

INDEBTEDNESS AND SUICIDES AMONG FARMERS IN INDIA: TRENDS, FACTORS AND POLICY ALTERNATIVES

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ABSTRACT

The present paper deals with trends and factors of suicides and indebtedness among farmers in India. According to National Crime Records Bureau (2015), farmer's suicide becomes major problem of Indian agricultural economy and the problem is spread all over the states in India. Indebtedness emerged as a major cause behind farmer's suicide. As far as the extent of indebtedness is concerned, more than half of agricultural household in India are indebted in which Andhra Pradesh had highest indebted agricultural households followed by Telangana, Tamil Nadu and Kerala. In India, a higher incidence of indebtedness and suicide cases found were among small and marginal farmers. The important policy suggestion regarding the welfare of farmers is that an appropriate model should be framed by the government in such a manner that the inputs that farmers used should be directly supplied by the government to the farmers at very low prices rather than middlemen in the form of commission agents, corrupt officials, traders etc.. Agriculture price policy also needs modifications whose main motive will be farmer's welfare. Cost of cultivation is another area where the policies should be framed in such a way that farmers get high level of income. In case of crop failure the farmers should be exempted for few months to pay their debt so that they don't feel more financial burden. The study suggested the process of borrowing of loans by the farmers should be simplified. Schemes and programmes that were launched by the government in regard of farmers more awareness will be created among farmers regarding those schemes. The study concludes that a comprehensive agricultural policy is required that can address these issues at local, regional, national as well as international level.

Keywords: Indebtedness, Agriculture, Farmer's suicide, Farmer, NABARD.

INTRODUCTION

Agriculture sector plays a crucial role in the Indian economy as it provides employment to 48.9% of the population (NABARD Annual Report, 2016-17). Farmers, who are producers of agriculture sector as well as providers of food and nutrients to the country's population, are suffering from poverty and indebtedness. After independence, the main aim of Indian economy was to develop the agriculture sector but after 70 years of independence agriculture sector is still lagging behind, and it contributes only 17% of total GVA in the year 2015-2016 (Annual Report of Department of Agriculture, Cooperation and Farmers Welfare, 2016-17). In the current circumstances, Indian Agriculture is facing two major challenges, one is ecological and another is economical (Swaminathan, 2017). The situation of Indian farmers is getting worse day by day specially small and marginal farmers. As the farm suicide rate is increasing, in India, ten states show a higher rate of farmer's suicide in 2011 as compared to 2001. The neglect has held the farmers¹ into debt running through generations and making agriculture one of the most onerous occupations. Schemes and programmes launched by various governments have, more often than not, benefited the big farmers whereas the small farmers² and marginal farmers³ that constitute the majority have mostly faced the problem of Indebtedness⁴. In general indebtedness means an obligation to pay money to another party. When a person is unable to return loan money and accumulate it, refers to indebtedness. In India the problem of farmer's suicide and indebtedness is so serious that on an average every 30 minutes one farmer commits suicide since 2002 (Sainath, 2008). In India a total of 52% of agricultural household are in debt, the average debt is INR 47,000 per agriculture household and the income from cultivation per household is INR 36,972 (NSS 70th Round). These figures clearly indicate that the Indian farmers are in the severe clutches of poverty and indebtedness.

Presently the economic and ecological crunch is the major and prominent cause that agriculture sector is facing in India. The soil and water shortage demolish the agricultural productivity and consistent increment in the production leads to decrement in farmer's income level (Government of India 2007). In India, a total of 85 percent operational holdings fall under the category of small and marginal farmers (NABARD Annual report 2014-15) and it was found that higher incidence of indebtedness and suicide cases were among small and marginal farmers (Singh,

¹ "Farmer is a person who operates some land and is engaged in agricultural activities during the last 365 days". (NSSO, 59TH Round, 2005)

² "Small Farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and up to 2 hectares (5 acres)". (NABARD, 2008)

³ "Marginal farmer means a farmer cultivating (as owner or tenant or share cropper) agricultural land up to 1 hectare (2.5 acres)". (NSSO, 2001)

⁴ "Indebtedness is a measure of the amount of debt incurred against various loans with reference to a period or point of time". (NSSO, 2001)

2012). Since 1990s approximately 250,000 farmers in India have committed suicides (Sadanandan, 2014).

