Analyzing The Burden of Indebtedness on Farmer Suicides

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Abstract

Individuals residing in rural regions of India primarily derive their income from the agricultural sector. The effect on their life is significant. Census data from 2022 shows that 70% of India's farmers fall into the "small and marginal" category. Small and marginal farmers are given loans by banks and private moneylenders. The main objective of the inquiry is to identify the factors that cause these kinds of disasters to happen. The National Crime Record Bureau's secondary data is utilized in this descriptive analysis. A large number of farmer suicides are associated with widespread agricultural suffering in the nation, according to the results. An estimated 135,748 farmers in India committed suicide between 2010 and 2022. In 2022, Maharashtra, Telangana, and Madhya Pradesh had a significant number of farmer suicides due to debt or bankruptcy. Fasal Pradhan Bima Yojana, the largest government contribution to crop insurance, is a recent policy tool aimed at reducing farmer suicides in India. Farmers' suicide crisis cannot be handled by relief packages. Shifting policy focus from ‘corporates first’ to ‘farmers first’ can significantly reduce farmer suicides in India. Farm revival should be a priority for public policy through livelihood-enhancing and sustainable agriculture.

Keywords: Agricultural crisis, hardship, economic circumstances, farmer suicides.

1. INTRODUCTION

Agricultural labourer’s and farmers are the only significant occupational groups whose living and working conditions are almost exclusively agrarian [1]. Their unique quality sets them apart from other occupational groups. Consequently, it is critical to have an in-depth understanding of the characteristics of rural areas in relation to healthcare [2]. In 2014, 1,31,666 people in India took their own lives, according to the National Crime Records Bureau (NCRB). Suicides among these individuals reached 12,360 among farmers. When the suicide rate rises inside a certain social group, it's usually a sign that external factors are acting as a selective pressure on that entity [3]. The reason behind this is that the suicide rate is a reflection of society as a whole. There is a wide range of types of these factors, including those that are economic (such as a crop that is consistently unsuccessful and debt), demographic (such as family structure), and psychological (such as mental illness) [4]. People in rural areas, especially those whose main occupation is farming, tend to ignore mental health issues and the services that can help. A quarter of all health-related disorders are attributed to mental health issues [5]. Farmers in India often struggle with mental health issues, which can stem from a variety of sources. Think about things like changes in lifestyle, changes in income, failed crops, natural disasters (such floods and droughts), economic slump, unemployment, social isolation, and increased insecurity [6]. Suicides by hundreds of farmers across India since the mid-1990s add to the mounting evidence that economic uncertainty has a negative impact on mental health [7-9]. Due to globalization and the rise of multinational corporations, new forms of rivalry have arisen for small-scale firms [10]. producers whose products are losing money due to falling sales prices, which in turn causes a domino effect of issues including low seed quality and banks' lack of support [11]. According to the poll, a personal health condition was reported by 21% of the deceased. Out of these, 26 percent, or six cases, were individuals who had some kind of mental health issue. Health problems become more severe when the economy is in a poor state because it makes it more difficult to seek medical attention [12].

Farmers in many developing countries are under a tremendous deal of stress and worry due to the fact that they are in debt to loan shark financial institutions [13]. Although data on the incidence of mental health issues among farmers is unavailable, reports indicate that 5.4% of male farmers in India take their own lives. Modern mental health care may be more difficult to access for individuals residing in remote areas [14]. More than half of India's population lives in rural areas, making them particularly vulnerable to the staffing and funding crises that plague the country's mental health and other medical treatment facilities. Those living in rural regions,

especially farmers, have a lower likelihood of seeking assistance for mental health concerns. [15]. This is especially the case for those who reside in more remote places.

2. LITERATURE REVIEW

Behere, et.al. [2020] [16] explained the suicide rates in rich and developing nations have climbed for decades, increasing public health concerns. The surviving is devastated. Rural people encounter issues urbanites do not know about. Poor healthcare, living standards, hard labour, and unsafe conditions are examples. Agriculture is suicide-risky during monsoon. Pesticide access, drug and alcohol misuse, and fewer doctors and emergency rooms increase rural suicide rates. Everyone now commits rural agricultural suicide. Financial problems, family issues, and pesticide availability are major rural suicide reasons, and farmers are increasingly threatened. An important, preventable public health issue is suicide. Government actions have changed. A number of rural financial stress prevention programs exist. Rural mental health programs began. The causes of rural suicide are examined in this section. The history, causes, contemporary state, and prevention of farmer suicide have been investigated.

