



## OUR HERITAGE

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**"GRCF Dubai International Conference On Sustainability And Innovation In Higher Education, Engineering Technology, Science, Management And Humanities"** Organised by  
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# "A study of farmer suicide in Maharashtra problems and Measures "

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### **Abstract:**

*The Maharashtra is one of the most developed States in India but still facing the problems of farmer suicide therefore the researcher want to know the problem regarding farmer in Maharashtra. The study is conducted on the basis of secondary data as well as discussion method with the selective cases in Maharashtra. The study is focusing on the reasons and the problems of farmers in Maharashtra. The Maharashtra is suffering from the farmer suicide problems from the last decade of the years hence it important to know the problems and causes behind the problems to overcomes. The research paper is going to find the situations and problems of farmers and the causes behind the suicides in Maharashtra.*

**Design and Methodology:** *In the present paper researcher study about farmer suicides in Maharashtra and its impact as well as causes behind the suicide. The researcher also focused on the variation of farmer suicide in various districts of Maharashtra. The research is based on secondary as well as primary data collected from the Sangamner village. The research methodology is used to find the basic problems of Farmers in Maharashtra as well as variations in incidents of farmer suicides. Secondary data taken from the Data bank of RBI as well as premade literature.*

**Findings:** *from the present study major finding are as follows*

- 1. Farmer Suicides main reason is the uncertainty of the climate.*
- 2. There are some other social issues are also responsible for the farmer suicides in Maharashtra. Like Marriage loan traditions etc.*
- 3. Second Major conclusion is that there are several schemes are enforced by the government but the farmers are not aware about those schemes.*
- 4. The Famer Suicides in Maharashtra is gradually increasing*



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**Research Limitations:** *The present study is only focused on the farmers suicides in Maharashtra and its causes and remedies. There is some data is missing and not get and maintained by the any data banks.*

**Keywords:** *Farmer Suicide, Schemes, Agriculture Maharsashtra, Farm/Agriculture Accounting*

### 1.1 Introduction:

The India is a developing country and still not finds the appropriate solution for farmer. Indian Agriculture is still 70% of people cultivates without use of technology and better method. The farmers in India still cultivate their farm in traditional way and equipment. Problem is so big of farmer suicide because of 70% Indian economy have the agriculture and agriculture based occupations therefore it is important to avoid the farmers from committing suicides.

The condition of the most of the farmers is very shocking because of nearly 75 % -80% of the farmers in India belong to Marginal and small farmers category .The agriculture supports nearly 50 percent of the employment but contributes only 15 percent to the Gross Domestic Product (GDP). Everyday there is news coming on farmers suicides from different parts of the country. The India Agriculture is depends upon the rain falls and farmer do not have some types of equipments and techniques therefore they cannot fight against drought and flood or other problems regarding the agro.

In 2014 the National crime Bureau reported that 5650 farmer committed suicide and in the year 2018 2,761 farmers committed suicide in 2018, the number was 2,917 in 2017. The higher farmer suicide recorded in year of 2004 that was 18241.

### 1.2 Objectives :

1. To study the problem of farmer suicides in Maharashtra
2. To know the causes of the farmer suicides in Maharashtra
3. To study district wise density of farmer suicides in Maharashtra.
4. To suggest the remedies on the Farmer Suicides

## 2. Literature Review

Srijit Mishra (2008 ) resulted that the low returns and declining profitability is responsible for the farmer suicides in India and it also recommended that Risk management in agriculture should address yield, price, credit, income or weather related uncertainties among others. Jonathan Kennedy and Lawrence King (2014) focused on the political economic of farmer suicides in India it find that liberalization affected on farmer productivity and the social status. Khan, M.T,Joshi, P.K, Khurana, R., Kishore, A. 2018 studied about the watershed treatment and concluded that the watershed reduced the yield loss due to drought by more than 30 percent it is a good remedy for improvement to the farmer economical situations. Kumar Daksh , Varsha Kumari , Anjani Kumari 2018 made research on the drought risk assessment and state that Standardized Precipitation Index is powerful tool to control the drought . Dr. Murugan and Dr. Sivagnanam jothi( 2018) make focuse on the farmer suicides in India it state that the social psychological traditional and other factor influences to the farmer suicides in India.

