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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PERCEPTIONS OF COMPANY SECRETARIES ON SUITABILITY AND IMPLEMENTATION OF CREDITOR SCHEMES OF ARRANGEMENTS AS A FINANCIAL RESTRUCTURING TOOL: A CASE STUDY OF ZIMBABWE'S LISTED MANUFACTURING COMPANIES <i>DR. B. NGWENYA & S.MABHUNU</i>	1
2.	THE BARBIE v/s BRATZ CASE OF IPR INFRINGEMENT: A MARKETING CASE STUDY <i>SWATI MISHRA & DR. ABHISHEK MISHRA</i>	5
3.	BUYING BEHAVIOR OF COLLEGE GIRLS TOWARDS QUILLING AND TERRACOTTA JEWELLERY WITH REFERENCE TO COIMBATORE CITY <i>DR. S.RAJU & S.SOUNDHARIYA</i>	7
4.	VIRAL MARKETING IN INDIA: ASPECTS, CASES AND PROSPECTS <i>DR. SUHAS BHASKAR JOSHI</i>	11
5.	IMPACT OF LITERACY ON DEMOGRAPHIC PERFORMANCE AND POVERTY: A COMPARATIVE ANALYSIS OF KERALA AND INDIA <i>IBRAHIM CHOLAKKAL & DR. N.RADHAKRISHNAN</i>	15
6.	ROLE OF WOMEN IN AGRICULTURE SECTOR IN INDIA <i>HARDEEP KAUR</i>	20
7.	AN ANALYTICAL STUDY OF FARMER SUICIDES IN MAHARASHTRA <i>NEHA MATHUR</i>	24
8.	ANALYSIS OF PROFITABILITY IN CENTRAL CO-OPERATIVE BANK: A STUDY ON BDCC BANK LTD., BIJAPUR <i>S S HALEMANI</i>	34
9.	CORPORATE SOCIAL RESPONSIBILITY: ISSUES AND CHALLENGES IN INDIA <i>RUBY</i>	38
10.	A STUDY ON FINANCIAL PERFORMANCE OF MFIS IN BANGLADESH <i>R.RUPA</i>	42
11.	CHANGE IN THE BUYING BEHAVIOUR OF YOUTH: ADVERTISING TO SOCIAL NETWORKING SITES <i>RICHA SETHI & PARUL BHARGAVA</i>	50
12.	A-RE-EXAMINATION OF POLICY OPTIONS FOR SMALL AND MEDIUM ENTERPRISES (SMEs) DEVELOPMENT IN NIGERIA <i>AMINU YUSUF USMAN</i>	53
13.	HEALTH INSURANCE STRUCTURE IN BANGLADESH: A QUALITATIVE ANALYSIS <i>SOEB MD. SHOAYEB NOMAN & MD. RAHAT KHAN</i>	57
14.	IMPACT OF CASH CONVERSION CYCLE ON PROFITABILITY OF LISTED HOTELS AND TRAVELS COMPANIES IN SRI LANKA <i>JEYAN SUGANYA SEBASTIAN NIMAL & S. ANANDASAYANAN</i>	61
15.	DETERMINANTS OF LOAN REPAYMENT PERFORMANCE: THE CASE STUDY OF HARARI MICROFINANCE INSTITUTIONS <i>FIRAFIS HAILE</i>	65
16.	ROLE OF IRRIGATION FROM DIVERSION ON RURAL PRO-POOR IN CENTRAL TIGRA <i>GEBREGZIABHER GEBREYOHANNES DESTA</i>	71
17.	THE ROLE OF SWAD IN ELIMINATING THE CONSTRAINTS OF WOMEN ENTREPRENEURS IN PURI DISTRICT, ODISHA <i>NEETA DWIVEDI</i>	77
18.	SOCIO-ECONOMIC FACTORS CAUSED FOR FARMER SUICIDES IN MAHABUBNAGAR DISTRICT: A SURVEY ANALYSIS <i>K. SWAMY NATH</i>	84
19.	INDIA'S TEXTILES EXPORTS DURING POST REFORM PERIOD: AN ANALYSIS BETWEEN MFA AND POST-MFA REGIME WITH SPECIAL REFERENCE TO EURO-AMERICAN MARKET <i>SHAZIA KHAN</i>	90
20.	STATUS AND SCOPE OF BUSINESS ACTIVITIES OF RURAL WOMEN ENTREPRENEURS IN KOLHAPUR DISTRICT <i>APARNA G. PATIL</i>	96
	REQUEST FOR FEEDBACK & DISCLAIMER	104

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SOCIO-ECONOMIC FACTORS CAUSED FOR FARMER SUICIDES IN MAHABUBNAGAR DISTRICT: A SURVEY ANALYSIS

