A STUDY ON SOCIO ECONOMIC FACTORS EFFECTING FARMER'S SUICIDES IN TELANGANA STATE

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ABSTRACT

Agriculture is the largest sector of the rural economy and is a family enterprise, since 56% of its population is depended on agriculture in India. Due to the lack of information available and the sophisticated methods followed by the banking sectors has been one of the major causes for inhibiting the farmers from approaching the banking sectors. Even today farmers avail loans from money lenders at high rates of interest to meet their domestic and emergency requirements. Upon not being able to pay back the credit amounts these farmers are forced to take adverse steps. As per the National Crime Records Bureau of India, 13,754 farmers have committed suicides recently. Upon such conditions educating the farmers by making them realise the wide options available for them from the banking sector and the government organizations would be very helpful and would help them in not being victimized by the money lenders. The present study aims to envisage the farmers with respect to the above mentioned parameters. The various schemes and services provided by the government banking sectors is as follows. The Agricultural Credit Policy essentially lays emphasis on credit flow at the ground level through credit planning, adoption of region-specific strategies, and procedures and bringing down the cost of borrowing. Bank credit is available to the farmers in the form of short-term credit for financing crop production programmes and in the form of medium-term/long-term credit for financing capital investment in agriculture and allied activities like land development including purchase of land, minor irrigation, farm mechanization, dairy development, poultry, animal husbandry, fisheries, plantation, and horticulture. Loans are also available for storage, processing and marketing of agricultural produce. By enlightening the farmers in these above mentioned sectors, it would be possible to achieve the long term goals laid down by the government for the upliftment of the farming communities as well as would help in the growth of Indian economy which is majorly depended upon the agriculture sector.

Keywords: Rural economy, Money lenders, Credit policies, National crime records bureau of India, Mechanization, Horticulture.

1. INTRODUCTION

Agriculture is the cultivation and breeding of plants, animals and fungi for food, fuels and raw material requirements and has formed the basis of civilization. It is the largest single contributor for gross domestic profit and accounts for 33% of GDP. Agriculture forms the source of livelihood for three fourths of the work force in rural communities. [1,2,3,4] As agriculture is known to play a prominent role, it is emphasized that it has to grow at a much faster rate for nation wellbeing and global economy. This could be achieved only upon increasing the yield of farmers by providing them the access for sustainable farming.

The present study aims to study the relation and impact of rural credit facilities to farmers and their influence and on the suicidal rates in Telangana state.

1.1 Objectives

- a) Study the structure of credit facilities in different levels in rural Telangana
- b) Identifying the root causes for formers suicidal cases in Telangana district
- c) Study of socio-economic strengths of small and marginal farmers.

2. MATERIALS AND METHODS

The primary data were collected from formers by interviewing in many locations of different districts of Telangana state. The simple random sampling technique was used to collect the sample to examine the credit flow patterns of farming community in Telangana state.

2.1 Data Collection

Both primary and secondary data are used for the study. Primary data have beencollected from the farmers with the help of Interview Schedule. The secondary data havebeen collected from the records of Agriculture Department and other GovernmentDepartments, NGO's,Rythu swarajya vedika, books, magazines, journals, web sites, daily newspapers and research studies inrelated fields.

2.2 Period of the Study

The study was conducted during the year 2013 - 2017 (2013 September – 2017 March). The survey for the study was carried out for 5 months in monsoon period which is from the month June to December 2013 to 2017.

2.3 Analysis

Upon conducting the survey and data analysis it was found that these farmers were being victimized by the money lenders due to their lack of awareness with respect to the various schemes and financial assistance being provided by the government and banking sectors. It was found that the farmers have been approaching the money lenders to meet their financial needs at an interest rate of 3% to 10% which is much higher when compared with the government financial bodies.

2.4 Cooperative and credit societies in Telangana state:

The present short term and long term credit systems being implemented by the banking sectors have been specially designed to meet the requirements of low income farmers. To mention a few are multi agency approach, service area approach, crop loans from NABARD. [5,6,7,8,9]

3. RELATION OF SOCIO-ECONOMIC AND SUICIDAL RATES IN TELANGANA STATE

Due to the lack of awareness and proper approach lower caste farmers have been forced to live under inimical conditions which have even lead to the death of farmers in most of the cases. Even now farming is carried out in a traditional way by these farmers and they depend on money lenders, friends and relatives for their financial requirements. [9,10] The lower caste farmers hold very small piece of land and the daily wages for labor has increased 10 folds in the monsoon seasons. Due to the green revolution the application of pesticides has increased drastically and use of the natural compost has decreased. Though there has been technological advancement in the farming methods, it is found to be very expensive for the low income farmers. The government has implemented varioussubsidy schemes for farmers so as to provide them access for agricultural automation and machinery products like drip irrigation, Bore wells, and agricultural tractors etc.

Though there has been tremendous change in technology with globalization, the survey has revealed how the small lower caste farmers have been kept in dark and being exploited majorly due to their low socio-economical strengths and low literacy rate.