## 3. Research Methodology :



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The following research methodology is use for the present study

**3.1 Research Design :** The present study is want to find the numerical farmer position in Maharashtra for this the whole Maharashtra information collected to analyze the farmer suicides of various District of Maharashtra. The discussion is made with farmers to know the reasons and the impact of the famer suicides in Maharashtra

### 3.2 Data Collections:

**Primary Data:** The researchers conducted discussion and interviews were conducted with the villager and farmers in Sangamner tahsil.

**Secondary Data:** secondary data is collected from various Annual Report, books and other official documents were collected from the website of RBI and Other sources of secondary data were internet, journals, and books.

### 3.3 Sampling Plan:

The sampling is selected from the Ahmednagar district and specially in Sangamner Taluka.

### 3.4 Limitations :

The present study is going to focused on farmer suicides in Maharashtra only and with selected sampling. The secondary data is collected from the 2010 to the 2018 years only .

## 4. Farmers Suicides in Maharashtra :

The basic problem of Farmers in Maharashtra is farmer suicides and whole family of the farmer is being suffer from the this decision. The condition of the most of the farmers is very shocking because of nearly 75 % -80% of the farmers in India belong to Marginal and small farmers category .The agriculture supports nearly 50 percent of the employment but contributes only 15 percent to the Gross Domestic Product (GDP). Everyday there is news coming on farmers suicides from different parts of the country. The India Agriculture is depends upon the rain falls and farmer do not have some types of equipments and techniques therefore they cannot fight against drought and flood or other problems regarding the agro.

In 2014 the National crime Bureau reported that 5650 farmer committed suicide and in the year 2018 2,761 farmers committed suicide in 2018, the number was 2,917 in 2017. The higher farmer suicide recorded in year of 2004 that was 18241.

There are several Scheme were launched by government of India as well as State government. The major decisions are as follows.

### 4.1 Schemes for Agriculture in India:

1. **Soil health and care scheme:** the Scheme launched in 2015 for caring the soil it s nutritious.
2. **National Mission for Sustainable Agriculture (NMSA):** It aims at promoting Sustainable Agriculture through climate change adaptation measures, enhancing agriculture productivity especially in rained areas focusing on integrated farming, soil health management, and synergizing resource conservation. Under this scheme 8 schemes were launched related to soil, seed, forest, organic farming, rainfalls, and fertilizer quality control etc.



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3. **Neem Coated Urea:** This is the scheme related to enhance the availability of urea and cost control of fertilizers
4. **Pradhan Mantri Krishi Sinchai Yojana (PMKSY):** This scheme launched in 2015 with moto ‘har khet ko pani’ . this scheme is for water network, irrigations supply chains.
5. **Paramparagat Krishi Vikas Yojana (PKVY):** This scheme is motivates to develop traditional or organic farming.
6. **National Agriculture Market (e-NAM) :** The scheme provides e-marketing platforms for all farmers. This scheme is IT developed scheme for better pricing, transparency and competition to enable farmers to get improved remuneration for their produce moving towards ‘One Nation One Market’.
7. **Micro Irrigation Fund :** this scheme works initiative fund initial Corpus of Rs.5,000 crore for setting up of a dedicated “Micro Irrigation Fund” (MIF) with NABARD under Pradhan MantriKrishiSinchayeeYojana (PMKSY). The scheme encourages to the fund mobilization.
8. **Agriculture Contingency plan:** Central Research Institute for Dryland Agriculture –CRIDA - prepares district contingency plan for handling situations like food, droughts and other natural disaster.
9. **MGNREGA:** This scheme is related to the rural employment and guarantee about employments. The motive of the scheme is to make empowerd to the rural and poor peoples.
10. **Pradhan Mantri Fasal Yojana and Livestock insurance scheme:** This scheme also launched to crops and animal husbandry and agro production insurance protections.

Others scheme like fisheries and crops and agro schemes are also implanted in the India to make sustainable development of farmer.

### 4.2 Agriculture Schemes in Maharashtra:

There are several schemes are launched by government of Maharashtra trough various departments.