Singh, et.al. [2018] [17] analysed farmers' suicides embarrass society as the providers of sustenance, farmers' suicide factors require immediate attention due to the arduous labor they perform. Rising farmer suicides in the country. Complex farmer suicides surge. Failure to handle this serious issue could cause tragedy and high national costs. Agriculture provides over 65%. National farms are found. In summer and winter, farmers work 24/7. Farming for life. They love fieldwork and have no complaints. Fieldwork, planting, crop maintenance, harvesting, and sales are farming. Many factors contribute to farmer suicides, including but not limited to: monsoon failure, high levels of debt, insufficient government policies, public mental health, personal and family problems, natural disasters (such as floods and droughts), GMOs, low-quality pesticides, non-farming losses, low prices for agricultural products, stress from family and other responsibilities, and too few counselling services. Possible solutions include more accessible, low-interest financing, multi-cropping, agro-based businesses, technology grants to small and marginal farmers, education campaigns, improved water management, crop insurance, and other sources of income.

Swami, et.al. [2020] [18] examined the Debt rises Most evidence shows Indian farmer suicides. Individual, household, societal, climatic, institutional, and market factors produce debt. Individually, these characteristics are most commonly associated with debt. Farmers address health-threatening crop failure, socioeconomic, and climatic issues. The literature disregarded the link between these adaptive ways toward indebtedness and farmers' suicide, which would have prevented suicide. Adaptation and indebtedness contributed to farmer suicides, which in turn were influenced by community, climate, credit, and market factors. A complex correlation was examined by employing structural equation modelling on 400 cultivators hailing from 15 villages in Vidarbha and Marathwada, Maharashtra. Several factors impact farmers' thoughts of suicide, including their age, level of experience, health, community-oriented aspects (such water tanks, lakes, and wells), credit factors (like moneylenders), views on climate change, and market forces. That is critical to comprehend all elements prior to advising the government or decision-makers, according to the findings. Agriculture community debt and suicidal ideation decreased with adaptation.

Purc-Stephenson, et.al. [2023] [19] described farming was linked to occupational pressures that increase the risk of suicide among farmers. Investigating stress management risk factors and protective variables is needed after recent farmer suicides raise public health concerns. In recent years, qualitative analysis on farmer suicide has developed, providing a detailed account of the life leading up to suicide that quantitative surveys cannot. Investigators asked the farmers' partners, families, and coworkers about what might have averted or minimized their suicide. A conceptual model was created to demonstrate the interplay between farm culture, work-life pressures, and mental health.

Rohit, et.al. [2020] [20] explained the five reasons contribute to high farmer suicide rates in India, according to the report. The average yield per hectare, household expenditure, loans

given to farmers, the ratio of net irrigated to net planted land, the proportion of crops cultivated for food grain against non-food grain, and other factors all have a role in producing farmer suicide rates. The analysis incorporates panel data for all 28 states spanning from 2001-2002 to 2017-2018. Reducing farmer suicides had no discernible effect on household spending or the food-to-non-food crop ratio, but improved crop yields, more credit for farmers, and a higher ratio of net irrigated to net planted land did. Based on the investigation, which additionally highlights the annual escalation in farmer suicides, it recommended that governmental agricultural policies be revised to provide financial and social assistance to farmers, thereby reducing their propensity to commit suicide. The analysis indicates that there may be a role for local Chinese policies in India.

Kaur, et.al. [2019] [21] examined Punjabi farmers' despair and suicidal thoughts. A snowball sample of 400 distressed farmers was chosen. Agriculture was sampled in various Punjab areas. The investigator collected data using a self-structured questionnaire. Farmers were examined for depression and suicide thoughts using the Beck Depression Inventory-II and Modified Scale. Most disturbed farmers were male and under 31–45. Small farmers with 5–8 family members made up over 50%. 89% have substantial debt of various denominations. Many reported minimal suicide ideations and about one third suffered major depression. Age dramatically reduced suicidal thoughts. Family size, tube wells, and gender worsen depression. Overall livestock number negatively and strongly corresponds with depression and positively with suicide thoughts, the investigation showed. Medical and mental health treatments are necessary for early and successful depression alleviation. Depression and suicide ideas cost emotional, societal, and economic costs that treatment cannot alleviate, thus early interventions are needed.