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ABSTRACT

At that time, there was a proper balance between agriculture and industry and both flourished hand in hand. This situation has not continued after 1991 reforms. Especially drought prone areas were hit again and again by nature and government policies. This indeed made to face worst time ever to farmers socially and economically, also remind the government failure. The main aim this paper is to understand the how socio-economic factors lead to commit suicide and their impact on farmers' suicide in Mahabubnagar district of Telangana state. Total 50 victim families from ten mandals of the district were selected for this study. A structured questionnaire along with unstructured interview method was used to collect data from deceased families. Multiple linear regression were used to test the causal relationship between socio-economic factors on farmers' suicide. Findings reveal the social factors such as, cultivation experience of the farmer and ineffectiveness of Pesticides were the major causes. On the other hand, economic factors like, types of family expenditures and increased cultivation cost were hit majorly. There is need of honesty is required from pesticides dealers while dealing, supplying and explaining about pesticides.

KEYWORDS

Agricultural crisis, Economic Factors, Farmer Suicides, Mahabubnagar, Social factors.

INTRODUCTION

AGRICULTURE CRISIS: Indian agriculture had reached the stage of development and maturity much before the now advanced countries of the world embarked on the path of progress. At that time, there was a proper balance between agriculture and industry and both flourished hand in hand. This situation continued till the middle of the eighteenth century. The interference of the alien British government and its deliberate policy of throttling the village handicrafts and cottage industries destroyed the fiber of balance and the economy of the country was badly shattered. Britishers pursued a typical colonial policy in India and did nothing to develop (or Restore) agriculture. Instead, they created a class of intermediaries known as zamindars who sucked the very blood out of the rural poor. A substantial part of the produce was taken away by this parasitic class and the actual cultivator was left only with subsistence income. The cultivators had neither the resources nor the incentive to invest in agriculture. Therefore, Indian agriculture in the pre-Independence period can be correctly described as a 'subsistence' occupation. It was only after the advent of planning (and more precisely after the advent of green revolution in 1966) that some farmers started adopting agriculture on a commercial basis. At the time of the First World War, agriculture contributed two-thirds of national income and after the initiation of planning in India, the share of agriculture GDP declined from 55.3 percent in 1950-51, and 37.9 per cent in 1980-81 and further to 12 in 2012. In 1951, 69.5 per cent of the working population was engaged in agriculture. This percentage fell to 52.1 percent in 2004-05 of underemployment and disguised unemployment. The capital formation is needed for economic development of the country, in its absence labour migration to non-farm activities, agriculture product's price inflation and taxation against agriculture may be applied. India, who exported the agricultural goods while earlier independence now seems to be the share of agricultural goods in total exports has consistently fallen. For instance, the share of agricultural exports in total exports was, 44.2 per cent in 1960-61, this fell consistently to 30.7 per cent in 1980-81 and 1 per cent in 2008-09. Mathew (2008) has explained six major causes for agricultural crisis because of globalization policies in India they are: liberal import of agricultural products, cutback in agricultural subsidies, lack of easy and low-cost loan to agriculture, decline in government investment in the agricultural sector, restructuring of the public distribution system (PDS), and special economic zones are the major reason for agriculture crisis in India.

DROUGHT PRONE AREAS: Deforestation, neglecting surface water storage, choosing high water consumption crops, exploitation of ground water and sand mining in river beds making the drought prone areas to suffer even more. These climatic and human intervention reasons are pushing the farmers in to high risk zone when they are changing cropping pattern even in the normal season. Mostly small and marginal farmers' cultivating the fully water depend crops increasing cost of drought. Farmers in drought-prone areas of un-divided Andhra Pradesh face special problems related to the following: poor resource endowments including poor soils, degraded forest and low/untimely rainfall; frequent and often consecutive crop failures due to drought; lack of assured irrigation; lack of alternate livelihood opportunities such as dairying, poultry, etc.; lack of adequate wage employment; generally underdeveloped public facilities, implying lack of access to health facilities even at primary and secondary levels.

