
	2.ST	56.00
	3.OBC	22.00
	4.Genera	8.00
Religion	1.Hindu	100.00
Age group	1.Upto 30 years	16.00
	2.Between 31 to 60 years	70.00
	3.Above 60 years	14.00
Years of schooling	1.Illiterate	22.00
	2.Primary (4 years)	54.00
	3.Middle (7 years)	10.00
	4.Matriculation/secondary (10 years)	14.00
Marital status	1.Married	98.00
	2.Un Married	2.00
Type of marriage	1.Arranged	100.00
Married to whom	1.Within relatives	100.00
Heirs of the victim (Average No. to total sample)	1.Sons	2
	2.Daughters	1
Victims who had parents and had brothers and sisters	1.Only Mother	36.00
	2Only Father	28.00
	3.Both mother and father	64.00
	4.Brothes and sisters	72.00
Method of suicide	1.Poison consumption	20.00
	2.Hanging	78.00
	3. Self immolation	2.00
Place of suicide	1.House	44.00
	2.Farm	54.00
	3. Pond/talab	2.00

(14%) and general categories (8%). They were found hindu in religion (100%) and aged between 31 to 60 years (70%). The majority of them found literate up to primary (54%) followed by matriculation (14%) & middle (10%) school education and married (98%). They all were preformed arranged marriage with in relatives. On an average they had 2 sons and 1 daughter. The majority of them had both mother and father (84%). The majority of them committed suicide by hanging (78%) followed by poison consumption (20%) and through self immolation (2%). The majority of them found to be committed suicide at their farm (54%) followed by home (44%) and in pond/talab (2%).

3.2 Socio–Economic Profile of Victims' Family

Farming was found to be main occupation of victims' family as all the members of victims' family members were depended on farming as a main source of earning (100%) (Table 3.2). The majority of victims had nuclear (74%) followed by joint (26%) type of family and had 40 and 39.62 per cent of adult females and males respectively with 20.38 per cent of children at their home. The majority of family members of victims' family were found to be educated up to matriculation (30.2%) followed by middle (30.2%) and higher secondary & above (12.1%) level of education. He had found to be occupied 3.55 acres of operated land for the livelihood of his family. The percentage area to holding was found to be maximum in large (39.11%) followed by marginal (29.38%) ,small (18.85%) and medium (12.55 %) size of farms, while percentage of holding to total sample was found to be highest in marginal (76%) followed by small (14%), medium (6%) and large (4%).

Table 3.2: Socio-economic profile of victims' family.

Particulars			% to total sample
Existing household size: (Average numbers)			5
Households depending on farming as a main occupation			100
Family type		1.Joint	26
		2.Nuclear	74
Location of the households		1.Within the village	90
		2.In their own farm	10
Age group of family members		1.Adult Males (>15 yrs)	39.62
		2.Adult Females (>15 yrs)	40.00
		3.Children (<15 yrs)	20.38
Years of schooling of family members		1.Illiterate	24.2
		2.Primary (4 years)	3.4
		3.Middle (7 years)	30.2
		4.Matriculation/secondary (10 years)	30.2
		5.Higher secondary (12 years)	8.3
		6.Degree/Diploma (15 years)	3.8
Farm Size	% of area to holdings of sample	1.Marginal (0.1 to 2.5 ac)	29.38
		2.Small (2.51 to 5 ac)	18.85
		3.Medium (5.1 to 10 ac)	12.55
		4.Large (10.1 and above)	39.11
	% of holdings to total sample	1.Marginal (0.1 to 2.5 ac)	76.00
		2.Small (2.51 to 5 ac)	14.00
		3.Medium (5.1 to 10 ac)	6.00
		4.Large (10.1 and above)	4.00
		Average operational holding size (acres Per HH)	3.55

3.3 Characteristics of Operational Holdings

The characteristics of operational holding of an average victim are presented in table 3.3.

It is observed from the data that an average HH had 3.55 acres of operated land out of which only 17.13 per cent (0.55 acres) was found under irrigation with an average cropping and irrigation intensity of 114 and 127 per cent/year respectively. An average HH was found to cultivate 3.74 acres of land in a year.

Table 3.3: Characteristics of operational holdings (acre/HH)

S. No.	Land details	Irrigated	UnIrrigated	Total
1	Total Owned land	0.55	3.00	3.55
2	Uncultivated land	0.00	0.03	0.03
3	Cultivated land(Own)	0.55	2.98	3.53
4	Leased-in land	0.00	0.02	0.02
5	Leased-out land	0.00	0.00	0.00
6	**Net Operated Area(1 -2+4-5)**	**0.55**	**3.00**	**3.55**
7	Gross Cropped Area	0.70	3.04	3.74
8	Gross irrigated area	0.70	0.0	0.70
9	Net irrigated area	0.55	0.0	0.55
10	Cropping intensity (%)	127	101	114
11	Irrigation Intensity (%)	127	0.0	127

Under irrigated condition the victims had operated 0.55 acres of land with cropping and irrigation intensity of 127 & 127 per cent per year respectively, while in un-irrigated condition an average HH was found to operate 3 acres of land with cropping intensity of only 101 per cent per year

The major sources of irrigation were found to be tube-well (69.09%) followed by *Nala* (18.18%), canal (10.91%) and open well (1.82%) as per the percentage to total sample area of an average victims (Table 3.4).

Table 3.4: Source-wise distribution of irrigated area

S. No.	Source of irrigation	Total Area in acres(Per HH)	% to total sample area
1	Open well	0.01	1.82
2	Tube well	0.38	69.09
4	Canal	0.06	10.91
5	Others/*Nala*	0.10	18.18
	Total	**0.55**	**100.00**

The practice of leased in land was found to be rare in practice, an average HH was found to cultivate only 0.02 acre of un-irrigated area under lease in land at the rate of Rs. 8000 respectively.(Table 3.5)

Table 3.5: Rental value of leased-in and leased-out land

S. No.		Particulars	Irrigated	Un-irrigated
1	Leased-in	Area in acres per HH	0	0.02
		Rental value Paid per acre in Rs.	0	8000
2	Leased-out	Area in acres per HH	0	0
		Rental value Paid per acre in Rs.	0	0

3.4 Net Income and Expenditure

Agriculture followed by self business, services and wages were found to be main sources of income generation through which 59.95, 17.70, 16.59 and 5.77 per cent of total income (Rs. 43170/year) was found to be generated by an average HH. The majority of HHs reported that income from agriculture was found to be reduced in the reference period of the study. An average HH was found to spend 96.74 per cent total income in food and non-food items.

Table 3.6: Net income and expenditure during 2015-16

S. No.	Sources	Amt. in Rs./HH	% to total	% of HH to Total sample who mentioned that the income has reduced
	A. INCOME			
1	Agriculture	25880	59.95	66
2	Agriculture Wage income	2490	5.77	32
3	Service(salary and pension)	7160	16.59	8
4	Self business	7640	17.70	54
A	Total income (A)	43170	100.00	
	B. CONSUMPTION EXPENDITURE			
1	Food	30240	72.41	96
2	Non-food	11524	27.59	96
B	Total Expenditure(B)	41764	100	
C	Surplus/Deficit(+/ -) A-B	1406		
D	% of Expenditure to income			

The expenditure on food (72.41%) was found to be more as compared to non-food (27.59%) items to the total expenditure (Rs. 41764) in a year. A surplus of Rs. 1406 only was found to be at hand of the victims' families during 2015-16.

3.5 Cropping Pattern and Net Return

Kharif (3.40 acres) was found to be main season of cultivation in which an average HH was found to devote his 91.89 per cent of gross cropped area (3.74 acres). Paddy (99%) was found to be major crops of *kharif* season, while only 1 per cent area was covered under maize crop (Fig. 3.1) and wheat (67%) followed by gram (33%) were found to be major crops of rabi season (Fig. 3.2).

An average HH was found to invest Rs. 8722 (Paddy) and Rs. 5800 (Maize) per acre in cultivation of *kharif* crops, while Rs. 6292 (Wheat) and Rs. 4400 (Gram) per acre in cultivation of rabi crops.

As regards to net return per HH per year is concerned, cultivation of paddy (Rs. 35459) was found to be more remunerative as compared to other crops viz. wheat (Rs. 2055), gram (Rs. 1023) and maize (Rs. 195)

As far as return over the investment of Re. 1.00 is concerned gram (3.33) was found to be a most profitable crop as compared to wheat (2.36), paddy (2.20) and maize (1.68).

