

(c) Insult suffered at the hands of creditors for defaulting on loans. The main reason is heavy indebtedness, failed investments and a highly sensitive and weak mind-set that was unable to withstand the pressure of creditors.

Policy formulations should be made by the state to solve the problems of tenant farmers and implementation of tenancy reforms to save them from distress. Establishment of seed bank/ seed villages in every mandal at the district. These may be short term remedies. We need a long term policy which will not heavily burden the government. It may include drought proofing of agriculture, creation of more ancillary economic activities that could yield supplementary incomes, a credit mechanism which will (a) Eliminate private lending (b) Properly suit the repayment capacity of borrowers, (c) Back by technical advice that will prevent failure of investments, input delivery system that ensures quality of inputs, an effective crop insurance scheme to cover all crops, a farmer welfare authority should be set by each and every state government with considerable farmers welfare fund to provide social security system for the farmers. This body should be headed by a professional (not bureaucrats) in order to design and implement efficiency three core components of social security system viz., Farmers' Pension Scheme, Farmers' Health Insurance schemes, Farmers' children support Scheme.

Rural non-farm and non-crop sectors have to be promoted in order to diversity the rural income base which will act as a buffer in the event of crop failure and reduce income uncertainties. Agriculture should be agro-processed and linked with industry in order to promote long run processing industry, which will generate huge employment in rural areas besides improving the farmers' income.

An insurance linked institutional credit covering short term and long term agricultural needs will in all probability remove the possibility of suicides.

Farmer Suicides in Chhattisgarh: Causes and Consequences

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The study was confined to Chhattisgarh State. Trend of farmer suicides in Chhattisgarh was observed for the period of 2001 to 2015 and presented in. 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. 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. 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 percent) have been selected for the study from various villages of the district. 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 percent) and neighbours households/friends (68 percent). The study also revealed that among the social

causes of suicides family problems and commitments followed by marriage related issues were *found* to be major causes of suicide. Poverty and property disputes were not found to be major cause of suicide in the area under study. Indebtedness related causes of the suicide were not found as 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 percent), insecurity arrived in the family (42 percent), family member under depression (18 percent), mortgage their property/jewellery etc. (12 percent) and schooling of children stopped (8 percent) were found to be major after effect on HH family as reported by the majority of respondents.

Farmer Suicides in Telangana

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Being a grave socio-economic problem in India, farmer suicides are examined in Telangana. All the marginal and small farmer groups are facing this problem in the selected districts of Medak and Warangal. All the sample households are drawn into this grave catastrophe due to indebtedness (88 percent), poverty (86 percent), and the failure of bore-wells (100 percent), and the recurrent droughts (100 percent) in the area. The post-suicide picture of these families reveals the very pathetic and deprived conditions like the absence of security and subsistence to the family, the stopping of cultivation and the education of the children.

It is easy to nullify the private traders sway over the prices and mismanagement of the market through the regulated market. The 'Commodity Supply Credit System' may be introduced through the sale of the farmer and the purchases of the government/or the record of the selling of the farmer. The present 'business agent' may be turned into the full-time banking supporting personnel. At the mandal/block level, 'Farm and non-farm employment Development Cell' may be started to integrate the human and natural resources. The government is to undertake the bore-well irrigation development through financial and technical support. 'Village level Secular Counselling centre' may be crystallised to do the secular, scientific and spiritual services to the farmers. The post-suicide measures are to be recast through the panchayats.

Farmer Suicides in Uttar Pradesh

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The livelihood of majority of population of rural areas is still depended on the agriculture. The agriculture is also a gamble of monsoon. Agriculture is uncertain and un-predictions occupation. The drought, floods, heavy rains, hail storm are common phenomena in the country. These are causes of failure of crops. On account of failure of crops the indebtedness is also increasing among the farmers. More than 70 percent of total farmers of the country are marginal and small farmers