FARMER SUICIDES: One of the most disquieting development in the era of the neo-liberal policy in India has been widespread occurrence of farmers' suicides in different parts of the country including not only the drought prone areas of Andhra Pradesh, Karnataka and Maharashtra but also a state of heavy rainfall like Kerala, as also a state like Punjab with large areas under irrigation. With the preoccupation of the government with the rate of economic growth and promotion of the private sector in the secondary and tertiary sectors, that is, industrial and service sectors, the agricultural sector and the sector of rural development were neglected. The government did not wake up for many years to attend to this phenomenon. The Finance Minister was disturbed by the fall in the stock exchange and elated when the stock exchange rose. The Reserve Bank, forgetting its responsibility for the agricultural and rural sector, started concentrating on what it considered to be its legitimate concern, namely, monetary policy and sound banking, mainly measured in terms of profit and loss. It is estimated that more than one-and-a-half lakh farmers committed suicide. This is indeed a black mark on the economic performance of the government. Farmers belong to different caste groups and not only small and marginal farmers but even those owning larger holdings, which in the context of dry agriculture are not enough to enable the farmers' families to take out livelihood. The suicides of the breadwinner, whether young or old, leave the families desolate and disrupt the social order. According to Dubhashi (2008) has explained the causes of farmers' suicides are both economic and social. The economic causes are: Growing expenditure, especially on bought inputs, low productivity, in-adequate prices of agriculture produce and difficulties in marketing and marketing hazards, natural hazards caused by drought, absence of proper crop planning, unsatisfactory agriculture credit and accumulated burden of debt. Similarly social causes are: the drinking habit which atrophies the productivity of the farmer, extravagant expenditure on marriages, bad health and illness and inability to meet the necessary expenditure on medicine and health services.

LITERATURE REVIEW

V.S Vyas (1994) points out four major weaknesses that plague Indian agriculture a) Preponderance of low value agriculture, b) Low cost-benefit ratio, c) Inefficient use of natural resources. Vyas also says that the income levels of Indian farmers are less. The Green Revolution tremendously increased food production and accelerated the pace of modernization and urbanization in India. On the negative side, it also created serious regional imbalances and increased the gap between the size classes of the farmers.

Mohan kanda (1997) tries to find out reasons for shortfall in agricultural credit and suggests remedies. Found that there exists a large gap between availability of credit and dependence of farmers on informal sources, and there is no improvement in the rural credit sector. There are few problems like continuous decline in the number of primary agricultural cooperatives, shortfall in the disbursement of agricultural credit and investment in agriculture.

According to citizen's report on 'Gathering Agrarian Crisis-Farmers' suicides in Warangal District of Andhra Pradesh by A. Sudarshan Reddy (1998) The other reason must be the inability of very small farms to generate adequate income and employment to keep him as cultivator.

Deshpande (2002) According to him it's mainly due to such interlocking that the farmers tend to buy spurious pesticides from the vendors, as well as fall into a debt trap and he argues that the proactive role of pesticide companies and their marketing strategies are largely responsible for heavy application of pesticides. He emphasizes that Crop insurance has operated for a long as crop credit insurance and did not provide a sufficient safety net cover to the farmers and . It is only now that the scheme is likely to be effective, with the establishment of a separate authority for administering crop insurance. He continues that Market inadequacy and crash in prices were reported as major reasons for farmers' distress. However, a sudden crash in prices and consistently lower prices disproportionate to the price level of inputs causes severe agony and economic stress in the farm family. The prevailing market intervention schemes and MSP do not adequately support the farmers without a time lag and are therefore completely ineffective. He says that the committee emphasized on support sub-system through facilities for healthcare, awareness of the harmful effects of alcohol, crop insurance, and rationalization of the credit system. He said that a broader economic perspective, the farmers who died were entrepreneurs who tried to adopt new ventures. Unfortunately, their life was cut short due to unexpected happenings and a lack of opportunity for them.

Bhowani Sen (2002) research done in Maharashtra and West Bengal states, Productive resources pumped into the rural economy are nabbed by vested interests and so the vast mass of tillers of the soil, who alone are able to increase the production, are largely deprived of the benefits

Dr. Prabhakara Reddy Tada (2004) made an attempt to study the reasons for the farmers' deaths and to suggest the policy prescription to avert the suicides. It was found that the farmers are committing suicides in AP due to lack of adequate irrigation, mounting debt burden in the absence of institutional credit, lack of MSP and its implementation and absence of crop insurance scheme etc. It was also found that 25% of farmers committed suicides are tenant farmers.

Dutt and Sundaran (2004) found that one of the major problems faced by the lending institutions. The Planning Commission issued a statement stating that, willful default and over dues are mounting in a number of states like Maharashtra and Gujarat.

N. Chandra ShekaraRao (2004) made an attempt to study the phenomenon of suicides of farmers during nineties in the country in the background of domestic and trade liberalization and in a macro-economic perspective. He said that trade liberalization had adversely affected the agrarian economy of the country. Along with this sharper decline in absolute productivity, price uncertainty, rise in costs, decline in credit and non-farm work intensified the crisis. It is said that overuse or indiscriminate use of pesticides, and poor spraying techniques by uninformed farmers have resulted in bollworm developing.