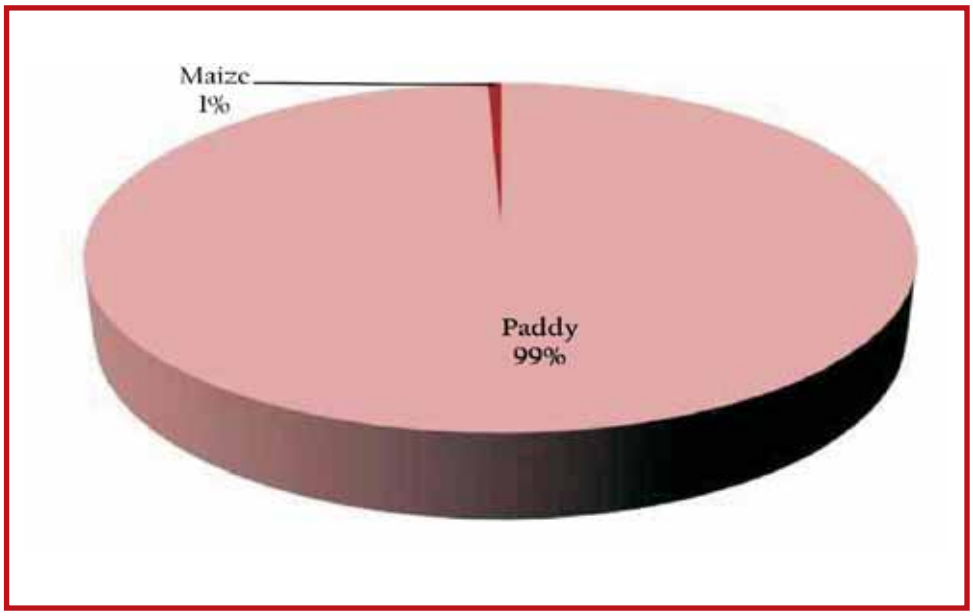

Fig. 3.1: Percentage Share of different *Kharif* Crops

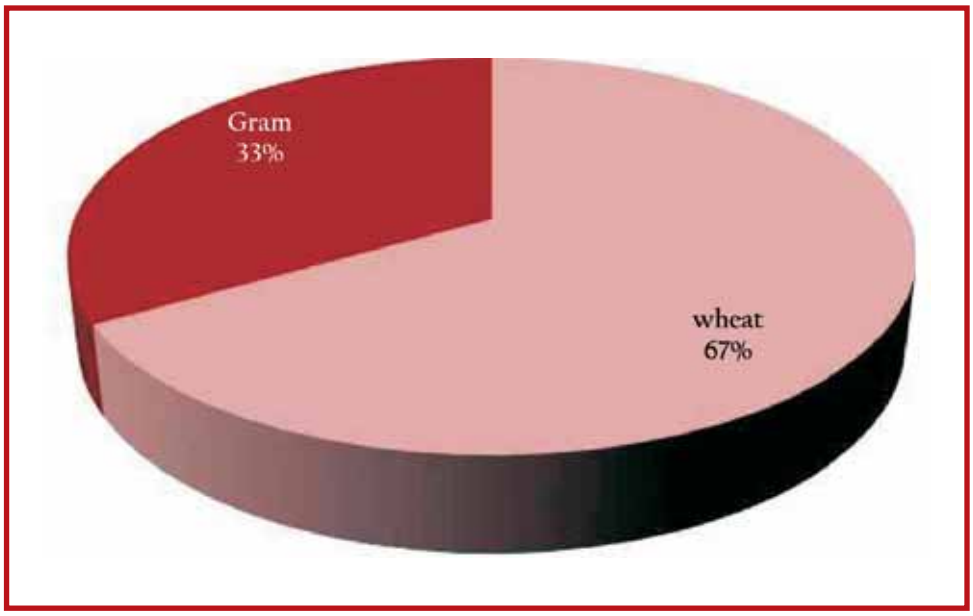

Fig. 3.2: Percentage Share of different *Rabi* Crops

3.6 Details on Credit

Only 4 per cent of victims were found to borrow from institutional (Commercial Banks/RRBs,) and 4 per cent from non-institutional (money lenders) sources of credit in the area under study

Out of total HHs, who borrowed credit from commercial bank/RRBs, 100 per cent borrowed for farming purposes. Whereas in case of non-institutional sources it was for non-farming purpose only. The majority of respondents (92%) did not borrow from the institutional and non institutional sources because mono crop (paddy) culture is dominant and farmers were found to practice subsistence farming rather than modern agriculture in the area under study. They used to sow their own seed and apply minimum inputs in cultivation of crop. It is also found during the course of investigation that borrowing is not in the practice of majority of farmers.

Table 3.7: Cropping pattern and net return received by an average HH

Name of the crop	No. of HH Who have cultivated	Cultivated area in acres (PER HH)	Yield per acre in qtls	Average price received per qtl. (Rs.)	Gross return per acre (Rs.)	Cost of cultivation per acre (Rs.)	Net returns per acre (Rs.)	Net returns per HH (Rs.)
Kharif								
Crop Group-1: Cereals								
Paddy	47	3.38	11	1740	19226	8722	10503 (2.20)	35459
Maize	3	0.02	6	1625	9750	5800	3950 (1.68)	195
Total	**50**	**3.40**	**9**	**1683**	**14488**	**7261**	**7227**	**17827**
Rabi								
Crop Group-1: Cereals								
Wheat	4	0.2	9.6	1550	14854	6292	8563 (2.36)	2055
Crop Group-2: Pulses								
Gram	1	0.1	3.8	3850	14630	4400	10230 (3.33)	1023
Total	**5**	**0.3**	**7**	**2700**	**14742**	**5346**	**9397**	**1539**
Grand Total	**55**	**3.70**	**8**	**2191**	**14615**	**6304**	**8312**	**19366**

Figure in parenthesis shows Benefit Cost Ratio

Table 3.8: Details on credit of sample HHs

S. No.	Source of credit	No. of borrowing HH	Purpose of borrowing HH				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	Amount borrowed per HH of borrowing HHs	No. of HH as a % to borrowing HHs	Amount borrowed per HH of borrowing HHs			
1. Institutional									
a	Commercial Bank/RRBs	2 (4)	100	95000	0.0	0.0	22500	10	100
2. Non-Institutional									
A	Money lender	2 (4)	0.0	0.0	100	60000	26000	14	100
	Grand Total	**4 (8)**	**0.0**	**190000**	**0.0**	**60000**	**31250**	**8.5**	**0.0**

3.7 Summary of the Chapter

All the socio economics parameters were considered while analysing the socio economic profile of the victim and his family. The results of the study revealed that the majority of the victims were found to be male (96%) related to ST categories (56%) followed by other back ward classes (22%), SC (14%) and general categories (8%). They were found *Hindu* in religion (100%) and aged between 31 to 60 years (70%). The majority of them found literate up to primary (54%) followed by matriculation (14%) & middle (10%) school education and married (98%). They all were preformed arranged marriage with in relatives. On an average they had 2 son and 1 daughter. The majority of them had both mother and father (84%). The majority of them committed suicide by hanging (78%) followed by poison consumption (20%) and through self immolation (2%). The majority of them found to be committed suicide at their farm (54%) followed by home (44%) and in pond/*Talab* (2%).

Farming was found to be main occupation of victims' family as all the members of victims' family members were depended on farming as a main source of earning (100%). The majority of victims had nuclear (74%) followed by joint (26%) type of family and had 40 and 39.62 per cent of adult females and males respectively with 20.38 per cent of children at their home. The majority of family members of victims' family were found to be educated up to matriculation (30.2%) followed by middle (30.2%) and higher secondary & above (12.1%) level of education. He had found to be occupied 3.55 acres of operated land for the livelihood of his family. The area covered under different size of holding was found to be maximum in large (39.11%) followed by marginal (29.38%), small (18.85%) and medium (12.55 %), while number of holdings to total sample was found to be dominated by marginal (76%) followed by small (14%), medium (6%) and large (4%).

