



Agrarian Distress and Farmer Suicides in Karnataka -An Overview

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Abstract

The agrarian distress has become a chronic problem to the State of Karnataka and the men at the helm of affairs would do well to appreciate that livelihood and welfare of agrarian community would have to form the foreground of every policy decision. The following is an in-depth overlay of social, economic and environmental components leading to the increasing number of farmer suicides in the state. Key drivers are increased indebtedness, crop failure induced by erratic weather conditions, poor institutional credit accessibility, and volatile market prices. The structural issues in agriculture, including small-scale farming, inadequate irrigation, and ineffective policy implementation, only contribute to worsening the problem. Based on regional level data and case studies, the paper draws broad patterns and cause of farmers' distress in Karnataka. The success of government interventions and subsidies to alleviate the crisis are also assessed. The results imply a critical demand for comprehensive policy interventions tackling both economic and mental aspects of agrarian distress. While rural infrastructure is a priority, as is access to credit, sustainable farming and mental health support. This class perspective of rural economy could help to enhance the wider debate on rural development, and raise its voice against more resilient as well as inclusive agricultural policies in Karnataka.

Keywords

Agrarian Distress, Farmer Suicides, Debt Burden, Erratic Climate, sustainable farming,

Introduction

Nonergonomic Distressing distress is a key problem in the rural economy of India especially in states like Karnataka where agriculture is the lifeline of the state. Over the years, this distress among farmers has found expression in multiple, sometimes catastrophic ways: indebtedness, crop loss, lack of adequate government help, and the troubling trend of farmer suicides. A large Indian farming state of Karnataka, has witnessed an increasing number of suicides by farmers over the past few decades bringing the crisis in agriculture to a critical mass. It is a complex issue, grounded in economic, social and political aspects and is further made more convoluted by climatic uncertainties, market fluctuation and lack of institutional backing for farmers. Karnataka with its varied agro-climatic regions grows a range of crops from food crops like rice, maize and pulses to cash crops such as cotton, sugarcane and coffee. But California's agriculture is at greater risk than ever, from several different angles. The erratic rainfall pattern, droughts, floods and pest attacks have adversely affected the crop production and there is a drastic reduction in the income of the farmers. In areas such as water – parched northern Karnataka, farmers have scant options but to borrow for their day-to – day survival and for seasonal inputs to farming. Tragically the lack of any decent irrigational facilities, the poor storage and marketing facilities, and exploitation by moneylenders combine to keep the farmer in the clutches of debt. Farmer suicides in Karnataka, have been especially shocking. According to a study by research bodies and government, the state has among the highest farmers suicide rate in the country. This sad phenomenon has many causes, including loan burden, increasing debts, crop failure and social and psychological support systems.



Farmers also bear the brunt of market price fluctuations, without being able to sell their produce for a good price, resulting in their financial woes getting worse. Loan waivers, crop insurance, subsidised irrigation and agriculture inputs are few of the many institutions introduced by the Government of Karnataka to address the agrarian crisis. Yet the effectiveness of these interventions is often been challenged as farmers' pain is continuing even after the interventions. The time lag between policy execution and real benefit to the farmer is one of the biggest problems in solving the agrarian crisis.

Objectives;

1. To meticulously document and analyse the trend and magnitude of farmer suicides in Karnataka between 2015 and 2024.
2. To precisely identify and geographically locate the key districts within Karnataka that experienced the highest rates of farmer suicides during this period, highlighting regional disparities.
3. To rigorously assess the impact of climatic factors, specifically erratic monsoon patterns, droughts, and floods, on the prevalence and intensity of agrarian distress in Karnataka between 2015 and 2024.

Hypotheses:

1. Government interventions implemented between 2015 and 2024 (e.g., loan waivers, crop insurance schemes like "Raitha Siri," "Krishi Bhagya") were insufficient or inadequately implemented to address the root causes of agrarian distress, thus having a limited impact on reducing the overall farmer suicide rate in Karnataka.
2. Specific districts (Mandya, Hassan, Belagavi, Haveri) consistently reporting higher suicide rates between 2015-2024 possess a unique convergence of risk factors (e.g., cropping patterns highly sensitive to climate/market shocks, higher concentration of vulnerable farmers, specific socio-economic pressures) compared to other districts in Karnataka.