Chowdary, Yatindranath and Adiga (2004) analyzed the reasons behind the suicides. According to him, the major factors leading to agricultural difficulties are, negligence of the agricultural sector by the state and central government, no-remunerative nature of farming, indebtedness of farmers, low quality seeds, overuse of fertilizers and pesticides, declining productivity, lack of efficient irrigation facilities, power supply shortage, inefficient agricultural extension services, diminishing public interest in the agricultural sector, absence of proper agricultural insurance, falling agricultural prices.

V.M. Rao and Gopalappa (2004) Suicides among farmers have emerged as an important issue in the country. Farmer suicides are happening in many parts of the country. Maharashtra witnessed a spate of suicides among farming communities. Mohanty (2004) says that agro climatic and socio cultural features of Maharashtra are different from that of Andhra Pradesh and Karnataka. Commercial cultivation is largely undertaken in the state, especially cotton. But institutional facilities are not up to the mark.

Sridhar (2006) tried to know the reasons behind committing suicides by farmers, particularly in the case of AP. He said that suicidal behavior is determined by internal domain, relates to factors, which operate at the level of the individual. The other is external, which suggests that larger social processes determine suicidal behavior. He said that the phenomenon of suicide is therefore widely regarded to be a result of individual's inability to cope with sudden and cataclysmic changes in socio-economic conditions. Soil degradation and inappropriate agricultural practices, rising cost of inputs, wild fluctuations in farm output prices and rising indebtedness are also the reason behind this phenomenon. He came to know that the decline of institutional credit and adequate insurance also played role. He also came to know the volatile nature of prices and the failure of state intervention in the product market were the reasons for suicidal behavior of farmers. For market forces, whose corollary is inevitably a 'withdrawal of the state, has added a qualitatively new dimension to the stress on the peasantry.

An attempt has been made by P. NarasimhaRao and K.C. Suri (2006) to know the dimensions of agrarian distress in AP. They said that indebtedness is not only the cause for suicides. The high dependence on external inputs, the high cost of inputs on the one hand and diminishing returns due to crop loss and low prices on the other hand, have caused havoc in the peasant economy. They said that with a high cost of cultivation, diminishing productivity and low returns, it becomes difficult for farmers to withstand crop failures. In concluding they said that the low economic status of those engaged in agriculture, as reflected in the large workforce continuing in agriculture, the widening gap in the per capita income between people employed in agriculture and those in non-agriculture seem to be the major factors behind present agrarian crisis in AP. social factors like low literacy rate, breakdown of the family system and the collapse of their social institutions have created depressed conditions in the agrarian economy.

Srijit Mishra (2007) Poor returns to cultivation and absence of non-farm opportunities indicate the larger socio-economic malaise in rural India. He also emphasizes the fact that this is further increased by the multiple risks that the farmer faces – yield, price, input, technology and credit among others.

S.Galab, E.Revathi and P. Prudhvikar Reddy (2010) has revealed the manifestations behind the agriculture crisis in Andhra Pradesh. According to their study symptoms of the deeper malaise of agrarian crisis, which is a result of a combination of factors that include growing marginalization process in agrarian structure, increasing fragility of land and water resources, and sustainable cropping practices, all of which were aggravated by the neglect of public support systems due to the economic reform process.

According to above literature, there are studies covering whole un-divided Andhra Pradesh and India about farmers' distress. Studies were also undertaken on lending institutions, agricultural credit and agriculture crisis and so on. Report submitted by Jayathi Ghosh on Farmers' welfare found. Notable research was not done on dry land crops to increase the capacity and the conditions are adverse in even technical knowledge of cultivation in these areas does exist. These are additionally supported by lack of infrastructure.

NEED FOR THE STUDY

The studies like Ratna reddy and Galab, Sridhar and C.P. chandra shekar and Jayathi Ghosh were witnessed the problems arose by socio-economic factors which further lead the farmer to commit suicide. However Mahabubnagar district is the drought prone area and one among the high farmers' suicides demand for the exclusive study need to undertaken in this region. A study pointing out socio-economic reasons for suicides, need to be answered because every life is precious and the one who removes the nation's hunger should be much taken care.

OBJECTIVE

To understand and ascertain the socio-economic factor's impact on farmers' suicide in Mahabubnagar district of Telangana state.

HYPOTHESES

H₁: Farmers' suicides were caused by at least one among the social factor(s) of the victim families.

H₂: Farmers' suicides were caused by at least one among the economic factor(s) of the victim families.