An average HH had 3.55 acres of operated land out of which only 17.13 per cent (0.55 acres) was found under irrigation with an average cropping and irrigation intensity of 114 and 127 per cent/year respectively. An average HH was found to cultivate 3.74 acres of land in a year. Under irrigated condition the victims had operated 0.55 acres of land with cropping and irrigation intensity of 127 & 127 per cent per year respectively, while in un-irrigated condition an average HH was found to operate 3 acres of land with cropping intensity of only 101 per cent per year. The major sources of irrigation were found to be tube-well (69.09%) followed by *Nala* (18.18%), canal (10.91%) and open well (1.82%) as per the percentage to total sample area of an average victims.

The practice of leased in land was found to be rare in practice, an average HH was found to cultivate only 0.02 acre of un-irrigated area under lease in land at the rate of Rs. 8000 respectively.

Agriculture followed by self business, services and agriculture wages were found to be main sources of income generation through which 59.95, 17.70, 16.59 and 5.77 per cent of total income (Rs. 43170/year) was found to be generated by an average HHs. The majority of HHs reported that income from agriculture was found to be reduced in the reference period of the study. An average HH was found to spend 96.74 per cent of his total income in food and non-food items. The expenditure on food (72.41%) was found to be more as compared to non-food (27.59%) items to the total expenditure (Rs. 41764) in a year. A surplus of Rs. 1406 only was found to remain in the hand of

the victims' families during 2015-16.

Kharif (3.40 acres) was found to be main season of cultivation in which an average HH was found to devote his 91.89 per cent of gross cropped area (3.74 acres). Out of which 99 per cent was occupied by paddy and only 1 per cent by maize in *kharif* season, while wheat (67%) followed by gram (33%) were found to be major crops of rabi season.

An average HH was found to invest Rs. 8722 (paddy) and Rs. 5800 (maize) per acre in cultivation of *kharif* crops, while Rs. 6292 (wheat) and Rs. 4400 (gram) per acre in cultivation of rabi crops. As regards to net return per HH per year is concerned, cultivation of paddy (Rs. 35459) was found to be more profitable as compared to other crops viz. wheat (Rs. 2055), gram (Rs. 1023) and maize (Rs. 195). As for as return over the investment of Rs. 1.00 is concerned gram (3.33) was found to be a more profitable crop as compared to wheat (2.36), paddy (2.20) and maize (1.68).

Only 4 per cent of victims were found to borrow from institutional (Commercial Banks/RRBs,) and non-institutional (money lenders) sources of credit in the area under study. Out of total HHs, who borrowed credit from commercial bank/RRBs, 100 per cent borrowed for farming purposes, whereas all the HHs were found to borrow credit from non-institution sources for non-farming purpose only. The majority of respondents (92%) did not borrow from the institutional and non institutional sources because mono crop (paddy) culture is dominant and farmers were found to practice subsistence farming rather than modern agriculture in the area under study. They used to sow their own seed and apply minimum inputs in cultivation of crop. It is also found during the course of investigation that borrowing is not in the practice of majority of farmers.

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CHAPTER-IV

CAUSES AND AFTER EFFECT OF FARMER SUICIDES

This chapter deals with symptoms observed by family members before suicide of victims, causes of suicide, impact on HH after committing suicide and suggestions given by the respondents of the study area.

4.1 Symptoms Observed by the Family Members

Symptoms observed by family member before suicide of victims were examined and found that the victim was mingling with his/her own family members (64%), community (64%) and neighbours households/friends (68%). He was also consuming food regularly (68%) and sleeping adequately during night (74%) as reported by the majority of HHs, which indicate that in spite of normal behaviour the victims committed suicide and family member were helpless to stop it.

Table-4.1: Symptoms observed by family members before suicide (% of HH)

S. No.	Symptoms Enquired	% of HH who answered Yes To Total
1	Was victim mingling with his/her own family member?	64
2	Was victim mingling with his/her own community?	64
3	Was victim mingling with his/her neighbouring households/friends?	68
4	Was victim consuming food regularly?	68
5	Was victim sleeping adequately during nights?	74

Table 4.2: Social causes of suicide

S. No.	Causes	% of HH to total sample who answered Yes	
		As per respondent	As per neighbors/ Relatives/friends
1. Poverty			
a	APL (22)	0.00	000
b	BPL (60)	0.00	4.00
c	AAY (18)	0.00	10.00
2. Property dispute			
a	Partition of land	4.00	4.00
B	Partition of house	2.00	2.00
c	Partition of jewelleries	0.00	2.00
3. Marriage related issues			
a	Extra marital affairs	28.00	32.00
4. Family problems/Commitments			
a	Social functions,	4.00	4.00
b	Frequent quarrel among the family members	36.00	36.00
5	Illness	44.00	48.00
6	Drug abuse/Alcoholic addiction	58.00	62.00
7	Gambling/betting/chit fund	18.00	10.00
8	Fall in social reputation	24.00	26.00

Figure in parenthesis show percentage of HH under APL, BPL and AAY categories.

4.2 Causes of Suicide

As far as suicides of farmers in the state are concerned various causes of suicide i.e. social farming and indebtedness were examined for the study.

4.2.1 Social Causes

The social causes of suicide includes poverty, property dispute, marriage related issues, family problems/commitments, illness, drug abuse/ alcoholic addiction, gambling/batting/chit-fund and falling social reputation were examined with respective respondents as well as neighbours/ relatives/friends of victims and presented in table 4.2

All the HHs reported that poverty (BPL, AYY) is not a cause of suicide, while only 10 (AYY) and 4 (BPL) per cent of neighbours/relatives/ friends of victims reported that poverty was also a cause of suicide. Although, the percentage of HH. under APL, BPL and AAY was found to be 22, 60 and 18, respectively.

Figures in the parenthesis shows the percentage of HH under APL,BPL & AAY Categories. Property dispute i.e. partition of land and house was found a cause of suicide as reported by only 4 and 2 per cent of respondents and only 4, 2 and 2 per cent of neighbours/relatives/friends of victims respectively. Thus property dispute of land, house and jewellery may also not considered as major cause of suicide in the area under study.

In case of marriage related issues, extra marital affaires were found to be major cause of suicide as reported by 28 per cent of respondents. It was also confirmed by 32 per cent of neighbours/ relatives/ friends of victims respectively.

Family problems/commitments were also taken into consideration, while examining the social causes of suicide. Drug abuse/ alcoholic addiction (58%) followed by Illness (44%), frequent quarrel among the family members (36%), fall in social reputation (24%) gambling/ betting/chit-fund (18%), and social function (4%) were found to be major causes of suicide as reported by the majority of respondents in the area under study. These causes of suicide were also confirmed by the neighbours/ relatives/ friends of victims in same frequency and proportion with minor variation.

Thus, among the social causes of suicides, family problems and commitments followed by marriage related issues were found to be major causes of suicide. In case of family problems/commitment, drug abuse and illness, frequent quarrel among the family members, fall in social reputation were found to be major causes of suicide, while extra marital affairs were found to be major causes under marriage related issues. These were also confirmed by the neighbours/ relatives/friends of victims. Poverty and the society was found to be least affected by poverty and property dispute in the area under study.

4.2.2 Farming Related Causes

Failure of crops, natural calamities and expectation from others were examined for the year 2014-15 and 2015-16 from the respondents and presented in table 4.3.

Table 4.3: Farming related causes of suicides

S.No.	Causes	% of HH to Total sample who answered Yes	
		2014-15	2015-16
1	Failure of crop/s due to infestation of insect pest and diseases	6	4
2	Due to natural calamities/Failure of rainfall/drought	14	18
3	Inability to sell output	4	6
4	Quarrel between the victim & others	16	12
5	Expectations of		
A	Higher output	10	16
B	Higher price	4	0

It is observed from the data that failure of crop due to infestation of insect pest and diseases was found to be a cause of suicide in both the year 2014-15 and 2015-16 as reported by 6 per cent of respondents. Quarrel between the victim and others was found to be major cause of suicide as reported by 16 (2014-15) and 12 (2015-16) per cent of respondents. Natural calamities viz. failure of rainfall and occurrence of drought accidental fire and inability to sell output were also found to be other minor causes of suicides as reported by only 14 and 4 per cent of respondents respectively. Expectation of higher output (10 & 16%) and higher prices of output (4 & 0%) were found to be causes of farming related suicides for the years 2014-15 and 2015-16.

4.2.3 Indebtedness related Causes

Indebtedness related causes of suicides were not found as major causes of suicide for the year 2014-15 and 2015-16 (Table 4.4).