1. **Shivaji Maharaj Shetkari Sanman Yojana 2019:** In 2018 and 2019 Government of Maharashtra launched the scheme for farmer about loan waiver scheme in this scheme government of Maharashtra sanction the waiving of loan.
2. **Direct Benefits transfer scheme:** Under this scheme Maharashtra govt. directly transfers fund to the account of farmer in way of loan waiving.
3. **Advance Farming-Enrichment Scheme:** This schemes aim is to reduce cost and make agro benefited to the farmer.
4. **Krushji Gurukul yojana:** This Scheme is started from year of 2015-16. This scheme launched to educate the farmer and aware about the new technology about agriculture and floriculture.
5. **Pandit Deen Dayal Upadhyay Krishi Margadarshak Yojana:** This schmen is a new scheme announced in the financial budget for the FY 2016-17 by the Government of Maharashtra state. Under the scheme govt. of Maharashtra aimed to enhance the knowledge of farmer.
6. **Water Resources Machinery Based Interest Subsidy Scheme:** Aaple Sarkar is providing Interest Subsidy on the Water Resources (Earth-Movers) Machinery. Moreover, this scheme will help farmers and cooperatives to conserve water resources and maintain ground water level.
7. **Magel Tyala Shettale Farm Pond Subsidy Scheme:** The aim of the scheme is to provide water resources to the each and every farmer to empower the farmer. The farmer gets Rs.50000 from direct to the account.



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8. *Chief Minister Krushi sanjivani yojana*: The state government of Maharashtra has launched the scheme in 2017 amnesty scheme for 41 lakh farmers of the state. The objective of this scheme is to give forgiveness for electricity bill payments.
9. *Mukhyamantri Saur Krishi Vahini Yojana*: Another is related to the electricity power is that provides solar feeders to ensure 12-hour power supply for agriculture.
10. *Nurasary Hort Schemes*: the aim of the scheme is to establish powerful horticulture in district wise.
11. *Coconut development scheme*: this scheme is provides the coconut plantations and aim to develop systematic growth and scientific agriculture of coconut.
12. *Barren land Development schemes*: The scheme works for the barren land for take under the cultivations and helps to the adivasi family to make development of barren land.
13. *Special Factor (SC/ST) Scheme*: Development of soil through the treatment of soil conservation on the fields of Scheduled Castes / Neo-farmer farmers and increasing their agricultural productivity.
14. *Other Schemes* : The other schemes like Dynamic Watershed Development Program, protection of banana scheme, other horticulture scheme, District planning and development , crop protections, Planting of fruit crops and Vegetable Planting Scheme for Tribal Family(Crop Protection Scheme) , Sugarcane development program, Cotton Development program, Scheme for State-sponsored organic fertilizer production unit , Agriculture Mechanization scheme, Traditional organic farming under RSSA.

### **4.3 The conditions of the farmers in India are as follows.**

1. *Money Lenders*: Money Lenders still playing a major role in the agriculture sector where the interest paid to them will be more than profit that one can earn from cultivated crops.
2. *MNREGA Effect*: It is very difficult to get labors after MNREGA. If someone talks about the de-merits of MNREGA is adjudged as anti-poor. But the reality is MNREGA ruined agriculture with labor shortages and the schema is anti-agriculture. Instead the government can enroll people under MNREGA and give them 100 days of wage and allow them to work in agriculture.
3. *Productivity and Price*: The crop price is inversely proportional to productivity. If the productivity is more than the price will be less and vice versa.
4. *Problems*: Good rainfall, good productivity and good prices never ever come together. So the income of the farmers will be either marginal or no profit or loss.
5. Only the large farmers can get used of machines and get good productivity with less production cost.
6. Now days the cost of paddy cultivation is same as the final output. Only the paddy grasses are profit of farmers which they can use it as fodder for cattle.
7. Crops will be destroyed by too much of rainfall or drought or if everything is good and productivity is more than the price will be less.
8. Urban consumers who used to get elite media attention will protest if the food prices goes up but they will not understand the problems faced by the farmers.
9. Cost of tomato: 100 per/kg is a breaking news. Tomato 1 per/kg is no news.
10. *Middlemen*: These are the people who earn by sucking the farmers blood. We used to sell for example onion 10 rupees s/kg but the same I get in Bangalore for 50 rupees/kg for the most the times.
11. Every farmer wants their children to move out of agriculture because they know the difficulty of agriculture.