OBJECTIVES OF THE STUDY

- To analyse the trends of farmer's suicide in India.
- To study the factors behind farmer's suicide in India.
- To examine the pattern and extent of indebtedness among farmers.

DATA SOURCE AND METHODOLOGY

This study is an analysis of farmer's suicide and extent of indebtedness among farmers of India. This study is based on secondary data. The time period for the study was from 2005 to 2015. Annual Reports of NABARD, NSSO 70th Round Report entitled "The Situational Assessment Survey of Agricultural Households, All India Debt and Investment & Land and Livestock Holdings in India" and National Crime Record Bureau Reports were taken into consideration. To identify the factors behind indebtedness, studies undertaken by various scholars were reviewed intensively.

Trends of Farmer's Suicide in India and Factors responsible

According to National Crime Records Bureau (2015), farmer's suicide becomes major problem of Indian economy and the problem is spread all over the states in India. A total of 72.6 percent of farmers who comes in the category of small and marginal farmers they commits suicide out of total farmer's suicide. Farmer's suicide is increasing and this is illustrated with the help of following table:

Table No. 1: Farmer's Suicide and Total Suicides in India

Year	Farmer's Suicide	Total Suicides	Growth Rate of Farmer's Suicide (%)	Growth rate of Total Suicides (%)	Percentage Share
2005	17131	113914	-6	0	15.04
2006	17060	118112	0	4	14.44
2007	16632	122637	-3	4	13.56
2008	16196	125017	-3	2	12.96
2009	17368	127151	7	2	13.66
2010	15964	134599	-8	6	11.86
2011	14027	135585	-12	1	10.35
2012	13754	135445	-2	0	10.15
2013	11772	134799	-14	0	8.73

2014	12360	131666	5	-2	9.39
2015	12602	133623	2	1	9.43
Total	164866	1412548			11.67

Source: Compile from various annual reports of National Crime Records Bureau

From the table 1, it is clearly shown that farmer’s suicides and total suicides in India depicted the fluctuating pattern as well as the share of farmer’s suicide in total suicide was 11.67 % from the time period 2005 to 2015. In 2005 the percentage share of farmer’s suicide was 15.04 in total suicides and it decreased to 12.96 till 2008. It increased to 13.66% in 2009 and again it fall to 11.86% in 2010. From the time period 2010 to 2014 the share of farmer’s suicide in total suicide has decreased and again it increased to 9.43 % in the year 2015. These statistics clearly shows the fluctuating trends of farmer’s suicide.

Farmer’s Suicides-Main factors

There were multiple causes of farmer’s suicide such as indebtedness which was prominent among others as well as alcoholism, economic distress, crop failure, drug addiction, martial and domestic discard etc. (Gill and Singh, 2006). The National Crime Records Bureau presented its report on farmer’s suicides, which identifies the percentage of different factors which were responsible for the farmer’s suicide. As farm distress increased there was increased in financial institutions which lead to farmer’s indebtedness. As they were not able to repay the debt amount which encouraged the farmer’s to commit suicide (Jeromi, 2007). Following table shows the factors responsible for farmer’s suicide according to national crime records bureau.

Table No. 2: Percentage Share of Significant Factors responsible for Farmer’s Suicide

Factors	Percentage Share
Indebtedness or Bankruptcy	38.7
Farming Relating Issues	19.5
Family Problems	11.7
Illness	10.5
Drug Abuse	4.1
Marriage Related Issues	2.0
Poverty	1.1
Property Disputes	1.1

Source: National Crime Records Bureau, 2015.