Table 4.4: Indebted related causes of suicides

S. No.	Causes	% of HH to Total sample who answered Yes	
		2014-15	2015-16
1	Indebtedness -Institutional & Non-Institutional		
A	Due to farm equipment's' loan	0	2
B	Due to non-agricultural loan	2	0
C	Due to non-institutional loan	2	2
2	Due to pressure from institutional sources	2	2
3	Due to pressure from non-institutional sources	2	2

However, few respondents reported that suicide would have been committed due to farm equipment loan (0 & 2%), non-agriculture loan (2 & 0%) non-institutional loan (2 & 2%) and pressure created from institutional (2 & 2%) and non-institutional (2 & 2%) agencies in recovery of loan for the year 2014-15 and 2015-16.

It is concluded from the above results that major causes of suicides prevailing in the area under study were found to be social and farming related causes. Among these social related causes were found to be more prominent as compared to farming related causes.

Table 4.5: Ranking of the social, farming and indebted causes of suicides

Particulars	Causes	Ranking
Social causes	Extra marital affairs	IV
	Fall in social reputation	V
	Illness	II
	Drug abuse/Alcoholic addiction	I
	Gambling/betting /chit fund	VI
	Frequent quarrel among family members	III
	Social function	VII
	Partition of land	VIII
	Partition of house	IX
Farming related causes	Failure of rainfall/drought	I
	Inability to sell output	IV
	Quarrel between the victim & others	III
	Expectations of higher output	II
	Failure of crops	V

Drug abuse/Alcoholic addiction followed by iIllness, frequent quarrel among family members, partition of house, extra marital affairs, fall in social reputation, gambling/betting /chit fund, social function and partition of land were found to be social cause prevalent in the study area (Table 4.5). In case of farming related causes failure of rainfall/drought followed by expectations of higher output, quarrel between the victim & others, inability to sell output and failure of crops were found to be major causes of suicides.

4.3 Impact on HH after Committing Suicide by the Victims

As far as the effect on HHs family after committing suicide by the victims is concern it is found that they have lost their earning member of the family (38%), insecurity in the family (42%) family member/s under depression (18%), and Mortgage their property/jewellery etc (12%) were found to be major effect on HH family as reported by the majority of respondents.

Table 4.6: Impact on HH household after committing suicide

S. No.	After effect	% of HH to total sample who answered Yes
1	Agricultural activities stopped	2
2	No earning member	38
3	Schooling of the children stopped	8
4	Family member/s under depression	18
5	Insecurity in the family	42
6	Mortgage property/jewellery etc	12

Schooling of children stopped (8%) and agricultural activities stopped (2%) were found as minor after effect on the HHs after committing suicide by the victims.

4.4. Suggestions to prevent the Suicide in Future

The suggestions given by the respondents to prevent suicide in future were also examined and listed in Table 4.7. The most important suggestions given by the respondent are: a Psychologist should be appointed at least at district hospital for mental patient (92%), crop insurance scheme should be reached at individual level (88%), establishment of rehabilitation centre for drug/alcoholic addiction (82%), increase/declaration of MSP for all crops (78%), creation of non/off-farm level employment opportunities by village levels (72%), compensation for crop damage/losses should at least meet input costs (66%) and skill up-gradation/ capacity building centre must be established at block level. (58%) as reported by the majority of respondents.

The respondents also suggested that suicides can be checked if public awareness should be created for different developmental programmes of the Govt. (48%), supply of better quality inputs (44%), increased role of social institutions (30%), health insurance should be made mandatory with Govt. support for the farming community (22%) and crop/varietal diversification (18%).

4.5 Summary of the Chapter

The causes of suicide and their after effect on family members were examined and found that the victim was mingling with his/her own family/community (64%) and neighbours households/friends (68%). He was also consuming food regularly (68%) and sleeping adequately during night (74%) as reported by the majority of HHs, which indicate that in spite of normal behaviour the victims committed suicide and family member were helpless to stop the suicide.

The study also revealed that among the social causes of suicides family problems and

Table 4.7: Suggestions to prevent the suicides in future

S. No.	Suggestions	% of HH to Total sample who suggested
1	Establishment of rehabilitation centre for drug/alcoholic addiction	41 (82)
2	A Psychologist should be appointed at least at district hospital for mental patient	46 (92)
3	Skill up-gradation / capacity building centre must be established at block level.	29 (58)
4	Creation of non/off-farm level employment opportunities by village levels.	36 (72)
5	Public awareness should be created for difference developmental programmes of the Govt.	24 (48)
6	Increase/declaration of MSP for all crops	39 (78)
7	Crop insurance scheme should be reached at individual level	44 (88)
8	Compensation for crop damage/losses should at least meet input costs	33 (66)
9	Crop/varietal diversification	9 (18)
10	Supply of better quality inputs	22 (44)
11	Health insurance should be made mandatory with Govt. support for the farming community	11 (22)
12	Increased role of social institutions	15 (30)

commitments followed by marriage related issues were found to be major causes of suicide. In case of family problems/commitments, drug abuse (58%) and illness (44%), frequent quarrel among the family members (36%) fall in social reputation (24%), and gambling/betting/chit-fund (18%) were found to be major causes of suicide, while extra marital affairs (28%) was found to be major causes under marriage related issues. These were also confirmed by the neighbours/relatives/ friends of victims.

Poverty and property disputes were not found to be major cause of suicide in the area under study. Quarrel between the victims and others was found to be a major cause of suicide as reported by 16 (2014-15) and 12 (2015-16) per cent of respondents under farming related causes. Natural calamities viz. failure of rainfall and occurrence of drought and inability to sell output were also found to be other minor causes of suicides as reported by only 14 and 4 per cent of respondents respectively. Indebtedness related causes of the suicide were not found as a major causes of the suicide for the year 2014-15 and 2015-16.

The after effect of farmers' suicides were also examined and found that the HHs have lost their earning member of the family (38%), insecurity arrived in the family (42%), family member under depression (18%), mortgage their property/ jewellery etc. (12%) and schooling of children stopped (8%) were found to be major after effect on HH family as reported by the majority of respondents.

The suggestions given by the respondents to prevent suicide in future were also examined and identified that the most important suggestions given by the respondent are: a Psychologist should

be appointed at least at district hospital for mental patient (92%), crop insurance scheme should be reached at individual level (88%), establishment of rehabilitation centre for drug/alcoholic addiction (82%), increase/declaration of MSP for all crops (78%), creation of non/off-farm level employment opportunities by village levels (72%), compensation for crop damage/losses should at least meet input costs (66%) and skill up-gradation / capacity building centre must be established at block level. (58%) as reported by the majority of respondents. The respondents also suggested that suicide can be chacked if public awareness should be created for different developmental programmes of the Govt. (48%), supply of better quality inputs (44%), increased role of social institutions (30%), health insurance should be made mandatory with Govt. support for the farming community (22%) and crop/varietal diversification (18%).

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CHAPTER-V

CONCLUSIONS AND POLICY SUGGESTIONS

Farmers suffer a repeated sense of depression due to the loss of crops, income, land and even the loss of a way of life. Another factor that increases suicides is the potential for social loneliness due to reasons like the loss of communities as well as geographical remoteness. The lack of access to mental health services in rural areas and the stigma attached to treatment is also a contributing factor. Depression arising from exposure to agricultural chemicals/pesticides may increase the risk for mood disorders and ultimately suicide.

Years of economic reforms have given farmers access to expensive and promising technological options; but these reforms have not led to crop insurance, land irrigation, or enough bank loans. These reforms have rendered Indian farmers open to global competition and in order to compete, they were forced to turn to high-cost seeds, fertilizers and pesticides; believing in easier returns. Modified seeds cost nearly twice as much as ordinary ones, necessitating larger loans. Unfortunately for farmers in India, foreign subsidies (such as the United States and the United Kingdom who receive over $18 billion a year in subsidies) have driven down the price of crops (such as cotton) in the global market. In addition, there has been minimal financial support from the government for marginal and small farmers. Many of these farmers don't qualify for bank credit, forcing them to turn to moneylenders who charge up to 20 to 36 per cent interest on them. Consequently, farmers often sign away the title to their land as collateral.