Younker, et.al. [2021] [22] analysed mental illness and suicide among farmers are global issues. Investigators, legislators, physicians, and communities have developed solutions. Farmer mental health therapy' efficacy and limits were examined over 50 years. There were 92 publications on mental health for farmers included in the final comprehensive analysis. Programs for mental health literacy that incorporate paraprofessional and peer support were the subject of publications in both Australia and the US. Out of the 56 empirical evaluations, 21 were quantitative, 11 qualitative, and 5 were synthesises of current investigations. Qualitative, non-experimental investigations have concluded that the outcomes of community-based and agroecological interventions, programs that promote mental health literacy, and those that provide peer and paraprofessional support are all effective. Only one treatment included a control group, and the majority of treatments were not tested under rigorous conditions. Findings regarding program-type efficacy are limited due to the absence of a comprehensive analysis and the heterogeneity among trials. Comprehensive, multi-component programs and tailored approaches, together with a more substantial scientific base, should be the focus of farmer mental health interventions, according to this review.

Table 1: **Comparison table**

Author	Study Focus	Result/finding
Behere, et.al, [2020]	Examined suicide rates in rich and developing nations, with a focus on rural agricultural suicide. Explored causes, contemporary state, and prevention of farmer suicide.	Identified major reasons for rural suicide, including financial problems, family issues, and pesticide availability. Highlighted the need for preventive public health measures.
Singh, et.al, [2018]	Analyzed the causes of farmer suicides in the context of the importance of agriculture to society. Finished talking about things like the failed monsoon, the national debt, the government's bad policies, and family concerns. Proposed solutions,	Emphasized the urgency of addressing farmer suicides due to their significant contribution to agriculture. Proposed various solutions, including financial support and technological advancements for small and marginal farmers.

	including low-interest finance, multiple cropping, and awareness generation.	
Swami, et.al, [2020]	Investigated the link between debt and Indian farmer suicides, focusing on individual, household, societal, climatic, institutional, and market factors. Used structural equation modeling on farmers in Maharashtra to understand the complex relationship between adaptation, indebtedness, and suicidal ideation.	Found that factors such as age, experience, disease, community-oriented factors, credit issues, climate change perception, and market factors influence farmers' suicidal ideation. Emphasized the importance of considering all these elements when advising government or decision-makers.
Purc-Stephenson, et.al, [2023]	Explored the occupational pressures linked to farming that increase the risk of suicide among farmers. To understand suicide, surveyed spouses, relatives, and coworkers qualitatively. Built a model to show how mental health, work-life balance, and farm culture interact with one another.	Highlighted occupational pressures as a significant risk factor for farmer suicide. Qualitative investigations detailed suicide causes that quantitative surveys can miss. The conceptual model aimed to better understand elements that could prevent or mitigate farmer suicides.
Rohit, et.al, [2020]	Examined the factors contributing to high farmer suicide rates in India using panel data from 2001–2002 to 2017–2018. Focused on net irrigated area, average yield, household expenditure, loan advanced, and food grain vs. non-food grain crop proportions.	Researchers discovered that farmer suicide rates decreased when net irrigated area, average yield, and farmer credit all increased. Household expenditures and the proportion of food to non-food crops had no appreciable effect. Addressing the economic and social issues faced by farmers was a recurring theme throughout the speech.
Kaur, et.al, [2019]	Examined the despair and suicidal thoughts among Punjabi farmers using a snowball sample of 400 distressed farmers. Used Beck Depression Inventory-II and Modified Scale for assessment. Investigated factors such as family size, debt, depression, and livestock numbers.	Found that small farmers with substantial debt and larger family sizes experienced more depression. Overall livestock numbers strongly correlated with suicide thoughts. Highlighted the need for medical and mental health treatments for early and successful depression alleviation.
Younker, et.al, [2021]	examined 92 farmer mental health publications spanning 50 years in order to analyze mental illness and suicide among farmers worldwide. The benefits and limitations of several facets of farmer mental health therapy are investigated, including mental health literacy, peer and paraprofessional support, and community-based interventions.	Psychological health literacy training, community-based and agroecological interventions, and paraprofessional and peer support were proved to be successful in the investigation. Defended the use of tailored strategies and all-encompassing initiatives to address farmers' mental health concerns.