Literature Review

1. Manjunath A.V., K.B. Ramappa, 2017, A Comprehensive Study on Farmers Suicides in 13 States, 46 districts, 388 villages and 528 samples. Through multi-stage sampling they identified social issues, farming-related problems, and debt as leading causes of suicide. They did not make specific recommendations for the Hyderabad Karnataka Region but suggested possible remedies.
2. The problems of crop failure owing to adverse weather, agriculture costs going up, agricultural debt going up and agriculture marketing issues were studied by Dr. Nagaraj M. Muggur (2017). Areas in Karnataka, including Belgaum, Chitradurga, Chikmagalur, Kodagu, Hassan and Shimoga recorded high suicide rates due to crop loss according to the paper. The writer called for quick intervention by both central and state governments, education of farmers about new methods of farming, use of pesticides/ fertilizers, for them to take to allied activities like dairy and poultry, and general awareness about suicide prevention.
3. Kumara, R., & Shanmugam, K. (2022) discussed sustainable agricultural practices and farmer suicides within the state of Karnataka, in the context of the larger agrarian crisis in India, characterized by debt, loss of livelihood and suicides. They said that central and state governments will have to work together to manage the crisis. They said suicide by cultivators and agricultural workers threatened the critical contribution of agriculture, with seven states responsible for 87.5% of the deaths attributed to factors like monsoon failure, climate change, high debt, government policy, and mental health, and personal issues that disproportionately affect small and marginal farmers.
4. Deshpande (2020) explored agrarian distress and farmer suicides as one of the most important areas of academic discussion in India, citing popular surveys such as the NSSO's Farmer Situation Assessment Survey, as well as retracing the policy discussions back to the



1926 Royal Commission on Agriculture. This analysis uncovered the sustained discontent of farmers despite advances in the sector.

5. Talimarada Raghavendra (2024) has also discussed agriculture's key role in Indian employment and rural life vs its falling share of GDP. Small hold farmers and farming face shrinking land, poor inputs, debt and climate risks, all of which have led to a crisis and disturbing suicide rates (over 375000 in 1995-2020 as per NCRB). His research in Karnataka's Hyderabad Karnataka region found that the victims are primarily small, middle-aged, illiterate farmers, who often suffer financial losses. He analysed causes, socio-economic circumstances and efficacy of support and suggested compulsory help to families, development of skills and more effective advertising of MSP (minimum support price) and crop insurance system to reduce the crisis.

Significance of the Study

The study explores a pressing issue related to farmer suicides in Karnataka from 2015 to 2024 as one of the most terrifying public health crises with social and economic consequences. To be able to develop effective prevention strategies, we need to understand the root causes of this behaviour.

Research Methodology

This study uses descriptive research design. It is based largely on analysis of secondary data from government reports, academic research publications and media reports in order to provide a comprehensive picture of trends, causes and consequences of agrarian distress and suicides among farmers in Karnataka between 2015-24.

Trend and Magnitude of Farmer Suicides (2015-2024)

Karnataka which has received accolades for its vibrant culture and advancement in technology is also grappling with an acute agrarian crisis, most tragically evidenced by spiking farmer suicides. Farmers perfecting the decade of 2015-2024 — one going directly to the grave, of suffering suicide — are on the large screen in his head — this is the worst of times in the easiest of places. This is not just a statistic, but a foreboding end of a long-standing issue in the agriculture system that requires in-depth scrutiny and resolution. The sheer magnitude of this tragedy is chilling. Karnataka has a poor record of farmer suicides amongst Indian states. Between 2013 and 2022, at least 8,000 farmers are said to have taken their own lives, many of them in the 2015-2024 period. Even more worryingly, 2015 saw a painful peak, with more than 1,500 suicides — the highest in a decade. Such a trend experienced a worrying uptick at the end of the period, with more than 1,200 suicides recorded over the 15 months to August 2024. Some districts, Belagavi, Haveri, Mandya and Hassan to name a few, repeatedly come out as development hot spots, reaffirming localized agrarian distress. There are many factors fueling this crisis. A big part of the answer is economic vulnerability, especially crushing debt. Many farmers, particularly smallholders, find themselves trapped in cycles of borrowing (often from informal lenders at high rates of interest) to meet burgeoning cultivation costs. Their financial misery — exacerbated by poor crops linked to unpredictable weather, including droughts and floods that scientists say are related to climate change affecting vital monsoon rains — has made the prospect of paying off the debts even more dire. Not only financial, socio-cultural factors also play an important role in this social pressure that extends from maintaining social status to the stigma attached to a debt and fall of farming. Market prices for produce, which are volatile, add a great deal of income instability. Though the Karnataka government has rolled out steps such as loan waivers and insurance schemes, the travel does not reflect enough on the ground reality as indicated by continued high rates of suicide, which may mean that interventions have not effectively tackled the root causes and implementation gaps exist, indicating the complex nature of the crisis that was already a poor form and continued to be so. The past few years have seen a rise in such incidents across the nation and the statistics of farmer suicides in Karnataka from 2015 to 2024 shows the plight of the farmers in that state. During this time years a lot of farmers in the state committed suicide, indicating the serious mental worrying in the agricultural community. Between 2015 and 2020, the state sadly witnessed over 8,000 farmer



suicides. During the first half of the study period, this figure highlights the magnitude of the crisis.