RESEARCH METHODOLOGY

SAMPLE SELECTION & TECHNIQUE

Total 89 percent of the Mahabubnagar district in population is living in rural areas and mostly farming paddy, jowar, groundnut, castor, cotton are the primary source of their livelihood. Drought is regular and main curse of this district which pushed it to backward always. The district is equipped with ill-infrastructure, illiteracy and lack of proper industrialization. To conduct the survey of victim farmers' families Mahabubnagar district was selected. Further, this district stand

for 108 farmers committed suicide in the Telangana state in 2012 (AP.HRF, 2013) made the author to select this district to conduct survey of deceased families. Well entire district coverage will consume huge time, money and resource. Thus from the total 64 mandals, 10 mandals were selected to complete the survey. These are namely, Achampeta, Balmoor, Bijinapally, Dhanwada, Jadcherla, Koilkonda, Kothur, Lingal, Nawabpet, Wanaparthy. The literacy rates accordingly to 2011 census of Mahabubnagar district were 49.02%, 54.19%, 53.92%, 49.98%, 55.82%, 52.07%, 60.71%, 50.77%, 54.24%, 54.12% respectively. These mandals were carefully selected for the study were scattered around the district indicates the proper geographical variation in the sample study response. The minimum literacy rate 49.02 % was found in Achampet mandal and maximum literacy rate 60.71 % was found in Kothur Mandal.

Selected mandals (10)	Mahabubnagar District
53.48 %	54.96 %

Source: Census of India, 2011 (Mahabubnagar district)

The average literacy rate of sample mandals is 53.48% and 54.96% belongs to Mahabubnagar district. The variation between the sample and entire district is less. But does not vary much and closer to each other.

The victim farmers list was collected from the Mahabubnagar district collector office. Further, as per the list visited to each victim family on convenient basis and family member availability at that time. Data collected from minimum five families of each mandal, totally visited ten mandals and collected fifty responses for this study.

DATA COLLECTION TOOLS

To design the structured questionnaire thorough literature guidance especially socio-economic causes for farmers’ suicide was considered. Further, questionnaire was divided into two parts, first, basic demographic profile of the victim farmers. Second, socio-economic factors caused for farmers’ suicide. Socio factor such as, literacy rate, family size, caste, victim’s cultivation experience, opinion on seeds fertilizers and pesticides were considered for study. Similarly, economic factors such as, land holding pattern, various family expenditures, cost of cultivation, cost of pesticides and sources credit were considered for this study. To collect data structured questionnaire was used primarily for quantitative analysis and followed with unstructured interview method to procure additional information which would also enhance the response quality. Both questionnaire and interview data was used for complete analysis.

STATISTICAL ANALYSIS

The selected socio-economic factors need statistical validation for scientific approval. However, the entire data was tested using Cronbach’s alpha to check the reliability where, alpha value greater than 0.70 (Nunally, 1978) is considered as the data will be useful for further statistical analysis. The data was also tested to know the normality of the data using mean, median and mode of the socio-economic factors. If mean is equal to median is equal to mode considered as normal distribution. But it is practically difficult to get normal data. However, the mean, median

and mode values were partially skewed and considered for further analysis. To know the impact of independent socio-economic factors on farmers’ suicide (dependent variable), multiple linier regression was applied to draw findings.

ANALYSIS

SL.NO	Social Factors of Victim Farmers	Independent	Mean	Median	Mode	Alpha Value
1	Literacy	X ₁	1.60	1	1	0.553
2	Caste	X ₂	2.84	3	3	0.872
3	Cultivation Experience	X ₃	2.40	2	2	0.872
4	Opinion on Effectiveness of Pesticides	X ₄	2.73	3	3	0.783
5	Opinion on Ineffectiveness of Fertilizers	X ₅	1.64	2	2	0.864
SL.NO	Economic Factors of Victim Farmers	Independent	Mean	Median	Mode	Alpha Value
1	Land Holding Pattern	X ₁	2.58	3	3	0.854
2	Types of Expenditure	X ₂	4.22	4	7	0.661
3	Cost on Pesticides	X ₃	2.36	2	3	0.879
4	Sources of Credit	X ₄	1.65	2	2	0.820
5	Cost on cultivation of Various crops	X ₅	1.56	1	1	0.895
Mean, Median, Mode and Cronbach’s Alpha values of Dependent Variable						
SL.NO	Variable	Dependent	Mean	Median	Mode	Alpha Value
1	Reason for Committing Suicide	Y ₁	2.36	2	3	0.948 ^a
0.905 ^b						
0.961 ^c						
Note: “a” value represents calculation with social factors “b” value represents calculation with Economic factors “c” value represents calculation with socio-economic factors						

Source: Author’s Calculation

The data preliminary tested to check the normality of socio-economic factors and reason for committing suicide (Table No.2) and the results indicate the data is partially skewed. Bit more skewness was observed only in the case of types of expenditure (Economic Factor), the mean, median and mode values are 4.22,4 and 7 respectively. Further, data was tested to check the reliability and found the Cronbach alpha values of the all independent variables are higher than the benchmark (Cronbach alpha > 0.70 as suggested by nunally, 1978), except literacy 0.553 (Social Factor) and types of expenditure 0.661(Economic Factor). However, literature witnessed the literacy rate and types of expenditure were significantly caused for farmer suicides. Well these two variables are promoted for further analysis. The dependent variable was separately tested with socio-economic factors and the results indicates the alpha values are greater than benchmark with high reliability values which are greater than 0.90. Hence, all factors shown in Table.No 2 were utilized for multiple regression analysis.