3. RESEARCH METHODOLOGY

The central focus of the investigation express in this descriptive piece of work pertains to the examination of the phenomenon of farmer suicides in India. Information acquired from the National Crime Record Bureau (NCRB) in New Delhi is used as a secondary source of information. The information that was gathered up until 2022 is included in the data that was used for this analysis. Descriptive analysis is an approach that entails the synthesis and assessment of data with the intention of offering valuable insights into a particular occurrence or issue. The purpose here is to learn how many farmers in India commit suicide and what trends there are. An examination of the dynamics and likely causes of farmer suicides will be facilitated through the utilization of data obtained from the National Crime Reporting Bureau (NCRB), a reputable source of national crime statistics. This method makes it possible to conduct an exhaustive investigation of the issue, which supplies policymakers, researchers, and other stakeholders who are interested with finding a solution to this urgent situation with knowledge that is insightful and useful.

4. RESULT

A new analysis by the National Crime Records Bureau examined the Indian fatalities in 2022, including both accidental and suicide cases. The table presents data on the number of farmer suicides over a span of twelve years, from 2010 to 2022, with corresponding counts for each year. In 2010, the recorded number of farmer suicides was 15,964, which decreased to 10,600 in 2020. Following this, the trend shows an increase in farmer suicides over the next two years, with 11,290 reported in 2021 and 11,100 in 2022. The subsequent years from 2013 to 2019 also depict fluctuations in the number of farmer suicides, with counts ranging from 10,281 to 12,360. The highest count during this period was in 2010, while the lowest was in 2019. This data highlights the varying trends in farmer suicides over the years, indicating periods of both increase and decrease. Understanding these trends is crucial for policymakers and stakeholders to develop targeted interventions and support systems aimed at addressing the underlying factors contributing to farmer distress and suicides, thereby working towards mitigating this concerning issue.

Table 2: Number of Farmer Suicides in India

Year	No. of Farmer Suicides
2010	15964
2011	14027
2012	13754
2013	11772
2014	12360
2015	12602
2016	11379
2017	10900
2018	10301
2019	10281
2020	10600
2021	11290
2022	11100

Table 3: Percentage Share of States/UT in Farmer Suicides during 2022

State	Total Farmer Suicides
Maharashtra	3000
Telangana	178
Madhya Pradesh	641
Chhattisgarh	431
Karnataka	310
Others	998
Total	5665

The table 3 provides information regarding the aggregate count of farmer suicides in India's various states, with an additional category denoted as "Others" for states that are not specifically enumerated. Karnataka, Maharashtra, Telangana, Madhya Pradesh, and Chhattisgarh are among the states that are enumerated. At 3000, Maharashtra has the highest incidence of farmer suicides among states; Karnataka follows with 310, Madhya Pradesh with 641, Chhattisgarh with 431, and Telangana with 178. The category labeled "Others" comprises 998 farmer suicides from additional states that were not specifically mentioned. A cumulative sum of 5,665 suicides among farmers was reported during the specified time period in these states and others. Figure1 illustrates this.

Poverty, property disputes, marital and family issues, farming-related challenges (e.g., crop failure, inability to sell), illness, substance abuse and addiction, social disgrace, bankruptcy and debt (arising from loans for farm equipment, crop equipment, and non-agricultural purposes), unidentified factors, and other causes have been categorized by the NCRB as contributing factors to farmer suicide.