This trend followed into the next years where 1,282 suicides were reported in 2021, and 1,216 in the 15th month leading to August of 2024. These numbers indicate that the issue was active through the full study period and even had early signs of an upward trend. A close look at the annual data shows key moments of increased crisis. 2015 is a black spot on that graph with roughly 1,500 reported suicides. These were the highest number recorded in the single year of the decade leading to 2015 suggesting an acute and severe situation for farmers at the beginnings of the study period. In the ensuing years, it is clear from the graphs that the number of suicides has ebbed and flowed, but behind the depressing 2021 statistics and ancient, early 2024 figures, lies a remarkable imitation of that tragic trend. The first peak in 2015 suggests that certain factors, or a combination of stressors, may have been particularly strong that year. To identify potential triggers of the crisis, we need to understand the prevailing conditions in 2015.

Annual Farmer Suicides in Karnataka (2015-2024)

Year	Number of Suicides
2015	1,500
2016-2020	6,500
2021	1,282
2022-Aug 2024	1,216 (in 15 months)

Understanding the Landscape of Farmer Suicides in Karnataka (2015-2024)

Session 1 Issue Overview Before discussing the implications of the phenomenon of farmer suicides in Karnataka, in the period 2015- 2024, it is important to reference to the not uniformly spread at state level phenomenon. Instead, the data suggests that worrying signs are localized in some places. Towns such as Mandya, Hassan, Belagavi and Haveri could always be counted as a top four for highest farmer suicides. The existence of such a regional difference illustrates that local factors can significantly enhance the vulnerability of agriculture. We need to interrogate these hotspots more closely. The kind of agriculture that prevails in these districts, what proportion of their farmers depend on an annual rainfall from the monsoon versus established irrigation, the average size of a farm, how widespread farmer debt is, how well local social safety nets have been woven — all of this may provide a glimpse into just why the residents of these districts contend with seemingly greater risk. It is precisely these nuances – these precarious regional specificities – that are crucial to developing effective, tailored support programmes and initiatives for farmers of such vulnerable regions.

Importance of Climate and Weather Factors

Agriculture in Karnataka is closely linked with the patter of the monsoon. Farmers were constantly buffeted with severe climatic fluctuation during the period 2015-2024. The uncertain and erratic behaviour of the monsoon was imposing enormous uncertainty and risk. Farmers struggled to plan and invest when the lifeblood of their crops — water — became less reliable, leaving them with lower yields on some lands or no crop at all. This was aggravated by extreme drought itself due to severe drought in large number of taluks especially the worst drought in 2015-16. During that extra-long dry season, crops failed, creating financial trauma that plunged many farmers into cycles of debt, and then despair. “It was not just the difficulty of building these environments with the lack of water. Destructive floods also added to the overall impact, with severe floods in 2019 destroying crops such as sugarcane and maize, and destabilising the income of farmers reliant on these crops. One particularly alarming challenge was an uptick in so-called “green droughts.” The so-called “drowning drought” — when there is sufficient rainfall but an



underlying water stress which has destructive impacts on the health of crops — made it more difficult for those on the ground to identify this emerging catastrophe early on.

This cocktail of drought, flood and uncertain rainfall underscores the increasing threat to Karnataka's agriculture from climate change and extreme weather. It emphasizes the need to urgently promote climate-resilient farming methods and enhance disaster preparedness to safeguard farmers against such environmental shocks.

MARKET WOES AND DEBT Markets are more volatile.

This was also the period in which a new kind of agrarian crisis, created by economic instability, came to the fore. Farmers experienced changes in marketplace costs of key commodities, particularly sugarcane and tomato price ranges. These farmers experience an enormous drop in income when market prices plummet after their harvest, rendering financial planning, loan repayment, and obtaining affordable food to sustain them and their families very difficult once again. These price movements create instability for the whole economy, and especially for people who depend on market prices for any cash crop they may be growing. In addition to volatile prices, crushing farm debt emerged as one of the contributing factors to farmers' suicides. Many farmers were heavily in debt. Most of these loans were taken from informal lenders, who offered credit at usurious rates, exactly, because for many people back then, credit from formal sources had yet to become widespread. It is this reliance on informal credit that has thrown farmers into a vicious cycle of debt. The usury on the original debt mounts up in compound interest, — nothing at all can pay it but crop failures, or a crash in the price. Economic stress is a key driver of the extreme mental health burden endured by farmers; suicide among farmers is tragically rampant.