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There is ‘N’ number of schemes introduced by the Government and implemented by the Ministry of Agriculture, NABARD and central/state agencies. But I feel not even 10 percent has reached the farmers.

Media is focusing not making any advertise of the schemes which will be helpful to farmers until unless it affects the urban. The government has to advertise the schemes in local languages and need to create more awareness programs in villages. A good amount of investment, proper awareness about government schemes and markets to sell, good amount of land and water will give a pleasant life for farmers.

Table No.1 Suicides in India and Comparative table of Farmers Suicide in Maharashtra:

Year	Total Suicides	Farmers suicide	Percentages	Farmer Suicides In Maharashtra	Percentages with India
2009	127175	17368	13.66	2872	16.54
2010	134599	15964	11.86	3141	19.68
2011	135585	14027	10.35	3337	23.79
2012	135445	13754	10.15	3786	27.53
2013	134799	11772	8.73	3146	26.72
2014	131666	12360	9.39	2,568	20.78
2015	133623	12,602	9.43	3228	25.61
2016	230,314	11370	4.94	3361	29.56
2017	NA	2917	-	1398	47%
2018	NA	2,761	-	1307	-

(Source : Office of Divisional Commissioner of Government of Maharashtra )

The Farmer suicide in India is shows that major suicide are happened from 2009 to 2015 after 2015 it is gradually reducing and in 2017 and 2018. In Maharashtra

Table No.2: Division wise Farmer Suicide in Maharashtra year 2015-16

Division	Number of suicide	Percentages
Aurangabad	1258	37.43
Amarawati	1158	34.45
Nashik	407	12.11
Nagpur	425	12.65



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Pune	69	2.05
Solapur	44	1.31

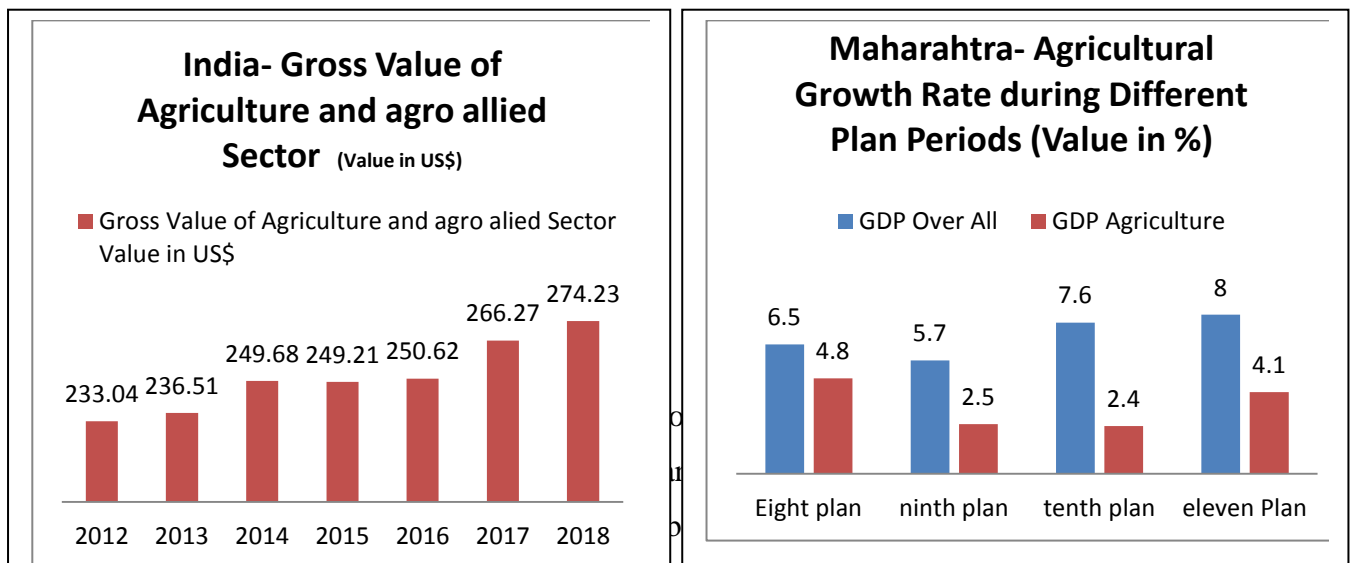
Source: Office of Divisional Commissioner of Government of Maharashtra (Unpublished Data) and Land Utilization Statistics (GoM)