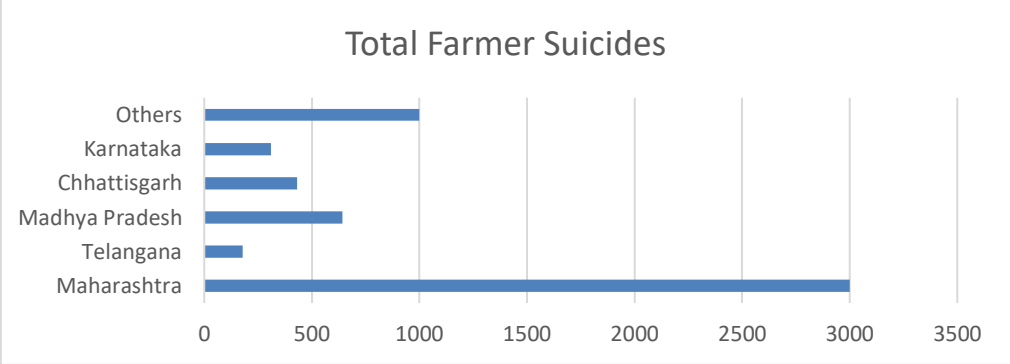

Figure 1: Graphical percentage of States/UT in Farmer Suicides during 2022

The number of farmer suicides in each Indian state is depicted in Figure 1 as a line graph. These are 2015-specific figures. Pradesh, Chhattisgarh, Maharashtra, Telangana, and Karnataka are the states that have the highest incidence of farmer suicides. With 3,000 farmer suicides, Maharashtra had the greatest incidence rate. Chhattisgarh had 431, while Madhya Pradesh had 641 and Telangana had 178. India followed with 1,197. Several factors contribute to the complexity of farmer suicide, which must be duly acknowledged. Negative agricultural product prices, debt, crop failure, and mental health issues are a few of the factors that have been associated with farmer suicide.

Table 4 Percentage of Major Causes of Farmer Suicides in India during 2022

Cause	Total Suicides
Bankruptcy or Indebtedness	1275
Family Problems	1248
Illness	952
Crop Failure	990
Farming Related Issues	983
Marriage Related Issues	68
Other Causes	26
Unknown Causes	80
Total	5614

The table 4 provides information regarding the causes of suicides as a whole. With a total of 1275 reported cases, "Bankruptcy or Indebtedness" emerges as the primary cause of suicide. "Family Problems" follows closely behind with 1248 cases, whereas "Crop Failure" and "Illness" also contribute significantly to suicides, accounting for 952 and 990 cases, respectively. Furthermore, "Farming Related Issues" comprise 983 cases, which serve as an indication of the diverse obstacles that farmers encounter in direct correlation with their vocation. "Marriage Related Issues" accounted for 68 cases, "Other Causes" for 26 cases, and

"Unknown Causes" accounted for 80 cases. The sum of these factors accounts for the 5,614 reported suicides in total. Financial hardship, familial conflicts, health concerns, and occupational obstacles are among the most significant elements of the data that highlight the multifaceted nature of the causes of suicide. Comprehending these causes is critical in order to effectively implement support systems and interventions that target the fundamental problems and mitigate the likelihood of similar catastrophes in the future.

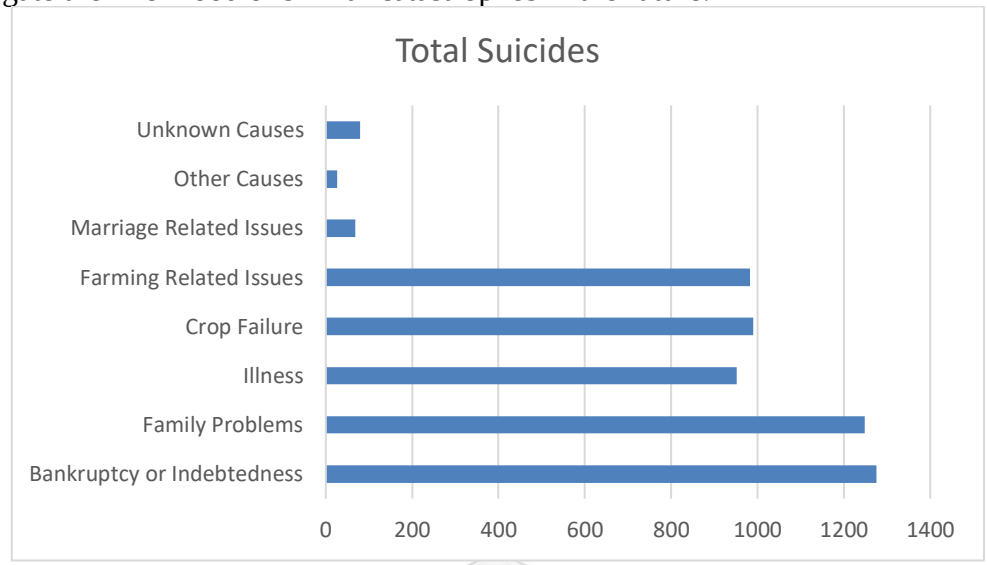

Figure 2: Graphical Percentage of Major Causes of Farmer Suicides in India during 2022