Concerned with the agrarian crisis and farmers' suicides in suicide prone states of India, the Prime Minister on July 1, 2006, announced a rehabilitation package with the goal of mitigating the distress driven condition of farmers. The rehabilitation package aimed at establishing a sustainable and viable farming and livelihood support system through debt relief measures to farmers such as complete institutional credit coverage, crop centric approach to agriculture, assured irrigation facilities, effective watershed management, better extension and farming support services and subsidiary income opportunities through horticulture, livestock, dairying, fisheries and other subsidiary activities. In order to alleviate the hardships faced by the debt driven families of farmers, ex-gratia assistance from Prime Minister's National Relief Fund (PMNRF) 50 lakh per district was also provided. Some other programs to increase of flow of agricultural credit includes Kisan Credit Cards (KCC), revival package for short term cooperative credit structure, concessional interest schemes, interest subvention schemes, interest subvention against negotiable warehouse receipt and so on. All these attempts have helped to reduce farmers' suicides insignificantly overtime in several states. However, farmers' suicides still remain major challenge in India. With this background this study is under taken in one of the major farmers' suicide State viz. Chhattisgarh to analyse the incidence and spread of farmer suicides and to study the causes leading their off & related factors responsible and recommend suitable policies to alleviate the incidence of farmers' suicides. The study confined to Surajpur district which was purposively selected for the study as number of victims were found to be maximum in the State in the year 2014. A village/police station wise list of all the victims (194) was collected from the Superintendent of Police, District Surajpur for the year 2014 and 50 victims (25.8%) have been selected for the study from various villages of the district.

5.1 Conclusions

The main conclusions which were drawn from the study are as follows:

- The study revealed that due to the various agricultural and rural development programme of the Central and State government, farmers' suicides in Chhattisgarh were found to be reduced from 1452 (2001) to 854 (2015) with the magnitude of -87.82 persons per year during the period 2001-15. The present intensity of farmers' suicide (2014-15) was found to be only 20.49 suicides per lakh ha of net sown area & 16.74 suicides per lakh ha of gross cropped area, and only 23.95 farmers' suicides were recorded over per lakh farming family. On the basis of maximum numbers of farmers' suicides, intensity of farmers' suicides per lakh hectare of net & gross cropped area and per lakh of population, Surajpur, Balod, Balrampur, Baloda-Bazar, Raigarh, Bemetara, Surguja, Dhamtari and Gariyaband districts of Chhattisgarh may be considered as hot spot of farmers' suicides in Chhattisgarh.
- The majority of the victims were found to be male (96%) related to ST categories (56%) followed by other back ward classes (22%), SC (14%) and general categories (8%). They were found *Hindu* in religion (100%) and aged between 31 to 60 years (70%). The majority of them found literate up to primary (54%) followed by matriculation (14%) & middle (10%) school education and married (98%). They all were preformed arranged marriage with in relatives. On an average they had 2 sons and 1 daughter. The majority of them had both mother and father (84%) in spite of that they committed suicide by hanging (78%) followed by poison consumption (20%) and through self immolation (2%) at their farm (54%) followed by home (44%) and in pond/talab (2%). Farming was found to be main occupation of victims' family as all the members of victims' family were depended on farming as a main source of earning (100%). The majority of victims had nuclear (74%) followed by joint (26%) type of family and had 40 and 39.62 per cent of adult females and males respectively with 20.38 per cent of children at their home. The majority of family members of victims' family were found to be educated up to matriculation (30.2%) followed by middle (30.2%) and higher secondary & above (12.1%) level of education. He had found to occupy 3.55 acres of operated land out of which only 17.13 per cent (0.55 acres) was found under irrigation with an average cropping and irrigation intensity of 114 and 127 per cent/year respectively. An average HH was found to cultivate 3.74 acres of land in a year. The practice of leased in land was found to be rare in practice.
- Agriculture followed by self business, services and agriculture wages were found to be main sources of income generation through which 59.95, 17.70, 16.59, and 5.77 per cent of total income (Rs. 43170/year) was found to be generated by an average HHs.
- *Kharif* (3.40 acres) was found to be main season of cultivation in which an average HH was found to devote his 91.89 per cent of gross cropped area (3.74 acres) occupied by paddy (99%) and maize (1%) while, wheat (67%) and gram (33%) were found to be major crops of rabi season.
- An average HH was found to invest Rs. 8722 (paddy) and Rs. 5800 (maize) per acre in cultivation of *kharif* crops, while Rs. 6292 (wheat) and Rs. 4400 (gram) per acre in cultivation of rabi crops. As regards to net return per HH per year is concerned, cultivation

of paddy (Rs. 35459) was found to be more remunerative as compared to other crops viz. wheat (Rs. 2055), gram (Rs. 1023) and maize (Rs. 195). Borrowing is not in the practice of majority of farmers.

- Among the social causes of suicides, family problems and commitments followed by marriage related issues were found to be major causes of suicide. In case of family problems/commitments, drug abuse (58%) and illness (44%), frequent quarrel among the family members (36%) fall in social reputation (24%), and gambling/betting/ chit-fund (18%) were found to be major causes of suicide, while extra marital affairs (28%) was found to be major causes under marriage related issues. Poverty and property disputes were not found to be major causes of suicide in the area under study.
- The after effect of farmers' suicides were also examined and found that the HHs have lost their earning member of the family (38%), insecurity arrived in the family (42%), family member under depression (18%), mortgage their property/ jewellery etc. (12%) and schooling of children stopped (8%) were found to be major after effect on HH family as reported by the majority of respondents.
- The suggestions given by the respondents to prevent suicide in future were also examined and identified that the most important suggestions given by the respondent are: a Psychologist should be appointed at least at district hospital for mental patient (92%), crop insurance scheme should be reached at individual level (88%), establishment of rehabilitation centre for drug/alcoholic addiction (82%), increase/declaration of MSP for all crops (78%), creation of non/off-farm level employment opportunities by village levels (72%), compensation for crop damage/losses should at least meet input costs (66%) and skill up-gradation / capacity building centre must be established at block level. (58%) as reported by the majority of respondents.

5.2 Policy Suggestions

- It is clear from the above that the prominent causes of farmers' suicide in Chhattisgarh as recognised by the majority of the respondents were found to be family problems, illness drug abuse/alcoholic addiction, fall in social reputation, extra martial affairs and quarrel between victims and others. None of farmers was found to commit suicide due to poverty. The main problems were found to be lack of access to mental health services in rural areas and shame attached to treatment, lack of rehabilitation centres for drug and alcoholic addiction and lack of off/non farm income.
- The Government of Chhattisgarh is very sensitive towards various issues related to farming community. Apart from various agriculture and rural development programms of State and Central governments, various programms also running in the State for the benefit of farmers viz. farmers prosperity programms, establishment of farm equipment services centres, up-gradation in efficiency of agriculture labourers overall agricultural development programme through incentive for seed production, niger production and sugarcane development production, organic farming mission, crop demonstration programme, enhancement of paddy area/productivity through SRI, *Rabi* crops demonstration programme for increasing double cropped area, promotion to oil seed, pulses and maize instead of summer paddy, demonstration on transplanted paddy and *shakambhari yojana* for increasing intensity of irrigation and promotion of vegetables production in marginal and small farmers'

farms. In spite of all these facts it is found during the investigation that majority of farmers are not responsive about the programmes/schemes running in the State for their benefits/welfare. Hence, efforts should be made for awareness among them in wider scale along with evaluation to identify the reasons that why farmers are not in a position to take the advantages of programmes/schemes running for their benefits? In spite of all these facts it is found during the investigation that majority of farmers are not responsive about the programmes/ schemes running in the State for their benefits/ welfare. Hence, efforts should be made for awareness among them in wider scale along with evaluation to identify the reasons that why farmers are not in a position to take the advantages of programmes/schemes running for their benefits?