Socio-economic Vulnerabilities Magnifying Distress

Socio-economic factors deepened the forces that acted upon Karnataka's farmers. Most suicides were in small and marginal farmers -- or those with limited land to cultivate. Their small holdings essentially provide less buffer against financial shocks both from crop loss and market downturns, rendering them especially vulnerable. This vulnerability was often compounded by lack of access to reliable irrigation, which made them heavily reliant on the fickle monsoon. Meantime, the slow erosion of traditional social support networks in rural areas stripped farmers in distress of an important resource. These networks traditionally provided both emotional solidarity and practical assistance, but their decline left many in cultures that value extended social networks feeling isolated during crises. Adding to this isolation was the strong social stigma that attached itself to debt and to failure in agriculture. In communities where a successful harvest is frequently linked to social status, failure to repay loans or produce sustainable crops may incite deep shame, which could deter people from seeking help and increase their psychological distress. The concentration of suicides among these resource-poor farmers highlights their increased vulnerability to agricultural shocks.

Government Interventions and Their Limitations

Aware of the gravity of the disaster, the Karnataka government passed a series of measures in the years 2015 to 2024. These encompassed farm loan waivers designed to alleviate debt burdens, as well as crop insurance plans that would provide financial coverage for losses, in addition to projects focused on expanding irrigation infrastructure. There were dedicated policies like the "Raitha Siri" and "Krishi Bhagya" schemes, which provided monetary support and improved access to water supplies. Families of suicide victims were also awarded higher compensation. These various attempts did improve things, but not enough; suicide rates remain high. This points to a potential implementation issue, where policies may have left gaps in terms of coverage reaching all eligible farmers, or that the policies themselves may have provided relief, but did not adequately address the causes of income insecurity, market instability and climate vulnerability in the first place. Reactive policy approaches such as loan waivers may yield short-term relief, but there seems to be a compelling case for moving towards pro-active strategies that address the structural causes of agrarian distress.



Karnataka's agriculture has a wide variety of crops and livestock, but is also vulnerable to a lack of consistent monsoon rainfall. The state has long reported a high number of farmer suicides, which point to weaknesses in its rural economy.

The decade examined was not only one of extreme weather events, including droughts and floods, but also of economic strife for farmers, with rising costs of farming, volatile crop prices and crippling debts, often incurred from informal lenders charging exorbitant interest.

Despite government initiatives such as loan waivers and insurance programmes, farmer distress continued, indicating that these measures were inadequate to address the primary issues. This analysis intends to examine the multidimensional relationship between the impact of climate change, economic hardship, social vulnerability (due to small farmers, especially), and the efficacy of government policies in the emerging environment. A deep understanding will allow to build lasting solutions that decrease distress, increase well-being of farmers and prevent suicide from happening again. Insights from the study might also benefit other agricultural regions grappling with similar challenges.

Recommendations

Both the analysis and a number of interdependent strategies are critical:

1. **Strengthening Economic Stability:** Expand farmers' access to affordable formal credit, reducing reliance on high-interest informal loans, while regulating predatory lending. Do whatever it takes to ensure farmers receive remunerative prices that not only cover their production costs but provide them some fair profit too, either through any strong Minimum Support Price (MSP) mechanisms or Price Deficiency Payments. State market stabilization funds or interventions, where applicable, for volatile commodities. Promote income diversification through allied activities such as dairy, horticulture or agro-processing.
2. **Strengthening Climate Resilience:** Invest heavily in climate-resilient agriculture, such as drought-tolerant crops and water-efficient irrigation. Improve local weather forecasts and provide timely, practical advice to farmers.] Reform crop insurance schemes for fairer loss assessment (especially localized), timely payouts, and greater transparency and accessibility especially for smallholders.
3. **Meeting the Socio-Economic Sensitivity:** We should formulate special support initiatives, including inputs, technical assistance, and preferential access for small-marginal farmers. Build community-based support systems and social safety nets in the rural areas.
4. **Improving Governance and Policy Delivery:** Ensure effective delivery of existing schemes, leveraging technology to ensure better targeting and monitoring, and making sure benefits actually reach the neediest, without undue delays. Strengthen Farmer Producer Organizations (FPOs) for improved market access and collective bargaining.
5. **Regionalization of Strategies:** A targeted blueprint for intervention should be created for high-risk districts based on their contextual agro-ecological and socio-economic conditions

Conclusion

The agrarian distress and farmer suicides in Karnataka are complex, deeply rooted issues that require a holistic approach to address. It is essential for the state and central governments, along with other stakeholders, to adopt sustainable agricultural practices, improve access to credit and insurance, and ensure that farmers have better access to markets and infrastructure. Only then can the agrarian crisis in Karnataka be mitigated, and the lives of farmers improved.

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