If we think about Maharashtra, then the number of suicides in Aurangabad section is highest and lowest suicides of farmer are in solapur Division. If we see the district wise density of farmer suicide then it indicates that highest suicide are observed in Amaravati district – that is 348 after that Yawatmal (304), Beed (287) Jalgaon (202), Nanded (195) and Aurangabad(172) are the highest number of suicide districts. Nandurbad, Kolhapur and gadchiroli are lowest numbers of suicide district it is also very obseravable that nundurbar is a less literature district while Gadchiroli is also less literature District and less suicides are counted here.

Table No.3 Agriculture Growth rate of India:

Year	Growth rate India	Growth rate in Maharashtra
2010-11		17.8
2011-12		4.6
2012-13	1.5	-2.1
2013-14	5.6	12.6
2014-15	0.2	-0.16
2015-16	0.7	-2.7
2016-17	4.9	12.5
2017-18	2.1	7.3*

Figure No. 1 India Gross Value of Agriculture and Agro allied sector:





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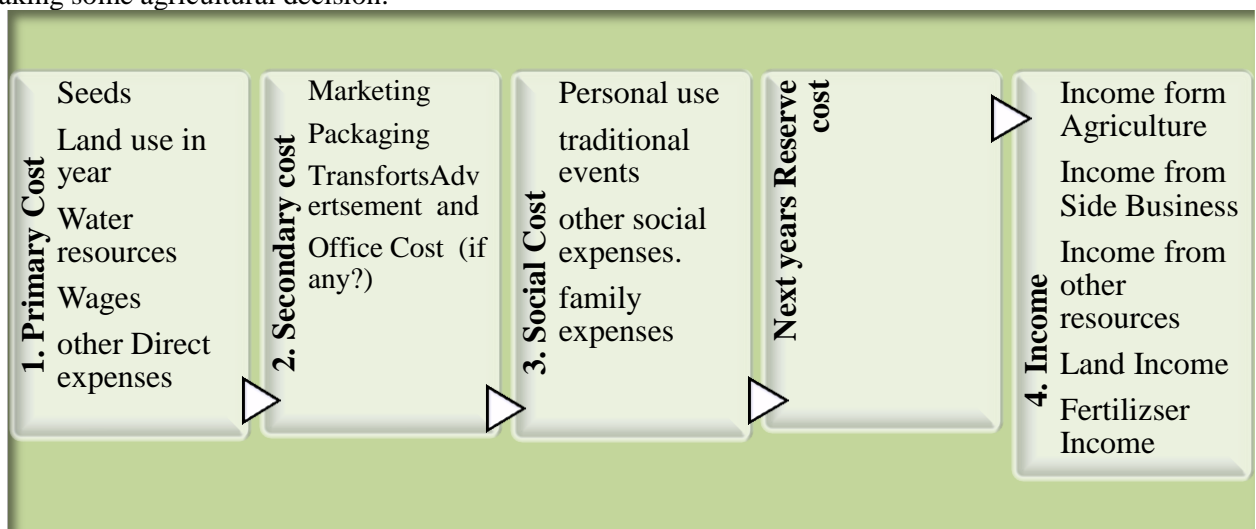


year 2017-18 its shows 7% therefore it is moving toward the good position. But Maharashtra Agro GDP is frequently shows increase decrease trend there it can't be predict the position will be good therefore it is necessary to take some effective and quantitative measure to improve it .

### 4.4 Discussion and Result:

The Major conclusion regarding the farmer suicide in India and especially in Maharashtra there are following reasons.