Model: Farmer Suicide (Social Factors) = α + β₁ Literacy+ β₂ Caste + β₃ Cultivation Experience + β₄ Opinion on Effectiveness of Pesticides + β₅ Opinion on Ineffectiveness of Fertilizers + μ.

TABLE 3: MULTIPLE REGRESSION OF SOCIAL FACTORS CAUSED FOR FARMER SUICIDES

Summary	Multiple R	R ²	Adjusted R ²	Std. Error Of Estimate	
	0.939	0.881	0.869	0.245	
ANOVA Table	Sum of Squares	Df	Mean squares	F- Ratio	p-Value
Explained	21.791	5	4.358	72.729	0.000
Unexplained	2.936	49	0.060		
Regression Table	Coefficient	Standard Error	t-Value	p-value	
Constant	1.434	0.273	5.259	0.000	
Literacy	-0.307	0.048	-6.375	0.000	
Caste	0.423	0.075	5.661	0.000	
Cultivation Experience	0.612	0.084	7.323	0.000	
Opinion on effectiveness of Pesticides	-0.621	0.156	-3.985	0.000	
Opinion on ineffectiveness of Fertilizers	0.271	0.098	2.771	0.008	

NOTE: Critical value calculated at 5 percent level of significance.

Source: Author's Calculation

R-square value is 0.881 was obtained which implies that all independent variables combinely caused 88.1 percent of variation in the dependent variable (farmers suicides). This is quite high. The calculated F-ratio value 72.729 is greater than critical value 2.4043. Hence we may accept H₁ hypothesis, which means the social factors of the farmer's family have caused to end their lives. The p-value for all the factors is 0.000 except opinion on fertilizers effectiveness which is 0.008. However these values are less than 0.05 hence, all factors may affect the farmer suicides. The positive variation attributed by Caste, Cultivation Experience and Opinion on ineffectiveness of Fertilizers. Thus it implies that one unit increase in these social factors causes to increase in farmer suicide by 0.423, 0.612 and 0.271units respectively. Most of the famers who committed suicide of this study are belongs to other backward classes (OBC) and very few from scheduled caste (SC) and schedule tribe (ST). Surprisingly, results indicates, as the cultivation experience increases the probability of committing suicides also increasing. Finally, as the ineffectiveness of the fertilizers increases, then the chances of suicides also more. On other hand, the negative variation is observed by literacy level and pesticides effectiveness. Hence one unit decrease in these social factors causes to increase the probability to commit suicide is - 0.307 and -0.621.

Model: Farmer Suicides (Economic Factors) = α + β₁ Land Holding Pattern+ β₂ Types of Expenditure + β₃ Cost on Pesticides + β₄ Sources of Credit+ β₅ Cost of Cultivation of various crops+ μ.

TABLE 4: MULTIPLE REGRESSION OF ECONOMIC FACTORS CAUSED FOR FARMER SUICIDES

Summary	Multiple R	R ²	Adjusted R ²	Std. Error Of Estimate	
	0.90	0.810	0.790	0.310	
ANOVA Table	Sum of Squares	Df	Mean squares	F- Ratio	p-Value
Explained	20.017	5	4.003	41.646	0.000
Unexplained	4.710	49	0.096		
Regression Table	Coefficient	Standard Error	t-Value	p-value	
Constant	1.044	0.189	5.538	0.000	
Land Holding Pattern	0.127	0.133	-0.956	0.344	
Types of Expenditure	0.222	0.061	3.626	0.001	
Cost on Pesticides	0.080	0.163	0.494	0.624	
Credit	0.132	0.175	0.758	0.452	
Cost of Cultivation	0.192	0.159	1.211	0.232	

NOTE: Critical value calculated at 5 percent level of significance.

Source: Author's Calculation

R-square value is 0.810 was obtained which implies that all independent variables combinely caused 81 percent of variation in the Dependent variable (farmers suicides). This is quite high. The calculated F-ratio value 41.646 is greater than critical value 2.404. Hence we may accept H₂ hypothesis, which means the economic factors of the farmer's family have caused to end their lives. The all variables were accounted with positive variation in the test. Thus it implies that one unit increase in these economic factors causes to increase in farmer suicide by land holding pattern (0.127), types of expenditure (0.222), cost of pesticides (0.080), credit (0.132), and cost of cultivation (0.192) units respectively. The sample represent the various expenditure occurrence at suicidal families have majorly caused to end their lives. Followed by increased cost of cultivation, land holding of the families, credit borrowed and increased pesticides expenses.