From the table no.2 it is clearly shown that indebtedness emerged as a major cause behind farmer's suicide its contribution was 38.7 percent in farmer's suicide where as farming relating issues comes secondary and their contribution was 19.5 percent. The family problems have 11.7 percent contribution in farmer's suicide whereas illness has 10.5 percent contribution. Marriage related issues have 2.0 percent contribution while Poverty and property disputes have least contribution as their share was 1.1 percent in farmer's suicide. These factors have significant effect on farmer's suicide.

Incidence of Indebtedness among farmers in India

The incidence of indebtedness is higher among Indian states. "Incidence of Indebtedness refers to the percentage of indebted households" whereas "Average amount of Debt refers to the cash amount dues per indebted households" (NSS, 70th Round). To solve the problem of farmer's suicide it is important to know about the incidence of indebtedness. Following table shows the incidence of indebtedness and average amount of debt in India.

Table No. 3: Incidence of Indebtedness (IOI) and Average Amount of Debt (AOD) among Rural and Urban India

Rural		
Categories	Incidence of Indebtedness (%)	Average Amount of Debt (Rs per indebted Household)
Cultivator	35.0	110438
Non-Cultivator	25.6	87938
All	31.4	103457
Urban		
Categories		
Self employed	24.7	414689
Others	21.3	358917
All	22.4	378238

Source: NSS 70th Round, 2013.

From the table no. 2 it is clear that in rural India the incidence of indebtedness was 31.4% whereas in urban India it was 22.4 %. From these statistics it is clear that the incidence of indebtedness was more in rural areas as compared to urban areas. Among rural areas, the cultivators have higher incidence of indebtedness as compared to non-cultivators. As far as average amount of debt is concerned it was Rs 103457 in rural and Rs 378238 in urban areas. More the incidence of indebtedness and average amount of debt in India, the problem of farmer's

indebtedness becomes more severe. It is also important to analyze the trends in incidence of indebtedness.

Table no. 4: Trends in Incidence of Indebtedness in India

	Incidence of Indebtedness in Rural India (%)		
Year	1991	2002	2012
Categories			
Cultivator	25.9	29.7	35.0
Non-Cultivator	18.5	21.8	25.6
	Incidence of Indebtedness in Urban India (%)		
Self-employed	19.9	17.9	24.7
Others	18.9	17.8	21.3

Source: NSS, 70th Round, 2013.

From the table no. 3 we can clearly say that the incidence of indebtedness in rural areas have shown increasing trends in cultivator and non-cultivator categories. In the year 1991 the incidence was 25.9 percent whereas it increased to 35.0 percent in 2012 in cultivator category. In non-cultivator category the incidence was 18.5 percent in 1991 and it increased to 25.6 percent in 2012. In urban areas the incidence of indebtedness shows fluctuating trends it was 19.9 percent in 1991 in self-employed category whereas it decreased to 17.9 percent in 2002 and again it increased to 24.7 percent in 2012. From the table we can conclude that the incidence of indebtedness in India shows higher trends.

Extent of Indebtedness in India: A Regional Analysis

In the context of Indian Farmers Darling (1925) quoted that, “The Indian peasant is born in debt, lives in debt and dies in debt”. Indebtedness among farmers was the major reason behind their suicide that’s why it is essential to know the extent of indebtedness among farmers in India. Following table illustrate the percentage of indebted household and average amount of outstanding loan among the major Indian states.