1. *Debts for Agro:* The main Causes are that the loan and debt taken by the farmer and it not attended to repay. The main reason for farmers' suicides is not to repay their debt due from the banks as well as from private loan providers.
  2. *Uncertain rainfall and Unproductively :* The 60% of the Farming of Maharashtra is Totally depends on Nature therefore any change in climates and less or over rainfall damages to farm income the consequence is that farmer couldn't pay the debts in time and gets frustrate.
  3. *Illiteracy:* The rate of literacy in Maharashtra is 88.38%, it is good rate of literacy but in Maharashtra the there are 77.01 % in rural area. But the important point is that farmers in Maharashtra are not aware about various schemes which are beneficial for the farmers.
  4. *Apathetic About New Technology and Changes:* The Farmer in Maharashtra are aware about new changes but some farmer are not interested to take the chance. They still believe in the traditional Farming.
  5. *Traditions and Culture:* Tradition and Culture also forces to farmers to commit suicide. Farmers in India and Maharashtra due to less literacy they do not believe in importance of education therefore they cannot take proper decision about farm business and social activity also. Lack of knowledge and education they busy their life to fulfil the traditions and which requires so much money.
  6. *Planning and Co-ordinations:* The farmer in Maharashtra is not good Planner. They don't use any forecasting tool and planning methods.
  7. *Accounting:* Near about 80% of farmer do not keep any records about income and expense of farming. They also not classify the family, farming and other side business.
- 1. Remedial Model for Farm / Agriculture Accounting:** Every farmer should keep records of each transactions using farm accounting. Here I am suggesting remedial model to make decision about the farm accounting. It will be important to take decision while using money and making some agricultural decision.







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1. The purpose of the model is that the farmer should concentrate their revenue activity by using this and they will get the exact problems of the under income position. If farmer use direct resources are more in cost than income it means there are really poor positions of farmer and they should divert their field production.
2. If Farmer get the position of excess value of the income over Primary cost + secondary cost+ Marketing Cost it means farmer in not a bad conditions.
3. If farmer recovers all cost and gets profit then they also have to invest their profit for the farming expenses and they could recover the amount of farming for the next year.
4. The Farmer is a alive factor of the Agriculture business and he also a emotional attached with the land and field therefore we cannot make any distinction between farmer and the Farming therefore it is necessary to look Agriculture as **Farming/Agriculture+ Farming Family**. This is the corrective thing that make positive attitude toward the farming in India.
5. Total cost (Primary Cost + Secondary Cost + Social Cost +Reserve cost ) < Income = profit
6. (Primary Cost + Secondary Cost ) < Income = Profit
7. Primary Cost + Social Cost < Income = Profit
8. Primary Cost = Income (excluding Secondary Cost + Social Cost)= gross profit – secondary cost and social cost = Profit / Loss

### 2. Model – Farmer Awareness and Mental support :

*Moral Support to Farmers:*

Family Support	Government Support	Social Suport
<ul style="list-style-type: none"> <li>• Fammily members should have positive attitude toward the Agro</li> <li>• Functions should be ralates to the Farming</li> </ul>	<ul style="list-style-type: none"> <li>• Governemnt should make provision for moral support scheme and implemtation trough the Grampanchayat</li> <li>• Innovative Workshops and also orgnise make brain storming activrities and moral support speeches</li> </ul>	<ul style="list-style-type: none"> <li>• Agro Culture should be develop</li> <li>• Awarenes about the new Imformation about Agro/Farming</li> <li>• Agro Civilasation should be created</li> <li>• Farmer orgnisation should form in every Villages</li> </ul>

The Moral support is essential for Farmers in India because of the failure in farming and less income they becomes frustrated and can take wrong decision or suicide therefore it is important to have moral supports shown above fig.

1. *Family support:* The main moral support is family support. Family member of farmer should talk by positive attitude and should be contribute more in family business as farming.
2. *Government Support:* Government should encourage to farmer using seminar, workshops and also some moral empowerment workshop to farmer and implement by using local body of government.
3. *Social Support:* The Indian Farmer should create their own culture , should develop their farm by making agro research and should make awareness about any problems



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and contribute their own opinion about the certain position or problem. There should be healthy discussion and competitions among the farmer.

### 5. Conclusion :

The Indian Farmer are not properly keep their accounting therefore they cannot conclude their profit or loss and also can't fight against the under price of product. The main reason of the suicide in Maharashtra is that the less productivity of agriculture. If they keep proper records of each transaction they can judge their position and income and they can't take proper decision in future. The moral support is also important to motivate the farmer and avoid from committing suicide the social family supports and governmental support is also important to keep high productivity in Farming.

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