DISCUSSIONS

SOCIAL FACTORS: The SC/ST farmers primarily farming to fulfill their family's food requirements and sells excess grains in the market. This continues their livelihood and decreased the suicide probability whereas, farmer belongs to OBC mostly farmed the commercial crops which requires high maintenance and operational cost (Sainath, 2007, Sridhar, 2006, Narsimha. Rao and K.C.Suri, 2006, Chandrashekar.Rao, 2004). If market does not offer fair price, then the probability of falling into distress is certain (Prabhakar.Reddy, 2004). Further, OBC farmers mainly depended on the money lenders due to lack of institutional credit support (Prabhakar.Reddy, 2004, Sridhar, 2006). These money lenders are bonding farmers with agreements few conditions by pressuring them to sell the crop to money lenders only with lesser price than minimum support price (Prabhakar.Reddy, 2004), charging high interest rate (Mathew, 2008). The cultivation experience has also shown more variation in this sample. Generally more experienced famers have the adequate knowledge about farming and commit fewer mistakes. But surprisingly this sample observed the most of the farmers who committed suicide were having minimum ten years and maximum 40 years of cultivation experience. In the sample most of the farmers was cultivated the cotton expecting high profits. The farmers' family said quality of the fertilizers is questionable. The purchase decision is mostly influenced by the co-farmers sometimes followed by their pesticides suppliers. As the most of the famers committed suicide were illiterate (Narsimha. Rao and K.C.Suri, 2006) and cannot read and write and make them to be depend on others and follow blindly. Hence, they cannot the read and understand the usage guidelines and just follow the pesticides supplier's explanation (Deshpande, 2002, Narsimha. Rao and K.C.Suri, 2006), co-farmers and/or self-experience. This explanation was not scientific hence, probability of misuse and poor spraying techniques of pesticides (Chandrashekar.Rao, 2004) was high. But, the strict guidelines about the usage of fertilizers needs complete understanding and its follow-up, then only it will be fruitful or else it may damage whole crop. Similarly literacy is also needed to proper usage of pesticides. Because, farmers should know about quantity usage of pesticides for better results and how much and when to use, otherwise, inappropriate use of pesticides spoil the entire the crop.

ECONOMIC FACTORS: In the sample as observed expenditure is one among the main reason for suicide. The sample represents the victim families on an average spent rupees one lakh for marriages only. Because, in India marriages are the most prestigious and memorable event of family. Hence even in financially

distressed families want to lend money from various sources. It is also said by farmers even utilize the crop loans for their marriages and/or fulfill their family needs like children education, house loans and general family consumptions. Few farmers' families agreed that they also fairly spend on bore wells, land development and crops. Most of the victim farmers were preferred to cultivate cotton rather than paddy, jowar and bajra by expecting high profits (Jayathi.Gosh, 2004). Farmers spent average amount rupees 17,400 for cotton cultivation per year. Whereas, average amount rupees 7000 and 8350 for paddy and corn per acre respectively. As these families with lack of source of income hence, they borrow money from money lenders to cover the remaining expenses. Well it is very difficult for farmers' families to repay the loans and fulfilling the daily family needs. Any crop loss against the expectation severely hit their survival. From the sample, sixty five percent of the farmers belong to OBC group, who are preferred for commercial crop especially cotton cultivation. Further, the notable point is this sample reveals the from total cultivable land is eighty three percent is in dry area and needs more water and cultivation support in turn it is also increasing the monetary burden on farmers (Sridhar, 2006). The victim farmers depended on the both institutional and non-institutional credit available to them. Among the victim families less percentage had accessed institutional sources (Prabhakar.Reddy, 2004) and moreover, the amount issued by these institutions is very less. Further, these families cannot renew their loan due to failure in repayment of loans. The field survey noticed the increasing tendency of land leasing, which remain outside purview of formal sources. The cooperatives and commercial banks are the major sources of credit delivery to the rural and agricultural sector. But they suffer problems like lack of managerial skills and professionalism, government involvement in their work and fiscal burden after financial liberalization. Thus their share in the rural credit has declined substantially. Most of the public and private commercial banks have not been following the stipulated credit delivery requirement suggested by the government and they are not been sanctioned for that (Shivamaggi, 2000, Mohankanda, 1997). This has led them to opt credit from non-institutional sources (Rao and Gopalappa,2004). Further, asset formation like development of wells, purchase of bullocks, and required farm equipment cannot be owned with formal credit support and they have to depend on private sources. Periodic cash requirements also forced these farmers to approach commission agents and pesticides dealers. The entire sample has taken the most of the amount required for their cultivation from informal credit sources. The farmers followed the monoculture and followed the same crop year after year and attracted towards new seeds which are capable of high yielding but they are more vulnerable to pest and disease for crop failure. The suicidal farmers used the Monocrotophas, Quinalphas, Endosulphan and Eculex for their cultivation and spent on average rupees 315, 285, 250 and 220 respectively per acre.