Figure 2 ,displays the number of suicides in the US by cause, however it's vital to remember that the data's source is unknown and might not be trustworthy. As per the Centers for Disease Control and Prevention (CDC), mental health conditions, including but not limited to anxiety, depression, and bipolar disorder, are the prevailing risk factors associated with suicide. Substance addiction, chronic pain, and a prior history of suicide attempts are additional risk factors. This graph also illustrates additional potential contributors to suicide, including challenges in interpersonal relationships, financial constraints, and health-related issues. It is critical to bear in mind that suicide is a multifaceted problem devoid of a singular cause.

Table 5 Age Group wise Percentage Share of Farmer Suicides in India During 2022

Age Group	Total Suicides
Below 18	10.21%
18-30	59.11%
30-45	54.35%
45-60	31.92%
Above 60	15.34%

The table 5 shows suicide rates by age group. Suicidal tendencies are most prevalent among individuals aged 18 to 30, comprising 59.11% of all reportable cases. Subsequently, 54.35 percent of suicides occur among those aged 30 to 45, indicating that a sizeable proportion of those in this age bracket are confronted with distress that results in such lamentable outcomes. Furthermore, that is worth noting that individuals aged 60 years and above comprise 15.34% of the overall suicide toll, whereas the age group of 45 to 60 years accounts for 31.92%. Unbelievably, 10.21% of suicides occur among those under the age of 18, highlighting the distressing reality that even young people encounter obstacles that motivate them to take such drastic measures. Gaining knowledge about the manner in which suicides transpire among various age groups imparts significant insights into the demographic characteristics of such incidents, thereby facilitating the development of support systems and interventions that are tailored to the particular requirements of distinct age cohorts and alleviate the elements that contribute to suicidal tendencies.

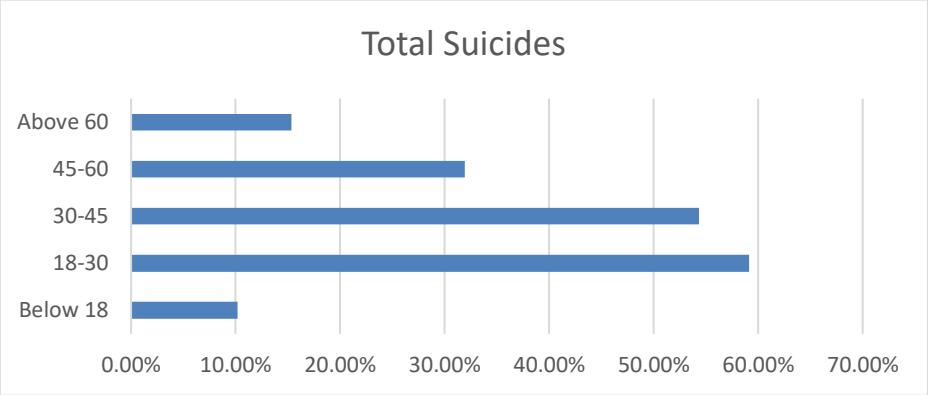

Figure 3: Age Group wise Percentage Share of Farmer Suicides in India During 2022

In Figure 3, line graph that breaks down the total number of suicides in the US by age group. The displayed data seems to be from 2022. The y-axis represents the suicide rate as a percentage, whereas the x-axis represents various age categories. The maximum percentage of suicides (approximately 31.92%) occurred among those aged 45 to 60, as determined by the graph. The following greatest proportion (approximately 59.11%) belonged to those aged 18 to 30. Suicide rates among those aged 60 and under were significantly lower, at approximately 15.34% each. Suicide is a multifaceted problem that is significantly influenced by various contributing factors. Suicide has been associated with concerns such as substance addiction, mental health issues, relationship difficulties, and financial difficulties.