- Although, none of the farmer in the area under study was found to commit suicide due to indebtedness but on the basis of reviews indebtedness was found to be a major cause of farmers' suicide. It is also observed during the course of investigation that the farmers who committed suicide were found to have poor repaying capacity and risk bearing ability. Therefore utmost care should be taken before sanctioning of loan to the farmers.
- The government should also remove the bottlenecks and increase access programme/ services in remote areas. In addition to these a psychologist must be appointed in Govt. Hospitals and rehabilitation centre for drug abuse and alcoholic addiction should be established at least at block level particularly in identified hot spot of farmers' suicides districts of the state. Efforts should also be made so that Crop insurance scheme should reach at individual level and health insurance should be made mandatory with Govt. support for the farming community. A campaign should also be launch for crop/varietal diversification in various agro climatic regions of Chhattisgarh for this role of various social institutions must be increased in future.
- The Government of Madhya Pradesh has taken initiative and became leading State in the country by creating Happiness Ministry. The Government of Chhattisgarh can also think in line of Madhya Pradesh and should think seriously to create Happiness Ministry for the wellbeing of their citizens /farmers.
- Govt. should also think twice keeping in mind the benefits realized should reach to the last man of the society while finalising the programme and taking decisions regarding declaration of MSP, import & export duties etc. The proper and adequate care should be taken while implementing the programme so that farmer should not be affected badly and take decision to commit suicides. For this crop based decision taken by the Government and its shocks on farmers' must be analysed well in advance and should be mapped with suicide hot spot so that pro active, quickly and prompt action can be taken to save not only life of the farmers' but to protect their family members from unforeseen shock.

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Annexure-I

Coordinator's Comments on The Draft Report and Action Taken in Final Report

1. **Title of the draft report examined: Farmer Suicides in Chhattisgarh**
2. **Date of receipt of the Draft report:** 07, January 2017
3. **Date of dispatch of the comments:** 24, January,2017
4. **Chapter-wise comments.**

Chapter 1:

- 1.3 Research Methodology: Justification for selection of one district may be given. It would have been better if at least two districts were selected for the study.

  Action: Justification for selection of one district has been given in research methodology.
- Kindly adhere to the format sent by us in the case of table 1.3 as it helps in consolidation of state reports and accordingly modify the write-up.

  Action: It has been done as suggested.

Chapter 2:

- Kindly adhere to the table2.2 & 2.3 formats sent by us as it helps in consolidation of state reports and accordingly modify the write-up.

  Action: The data related to month wise farmer suicides and compensation were not made available, it has been mentioned in 1.4 limitation of the study.

Chapter 3:

- The percent figures be given in two decimals in Table-3.1.

  Action: It has been done as suggested.
- Season-wise cropping pattern following the table format sent by us be used in Table-3.7.

  Action: It has been done as suggested.
- Only 4 per cent of victims were found to borrow from institutional (Commercial Banks/RRBs,) and 4 per cent from non-institutional (money lenders) sources of credit in the area under study. What about 92 per cent of the farmer's financial source? Kindly strengthen the results and discussion in this section.

  Action: It has been done as suggested.
- Kindly revise the summary of this Chapter.

  Action: It has been done as suggested.

Chapter 4:

- All the per cent figures be given in two decimalsin Table-4.2. In Table 4.2, APL, BPL and AAY all cannot be zero. They have to belong to one or the other category. Please check the data and revise the table accordingly considering the data.

  Action: It has been done as suggested. Respondents belong to APL, BPL and AAY categories has been mentioned in table 4.2. Although, none of them reported that poverty was the cause of committing suicide by the victim.

Chapter 5:

- Several tables and write-ups of Chapter-5 are repetition of first, second, third and fourth chapters. For instance, the objectives of study and methodology which are discussed in Chapter-I and is again discussed in Chapter-5. Kindly avoid repetitions.
  Action: It has been done as suggested.

5. General comments

- The report has adhered to the outline provided except for a couple of tables as mentioned in chapter-wise comments. However, repetition of informationbe avoided.

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 can be sent to us at the earliest as it helps in consolidating the state reports.

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Annexure-II

Number of Farmers' Suicide in Surajpur district of Chhattisgarh in the year 2014.

पुलिस अधीक्षकों से प्राप्त जानकारी अनुसार 01 जनवरी 2014 से 23.12.2014 तक किसानों द्वारा आत्महत्या की जानकारी

	जिला	ऋण के कारण किसानों द्वारा आत्महत्या	फसल खराब होने के कारण किसानों द्वारा आत्महत्या	जमीन विवाद के कारण किसानों द्वारा आत्महत्या	बीमारी/शराब प्रवृत्ति/परिवाविक/व्यक्तिग एवंअन्य कारणों से किसानों द्वारा आत्महत्या के कुल प्रकरण	योग
1	रायपुर	0	0	0	1	2
2	चलोदा बाजार	1	1	1	103	105
3	महासमुव	0	0	0	23	23
4	धमतरी	0	0	0	44	44
5	गरियाबंद	0	0	0	35	35
6	रेल रायपुर	0	0	0	0	0
7	बिलासपुर	0	0	0	0	0
8	रायगढ़	0	0	0	54	54
9	जाजगीर	0	0	0	9	9
10	कोरबा	0	0	0	0	0
11	मुंगेली	0	0	0	0	0
12	दुर्ग	1	0	0	13	14
13	राजनादगांव	0	0	0	18	18
14	कबीरधाम	0	0	0	19	19
15	बेमेतरा	0	0	0	52	52
16	बालौद	0	0	0	143	143
17	सरगुजा	0	0	0	50	50
18	जशपुर	0	0	0	32	32
19	कोरिया	0	0	0	18	18
20	बलरामपुर	0	0	0	141	141
21	सूरजपुर	0	0	0	194	194
22	जगदलपुर	0	0	0	0	0
23	दतेवाड़ा	0	0	0	0	0
24	कांकेर	0	0	0	0	0
25	बीजापुर	0	0	0	0	0
26	नारायणपुर	0	0	0	2	2
27	सुकमा	0	0	0	4	4
28	कोडागांव	0	0	0	0	0
	योग	2	2	2	955	959

(पी.आर.के. सिंह)
निरीक्षक
जनता शिकायत शाखा
अअवि. पुमु. नया रायपुर

Annexure-III

Number of farmers' suicide and Net Sown Area, Gross Cropped Area and Population of Farm Families in different districts of Madhya Pradesh. (2011)

	Name of the district	No. of farmers' suicide	Net Area Sown	Cropped Area	Population of Farm Families
1	Balod	143	177370	257565	169935
2	Baloda-Bazar	105	234951	291670	195623
3	Balrampur	141	155152	180993	133733
4	Bastar	0	173295	179018	121591
5	Bemetara	52	225705	353720	142311
6	Bijapur	0	65966	66049	66504
7	Bilashpur	0	233938	291030	171001
8	Dantewada	0	102597	104443	76338
9	Dhamtari	44	146530	233751	135435
10	Durg	14	147146	190437	80095
11	Gariyaband	35	140135	167118	82289
12	Janjgir-Champa	9	257330	286321	281266
13	Jashpur	32	242720	256480	226866
14	Kabirdham	19	186182	267711	167662
15	Kanker	0	212530	231040	194018
16	Kondagoan	0	131573	137923	162881
17	Korba	0	130871	141079	113071
18	Koriya	18	105728	118452	118498
19	Mahasamund	23	267977	303122	139199
20	Mungeli	0	127975	209680	105690
21	Narayanpur	2	33009	33599	44389
22	Raigarh	54	254304	287010	208313
23	Raipur	2	164113	225177	105367
24	Rajnandgoan	18	343732	446960	342116
25	Sukma	4	103440	104535	89051
26	Surajpur	194	157306	180406	158251
27	Surguja	50	159165	182604	173303
	Total	959	4680740	5727893	4004796

Annexure-IV

Interview Schedule used for collecting data
Farmer Suicides in Chhattisgarh

सन्दर्भ अवधि रू जुलाई 2015–फरवरी 2016 (खरीफ व रबी 2015–16) अनुसूची संख्या.....

A.सामान्य जानकारी			
1	गाँव	6	अन्वेषक का नाम
2	तहसील / तालुका	7	साक्षात्कार की तिथि
3	जिला / ब्लॉक रीवा	8	राज्य मध्य प्रदेश
4	पीड़ित का नाम	9	प्रतिवादी का नाम
5	पीड़ित के साथ प्रतिवादी का रिश्ता	10	संम्पर्क न.