FINDINGS

1. Cultivation experience of the farmer and in-effectiveness of Pesticides observed as the major social causes for farmers' suicides. Subsequently other social factors selected for the study (See Table No.3) were also significantly caused for suicide.
2. The types of family expenditures and increased cultivation cost have observed as the major economic causes for farmers' suicides. Similarly other economic factors selected in the study (See Table No. 4) were also notably caused for suicide.
3. An inquiry reveals that crop failure and debt burden appear to be primary reasons for suicide deaths. The average debt amount per family works out to be Rs. 1,50,000.
4. In the sample, most of the farmers cultivated cotton and dependent on informal sources, especially commission agents charged additionally 3 percent interest above 2 percent commission.
5. The weekly operational cost made deceased farmers to approach and depend on the pesticide dealers for continuous supply of pesticides till the end of crop. Further, these dealers are charged 15 to 20 percent higher price on pesticides compared to normal price and farmers have no other option but just silently bear.
6. Experience in the district shows that such type of arrangements is causing heavy damage where there are instances of supply of adulterated seeds and pesticides. It is also a common practice that the pesticide dealers are the real decision-makers as to the kind of pesticides, to be used and the dosage. Since these dealers are guided more by profit, they recommended and supplied heavy and costly pesticides without reference to scientific requirements.

CONCLUSIONS

The present situation of the agriculture in the agrarian district of Mahabubnagar shows declining living conditions to the families depending on agriculture once who lived comfortably with the same resources of land irrespective of large and small farmers. Regarding the quality of inputs, farmers used to take seeds from different sources like government seed corporations and Private Corporation. But still the qualities of the seed were not good which even resulted in crop failures due to some fraud by some private seed vendors. Artificial seed scarcity was also created by some private seed vendors so as to increase the prices of the seeds. Loans and funds are always very important in the agriculture sector. It has been noticed that during the distress situation most of the banks are not willing to provide agricultural loans to farmers as a part of risk aversion of the banks. The bureaucratic delay in providing loans makes farmers to borrow from money lenders, friends etc at a higher rate of interest. Lacks of technical guidance, pest and disease attack, droughts, unseasonal rainfalls, floods are some of the agricultural problems faced by the Mahaboobnagar district. An adequate credit on better terms has been one of the important problems faced by the deceased. Finally, these socio-economic distresses are observed as major problem for committing suicide. Economic distress hit the farmers hard and social causes made the farmers to dependent on the pesticides dealers to know about the usage of pesticides due to illiteracy. As the true business man, the pest dealers supplied high priced pesticides without bothering about scientific requirements to earn more profits. These pest dealers also acted as money lenders un-understood the major point that, if pesticides work appropriately then only fruitful cultivation is certain and farmer enjoy the rain of profits and repay the amount to pest dealers. Whereas, to gain short term profits these pest dealers pushing the farmer's family into distress, this is further causing to suicides. In this scenario the unfulfilled damage was occurred to famer's family but still pest dealers cannot get their money back. They are forgetting that repayment is possible when farmer should alive and get profits. Pest dealers who are lending money and pesticides should understand this funda of, if farmers are alive and gain profits, and then only their money will be returned. The study rightly comes to the conclusion that unless all these causes are simultaneously dealt with the situation cannot improve. It requires large public investment in irrigation and rural infrastructure, rejuvenation of the cooperative credit, marketing and processing system, strengthening of the agricultural extension services and sympathetic administration working closely with the farming community. There is need of honesty is required from pesticides dealers while dealing, supplying and explaining about pesticides.

LIMITATION

The study was limited one district and selected mandals therefore, the conclusions drawn from this study should be taken only as indicative of the overall general crisis in agriculture.

SCOPE FOR FUTURE RESEARCH

Farmers' suicides in general may occur on account of economic, social, cultural and psychological factors. As the information from deceased persons could not be elicited on the factors leading to death and also the psychological stress which they are subjected to can only be described by him but in the absence, the information is collected from family members as to the probable reasons for their suicide deaths. As the study covered only one district whereas, in Telangana state there are drought prone areas where research is needed. Even in non-drought prone districts of Telangana state also farmers committed suicide. A study pointing out reasons for suicides irrespective of any causes, need to be answered because every life is precious and the one who removes the nation's hunger should be much taken care.

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