Many factors have contributed to the recent spate of farmer suicides in India. These include neoliberal agricultural policies, the minimum support price disasters, a huge backlog in irrigation, the introduction of genetically modified crops that are both water- and money-intensive, increasing input costs for seeds, fertilizer, and pesticides, the diversion of irrigation water away from farms and toward power plants and industries, insufficient farm support services, insufficient crop insurance, middlemen's manipulation of prices, reliance on unofficial sources of funding, and political indifference from the government. In light of this tragic trend, the government has established multiple commissions to probe the causes of farmer suicides and other farm-related hardships, and it has also proposed debt relief programs. The following laws have been passed: the Agricultural Debt Waiver and Debt Relief Scheme, 2008 (which established the Kisan Credit Card and wrote off a portion of distressed farmers' loan principal and interest), the Kerala Farmers' Debt Relief Commission (Amendment) Bill, 2012, the Kerala Farmers' Relief Package, 2010 (which established a marriage fund for community marriages and made it illegal for non-licensed money lenders to seek loan repayment), the Special Livestock Sector and Fisheries Package, 2013, and the Maharashtra Relief Package, 2010. The Bima Yojana is a relatively new policy effort in India that aims to reduce the number of farmer suicides. That is a redesigned, strong, and well-considered crop insurance program that has removed all obstacles to effectively address farmers' crop losses. Firstly, in comparison to previous crop insurance plans, the premium that farmers must pay is incredibly modest. Farmers will now only have to pay a consistent premium of two percent for all Kharif crops, down from the previous 2.5–3.5 percent, and 1.5 percent for all Rabi crops. This removes the possibility of variations in rates among crops and districts during a given season. Historically, the premium for both commercial and horticultural crops was 5%; however, this was based on an actuarial basis, and when all risks were included, it was often quite expensive. Crucially, the government will pay the remaining payment in order to fully insure farmers against crop loss due to natural disasters. As a result, the government's cap on premium payments under the flagship crop insurance program has been removed, which previously led to low claims payments to farmers. One other important aspect is that flooding is now covered under localized risk cover for the first time. In India, the insurance plan will now cover losses incurred after harvest due to rain and hailstorms. This was limited to areas that were vulnerable to cyclones in the past. In addition, the insurance plan provides payment

to farmers who are forced to postpone planting due to natural disasters such as floods, unusually heavy rainfall, hailstorms, and cyclones. Mobile and satellite technologies have been emphasized as a means of enabling precise evaluation and prompt settlement of claims.

The government's proposed solution to the problem of farmer suicides was ineffective because it prioritized debt relief above substantial expenditures in agricultural infrastructure aimed at enhancing farmers' quality of life. According to M.S. Swaminathan's recommendations, public policy should concentrate on increasing farmers' net incomes in order to significantly increase the economic viability of farming; provide support services such as affordable access to seeds, electricity, machinery, fertilizers, and adequate institutional credit; implement appropriate trade policy and price mechanisms to increase farmer incomes; and implement appropriate risk management measures to ensure that farmers receive adequate and timely compensation. Efforts to reduce farmer suicides in India should focus on increasing public understanding of early warning signs of suicidal behavior, as suicide is a complex and multi-faceted phenomenon.

CONCLUSION

The rural farming situation in India, particularly among those classified as small and marginal, is a matter of great concern, as indicated by the distressing prevalence of farmer suicides. The aforementioned fatalities are indicative of systemic challenges prevalent in the agricultural industry, which are further compounded by economic instability, crop failures, debt, and insufficient support structures. The distressing truth confronted by farmers is exposed by the data analysis performed by the National Crime Record Bureau, which documents a staggering 135,000 suicides that occurred from 2010 to 2022. Maharashtra, Telangana, and Madhya Pradesh are notable for their notably high rates of farmer suicides, which are frequently ascribed to financial difficulties and insolvency. Although governmental endeavors such as the Fasal Pradhan Bima Yojana attempt to mitigate the hardships faced by farmers, they fail to adequately tackle the fundamental structural issues at play. A paradigm shift in policy emphasis is urgently required; the welfare of producers must take precedence over corporate interests. Enhancing agricultural infrastructure, ensuring resource accessibility, and implementing risk management strategies are critical for improving the quality of life for farmers and reducing the incidence of suicides. Furthermore, it is critical to implement public awareness initiatives and enhance the availability of mental health resources in order to effectively mitigate the psychological impact of stressors associated with farming. India can endeavor to ensure a sustainable and equitable agricultural industry that puts the welfare of its rural population first by putting in place holistic policies that address the multidimensional nature of farmer misery.

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