B. पारिवारिक विवरण

क्र.स.	पीड़ित के परिवार के सदस्यों के नाम	पीड़ित के साथ रिश्ता	पु. / म.	उम्र	स्कूली शिक्षा मुख्य के वर्ष
1	पीड़ित				
2					
3					
4					
5					

नोट : कृषि तथा कृषि से संबंधित गतिविधियाँ = 1; सेवा (वेतन और पेंशन) = 2; स्व–व्यवसाय = 3; अन्य (बताएं) = 4; बेरोजगार = 5

a) परिवार का प्रकार (संयुक्त = 1 एकल =2)

b) घर (गांव में = 1, खेत में = 2

c) सामाजिक समूह (अनुसूचित जाति = 1; अनुसूचित जनजाति = 2; ओबीसी =3, सामान्य = 4)

d) धर्म (हिंदू = 1; मुस्लिम = 2; ईसाई = 3; अन्य (बताएं) ..... = 4):

e) क्या पीड़ित / पीडिता शादीशुदा था, (हाँ = 1; नहीं = 2): ..... यदि हाँ, तो विवाह का प्रकार (अरेंज मैरिज = 1; लव मैरिज = 2): .....; (संबंधियों में = 1, गैर संबंधियों में= 2): .....

C. भूमि से संबंधित जानकारी

क्र.स.	भूमि का प्रकार	सिंचित (एकड़)	वर्षा आधारित (एकड़)	भूमि के टुकड़ों कि संख्या	सिचाई के स्रोत *	किराया (मूल्य / एकड़)	मृदा की गुणवत्ता (अच्छी=1, / औसत =2,खराब =3)
1	स्वयं की कुल भूमि						
2	किराये पर ली गई						
3	किराये पर दी गई						
4	अ–कृषित भूमि						
5	कुल						

* सिचाई के प्रमुख स्रोतः– (कुआँ =1,नल कूप =2,तालाब =3 नहर =4, अन्य =5)

D. कृषि और गैर कृषि शुद्ध आय का ब्यौरा

क्र.स.	स्रोत	संदर्भ अवधि के दौरान शुद्ध आय (रु)	आपको लगता है कि आपकी आय पिछले 5 वर्षों में बड़ी है? (हाँ=1/नहीं=2)	यदि कोई टिप्पणी हो
1	कृषि			
2	कृषि मजदूरी आय			
3	डेयरी और पशुपालन			
4	मुर्गी पालन			
5	मछली पालन			
6	सेवा (वेतन/पेन्शन)			
7	स्व–रोजगार			

नोट : स्रोत निर्दिष्ट *

E. उपभोग लागत

क्र.स.	विवरण	संदर्भ अवधि	आपको लगता है कि आपकी लागत पिछले 5 वर्षों में बड़ी है? (हाँ=1/नहीं=2)	यदि कोई टिपण्णी हो
1	खाद्य			
2	अखाद्य			

F. फसल पध्दति (जुलाई 2015 से फरवरी 2016)

क्र.सं.	मौसम/फसल	क्षेत्र (एकड)		सिंचाई स्रोत कोड *	कुल उत्पादन (क्विंटल)		उत्पादन लागत	बेची गयी मात्रा (क्विंटल)		किसे बेचा		औसत मूल्य (रू/क्विंटल)	
		सिंचित	वर्षा आधारित		मुख्य	उप उत्पाद		मुख्य	उप उत्पाद	मुख्य	उप उत्पाद	मुख्य	उप उत्पाद
	खरीफ												
1													
2													
	रबी												
1													
2													
	वार्षिक/जायद												
1													
2													

*नोटः– मुख्य स्रोत संकेत, कुआँ = 1, नल कूप = 2, नहर = 3, तालाब = 4 और अन्य = 5.
** जिसे बेच गया–कमिशन एजेंट = 1, थोक व्यापारी = 2, आधुनिक रिटेल चौन (रिलायंस, मोर, सफल आदि) = 3 सहकारिता = 4, अन्य किसान = 5, अन्य (विशेष) = 6

G. संदर्भ अवधि के दौरान राज्य और केंद्र सरकार की योजनाओं से सहायता के प्रकार को निर्दिष्ट करें

क्र.स.	कार्यक्रम	सहायता के प्रकार (जैसे–इनपुट आदि)	सब्सिडी की राशी (रू)
1			
2			

H. पिछले 5 वर्षों के दौरान आप की स्थिति में सुधार हुआ है अथवा बद्त्तर हुई है या कोई परिवर्तन नहीं है

क्र.स.	मापदंड परिवर्तन की स्थिति *	यदि कोई टिपण्णी हो
1	सामान्य आर्थिक स्थिति	
2	विपणन सुविधा के उपयोग	
3	प्रचलित कीमतों के बारे में जानकारी	
4	सड़क और परिवहन की सुविधा	
5	इनपुट वितरण प्रणाली	
6	बिजली के लिए उपयोग (मात्रा और गुणवत्ता)	
7	इनपुट कि गुणवत्ता (बीज ,खाद, अन्य)	
8	संचार सुविधायें	
9	कृषि विस्तार सुविधायें	
10	संस्थागत ऋण सुविधा	
11	गैर–संस्थागत ऋण सुविधा	
12	बिचोलियाओं का अस्तित्व में आना	
13	बाजार की इंटरलाकिंग (उत्पाद–अन्य)	
14	*	

H. पिछले 5 वर्षों के दौरान आप की स्थिति में सुधार हुआ है अथवा बद्त्तर हुई है या कोई परिवर्तन नहीं है।

क्र.स.	मापदंड	परिवर्तन की स्थिति * यदि कोई टिपण्णी हो
1	सामान्य आर्थिक स्थिति	
2	विपणन सुविधा के उपयोग	
3	प्रचलित कीमतों के बारे में जानकारी	
4	सड़क और परिवहन की सुविधा	
5	इनपुट वितरण प्रणाली	
6	बिजली के लिए उपयोग (मात्रा और गुणवत्ता)	
7	इनपुट कि गुणवत्ता (बीज ,खाद, अन्य)	
8	संचार सुविधायें	
9	कृषि विस्तार सुविधायें	
10	संस्थागत ऋण सुविधा	
11	गैर–संस्थागत ऋण सुविधा	
12	बिचोलियाओं का अस्तित्व में आना	
13	बाजार की इंटरलाकिंग (उत्पाद–अन्य)	
14	*	

सुधार = 1, बद्त्तर हो गयी = 2, कोई परिवर्तन नहीं = 3 मापदंड निर्दिष्ट करें ।

I. आत्महत्या कि घटना से पहले परिवार के सदस्यों द्वारा उसमे देखे गये परिवर्तन।

क्र.स.	लक्षण	हाँ =1 / नहीं =2
1	पीड़ित द्वारा अपने परिवार के किसी सदस्य के साथ मिलने–जुलने कि कोशिश की थी?	
2	पीड़ित / पीडिता का अपने समुदाय में मिलना दृजुलना था?	
3	पीड़ित / पीडिता का अपने मित्रोंध पडोसिओं के साथ मिलना दृजुलना था?	
4	पीड़ित / पीडिता नियमित रूप से भोजन लेता था?	
5	पीड़ित / पीडिता नियमित रूप से रात में सोता था?	
6	अन्य यदि कोई	

J. आत्महत्या कि विधि तथा जगह।

विधिः जहर खाकर =1, फांसी लगाकर=2, नदी / कुआँ में कूदकर=3, बिजली लगने से=4, आत्मदाह करके =5, रेलवे ट्रैक पर =6.....जगहः घर =1, खेत पर =2, लॉज / होटल =3, अन्य=4.....

K.आत्महत्या के सामाजिक कारण।

क्र.स.	कारण	प्रतिवादी हाँ=1 / नहीं=2	पड़ोसियों / रिश्तेदारों / दोस्तोंः हाँ=1 / नहीं=2
1	गरीबी		
a	एपीएलः गरीबी रेखा से ऊपर		
b	बीपीएलरू गरीबी रेखा से नीचे		
c	अंत्योदय अन्न योजना		
2	संपत्ति विवाद		
a	जमीन का बिभाजन		
b	घर का विभाजन		
c	आय का विभाजन		
d	गहनों का विभाजन		
e	अन्य (निर्दिष्ट करें)		
3	विवाह से संबंधित विबाद		
a	दहेज को लेकर विबाद		
b	विवाह से जुड़ा अन्य कोई विबाद		
c	तलाक		
d	प्यार विफलता		
e	अन्य (निर्दिष्ट करें)		
4	परिवार की समस्याओं / प्रतिबद्धताओं		
a	सामाजिक कार्य		
b	बेटी की शादी		
c	बेटे की शादी		
d	परिवार के सदस्यों के बीच अक्सर झगड़ा		
e	अन्य (निर्दिष्ट करें)		
5	बीमारी *		
6	नशीली दवाओं के सेवन / शराब की लत		
7	जुआ / सट्टेबाजी / चिटफंड		
8	सामाजिक प्रतिष्ठा में गिरावट		