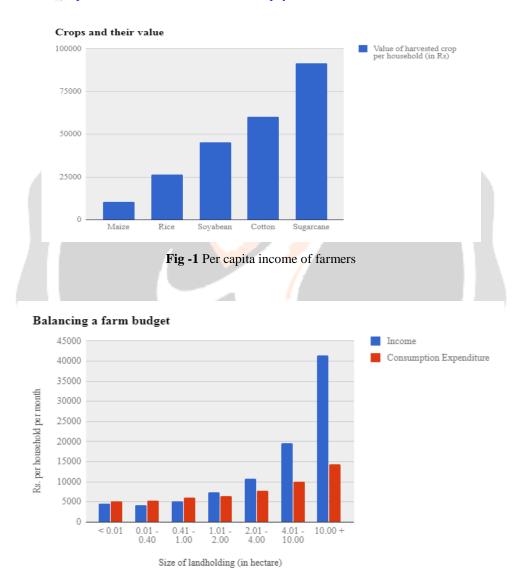
S No	Item	Unit	Telangana
1	Total Geographical area	Lakh ha	114.84
2	Gross cropped area	Lakh ha	62.88
3	Net cropped area	Lakh ha	49.61
4	Gross Irrigated area	Lakh ha	31.64
5	Net Irrigated area	Lakh ha	22.89
6	Number of Farm Holdings	Lakh Nos	55.54
	a) Marginal	Lakh Nos	34.41
	b) small	Lakh Nos	30.27

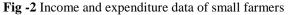
Table1: Area cultivated by farmers in Telangana state

	c) others	Lakh Nos	7.86
7	Average farm holding size	На	1.12
8	Average annual rainfall	Mm	906.6
9	Cropping intensity	%	1.27
10	Irrigation intensity	%	1.38

Source: DES

The below figure explains the per capita income of farmers. the chart below shows the values of the harvested crop for household that predominantly grows that crop, over a six-month agriculture season. Sugarcane is by far the most profitable crop to grow, while paddy (or wheat in the first half of the year) brings a household around Rs 30,000 for a six-month season. (http://www.thehindu.com/data/does-it-pay-to-be-a-farmer-in-india/article10895031.ece)





As you can see, farm household needs to have at least 1 hectare of land to make ends meet every month. But given that over 65 percent of households have less than one hectare of land, this means that two out of three farm households are simply not able to make ends meet.

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Table -3 Statistical data showing the total farmer's suicides in the years 2013 to September 2017

District- Telangana state	Suicides	Suicides	Suicides	Suicides in	Women farmer suicides	
				6 Months		No of Suicides
	Between	Between	Between	Between	Between	since June 2014
	31- 1-Jun-14 Dec-14	31- 1-Jan-15 Dec-15	31- 1-Jan- Dec- 16 16	1-Jan- 1-Nov- 17 17	1- 1-Jan- Nov- 14 17	
Nalgonda	83	109	111	50	24	
Siddipet	87	84	61	39	16	
Warangal Rural (Kakatiya)	37	62	54	19	9	353
Medak	43	63	30	17	5	271
Vikarabad	26	63	44	14	10	172
Nagarkurnool	48	53	25	18	8	153
Adilabad	44	42	34	24	6	147
Bhupalpalle Jayashankar	31	46	26	38	16	145
Shamshabad - Rangareddy	34	55	31	17	8	145
Sangareddy	25	43	34	15	3	141
Karimnagar	21	44	29	12	10	138
Jangaon	25	34	27	18	8	117
Nirmal	29	42	20	8	2	106
Yadadri	17	35	24	20	8	104
Khammam	15	22	26	23	3	99
Sircilla Rajanna	24	29	25	6	2	97
Mahbubnagar	23	34	18	8	6	86
Kamareddy	27	27	14	12	1	84
Kothagudem - Bhadradri	18	23	20	15	1	84
Jagtial	12	31	21	15	5	84
Mahabubabad	19	26	15	15	7	79
Wanaparthy	19	32	19	2	8	79
Warangal	19	19	20	8	5	75
Peddapalle	11	29	13	11	3	74
Suryapet	14	26	8	13	5	66
Nizamabad	10	28	13	7	0	64
Gadwal - Jogulamba	5	25	8	4	3	62
Mancherial	17	10	5	7	1	61
Komaram Bheem	9	8	4	5	0	42
Medchal-	0	3	5	1	0	39
Malkajgiri	0	0	0	3	0	26

#N/A						9
Grand Total	792	1147	784	464	183	3369

S No	Year	No of suicides	Women suicides	Total
1	1-Jun-2014 TO 31-Dec-2014	792	39	831
2	1-Jan-2015 TO 31-Dec-2015	1147	72	1219
3	1-Jan-2016 TO 31-Dec-2016	784	54	838
4	1-Jan-2017 TO 30-Sept-2017	463	18	481
	Grand Total			3369

Table -4 Year wise suicidal rates of farmers

4. CONCLUSION

The government has to create awareness in the farmers about available credit based facilities, and crop insurance schemes through farmers co-operating societies and agricultural officers should strictly instruct the rural banking sectors to provide credit to the farmers without any hassle. The government should encourage farmers to grow cash crops instead of seasonal crops by using technology and should alsoprovide a good marketing facility to them on their site or in nearby location which helps in strengthening rural market system as well as avoids intermediate personnel involvement in the pricing.

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