नोटः *एड्स / एसटीडी = 1; कैन्सर = 2; पक्षाघात = 3; पागलपन / मानसिक बीमारी = 4; अन्य लंबी बीमारी = 5; लंबी बीमारी / के परिवार के सदस्य / एड्स / एसटीडी / कैंसर एस = 6; अन्य (बताएं) = 7; # प्रतिवादी से डेटा संग्रह के पूरा होने के बाद पड़ोसियों / रिश्तेदारों / दोस्तों द्वारा भरा जाना।

L. खेती से सम्बंधित आत्महत्या के कारण।

क्र.स.	कारण	सन्दर्भ अवधि 2014–15 हाँ=1/नहीं=2	(2015–16) हाँ=1/नहीं=2
1	**फसलों का खराब होना**		
	a. कीट और रोगों = 1		
	b. सिचाईं के लिये पानी कि अनउपलब्धता = 2		
	c. अन्य कारण ..... = 3		
2	**प्राकृतिक आपदाओं के कारण**		
	a. चक्रवात प्रभाव = 1		
	b. अति वर्षाध्सूखा = 2		
	c. आकस्मिक आग का लगना = 3		
	d. अन्य ..... = 4		
3	**उत्पाद बेचने में असफलता**		
4	**कुआँ में पानी का न होना**		
5	**पीड़ित/पीडिता का किसी के साथ झगडा**		
6	**अन्य कोई उम्मीद :**		
	a. उच्च उत्पादन		
	b. उच्च कीमत		
	c. ऋण माफी		
	d. संस्थागत ऋण		
	e. गैर–संस्थागत ऋण		
7	**विस्तार सेवाओं का अभाव**		
8	**बेचे गये उत्पाद का समय पर भुगतान न होना/ किस्तों में मिलना**		
9	**खेती फसल के लिये बीमा**		

M. ऋणग्रस्तता के कारण आत्महत्या

क्र.स.	कारण	सन्दर्भ अवधि 2014–15 हाँ=1/नहीं=2	(2015–16) हाँ=1/नहीं=2
1	ऋणग्रस्तता – संस्थागत और गैर–संस्थागत		
	a. ऋण फसल के कारण		
	b. कृषि उपकरणों के ऋण के कारण		
	c. गैर कृषि ऋण के कारण		
	d. गैर–संस्थागत ऋण के कारण		
2	संस्थागत स्रोतों से दबाव के कारण		
3	गैर–संस्थागत स्रोतों से दबाव के कारण (मुख्य रूप से साहूकारों)		

N. क्रेडिट विवरण

क्र.स.	एजेंसी का नाम	उधार ली गई राशि (रु.)	ऋण का उद्देश्य	ब्याज/ प्रतिवर्ष(%)	बकाया ऋण राशि (रु.)	अतिदेय के लिए कारण
1	संस्थागत					
	a. सहकारिता सोसायटी/बैंक					
	b. कामर्सिअल बैंक					
	c. अन्य (निर्दिष्ट करें)					
2	गैर–संस्थागत					
	a. भूस्वामी					
	b. कृषि साहूकार					
	c. व्यावसायिक साहूकार					
	d. व्यापारी और कमीशन एजेंट					
	e. रिश्तेदार और दोस्त					
	f. अन्य (निर्दिष्ट करें)					

O. आत्महत्या की घटना के बाद घर में स्थिति।

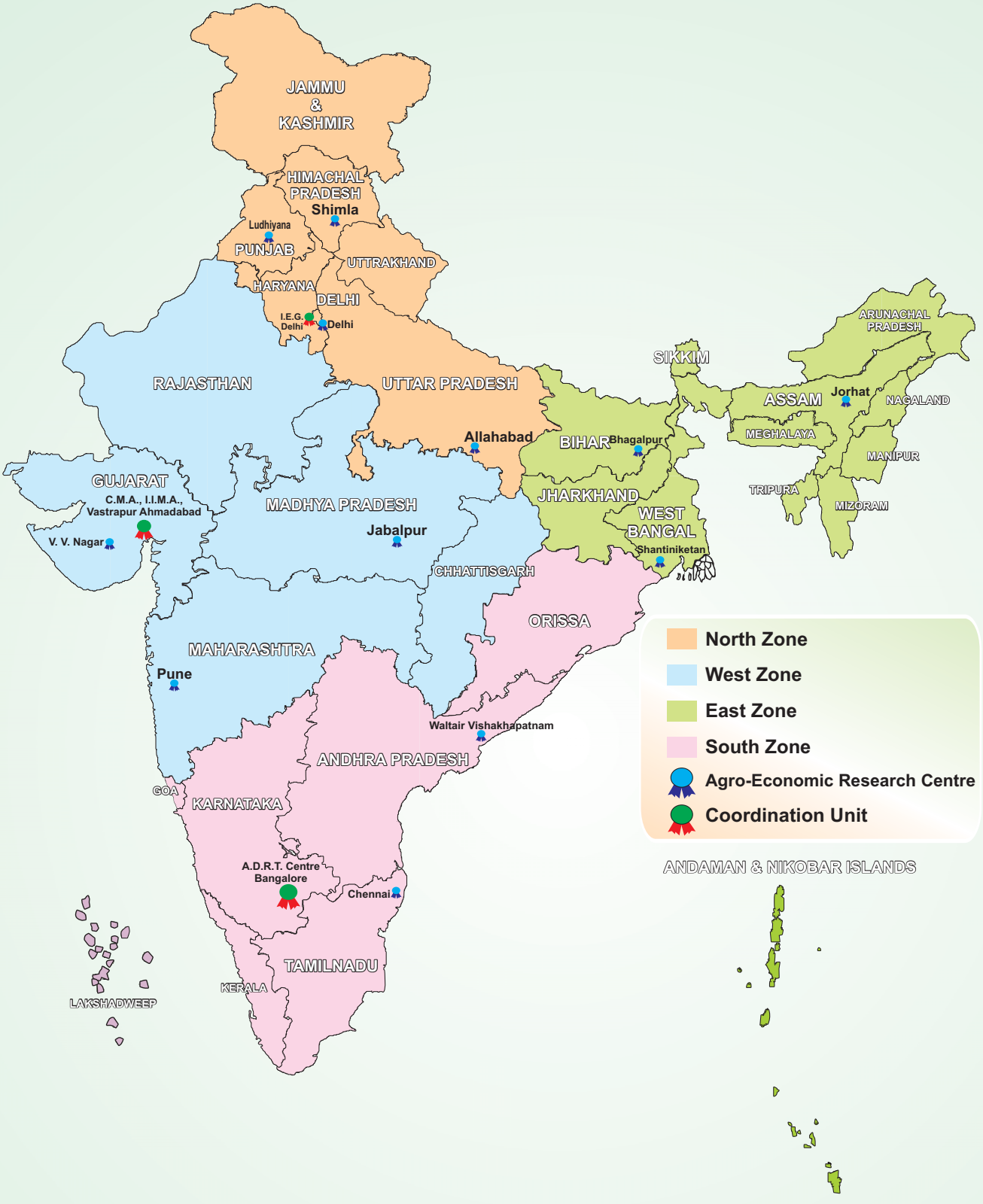
क्र.स.	घटना के बाद की स्थिति	आत्महत्या वाले परिवार का कथन	यदि कोई टिप्पणी हो) (हाँ=1,नहीं=2)
1	कृषि गतिविधियां बंद कर दी गयी		
2	कमाऊ सदस्य नहीं रहा		
3	बच्चों की शिक्षा बंद कर दी गयी		
4	जमीन बेचना पड़ा		
5	घर बेचना पड़ा		
6	अन्य संपत्ति बेचनी पड़ी (निर्दिष्ट करें)		
7	बेटे / बेटी की शादी स्थगित करनी पड़ी		
8	परिवार के सदस्य गंभीर रूप से बीमार हो गये		
9	परिवार के सदस्य सदमे में चले गये		
10	परिवार में असुरक्षा		
11	अन्य (निर्दिष्ट करें)		

P. क्या यह आत्महत्या रुक सकती थी? हाँ/नहीं यदि हाँ तो सुझाव दो:

1.
2.
3.

Q. भविष्य में कृषकों द्वारा आत्महत्या न की जाये (सुझाव दें)–

1.
2.
3.



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