Table 5: Proportion of Indebted Agricultural Household of India’s Major States

States	Proportion Of Indebted Agricultural Household (%)	Rank	Average amount of outstanding loan (Rs’00) per agri. Hh	Rank
Andhra Pradesh	92.9	1	1234	2
Assam	17.5	18	34	18
Bihar	42.5	14	163	15
Chhattisgarh	37.2	16	102	16
Gujarat	42.6	13	381	10
Haryana	42.3	15	790	7
Jharkhand	28.9	17	57	17
Karnataka	77.3	5	972	5
Kerala	77.7	4	2136	1
Madhya Pradesh	45.7	11	321	11
Maharashtra	57.3	8	547	9
Odisha	57.5	7	282	12
Punjab	53.2	9	1195	3
Rajasthan	61.8	6	705	8
Tamil Nadu	82.5	3	1159	4
Telangana	89.1	2	935	6
Uttar Pradesh	43.8	12	273	13
West Bengal	51.5	10	178	14
All India	51.9		470	

Source: NSS, 70th Round Report, 2013

From the table no. 5 it is clearly shown that in India 51.9 % of agricultural households were trapped into indebtedness. Andhra Pradesh stood at first rank among the major Indian’s states in which 92.2% of agricultural households were indebted followed by Telangana (89.1%), Tamil Nadu (82.5%), and Kerala (77.7%) where as Bihar (42.5%), Haryana (42.3%), Chhattisgarh (37.2%), Jharkhand (28.9%) and Assam (17.5%) have low level of indebted households. As far as the average amount of outstanding loan was considered the highest was in Kerala (INR 213600) followed by Andhra Pradesh (INR 123400), Punjab (INR 1195) and Tamil Nadu (1159). The lowest average amount of outstanding loan was in Chhattisgarh (INR10200), Jharkhand (INR 5700) and Assam (INR 3400). From the table we can clearly conclude that some Indian states were in the severe clutches of indebtedness.

Sources of Loan for farmers

Credit plays a crucial role in agriculture sector as well as in rural development because of the reason behind that farmer's needs credit more as they get low returns in agriculture sector. Following were the various agencies which come under the credit delivery system such as Commercial Banks, Non-Banking Financial Institutions, Self-Help Groups, Regional Rural Banks and Cooperatives (Kumar et al, 2007). Farmers have the opportunity to take loan from the institution sources as well as from the non institutional sources. After the nationalization of commercial banks the shares of credit of institutional sources have been increased.

Table no. 6: Distribution of Sources of Loan

Sources of Loan	Percentage of outstanding loans of agricultural households
Institutional Sources	
Government	2.1
Co-operative Society	14.8
Banks	42.9
Total of Institutional Sources	59.8
Non Institutional Sources	
Landlords	0.8
Professional moneylenders	25.8
Shopkeepers/ traders	2.9
Relatives and Friends	9.1
Others	1.6
Total of non institutional sources	40.2

Source: NSS, 70th Round Report, 2013

From the table no. 6 it is clearly shown that the major source of loan for the farmers were institutional sources of credit as they contribute a total of 59.8% to agricultural households as compared to a total of 40.2 % to non institutional sources. In case of Institutional sources the major contributor were banks that had 42.9% of share in giving credit facilities to farmers whereas professional moneylenders have 25.8% in case of non institutional sources of credit. The non institutional sources charge high rate of interest from the farmers in comparison to institution sources.

FACTORS RESPONSIBLE FOR INDEBTEDNESS AMONG FARMERS

Various studies have been undertaken on the issues related to indebtedness of the farmers in India. (Hanchinal, 2012; Jeromi, 2007; Gill, 2006; Kaur, 2012; Mishra, 2006; Mohan, 2006; Narayanmoorthay and Kalamkar, 2005; Singh, 2010; Swain, 2000). It was found that there was higher extent of indebtedness among those regions which were more developed than others (Narayanamoorthy and Kalamkar, 2005). Some of the factors responsible for indebtedness are as:

Income level of farmers

Farmer's income that they were received from the cultivation process was inadequate and they were not capable of meeting the risks such as vagaries of climate, market uncertainties, inadequate amount of credit and dependence on informal sources have adverse effects on the standard of living of the farmers especially the small and marginal farmers and leads to agrarian crisis. The agrarian crisis would vary from region to region as well as among different sub-groups of the society and the ultimate result of the agrarian crisis was farmer's suicides. It was found that regional disparities existed in India where they would get lower returns per hectare and have high cost of production, such areas were Andhra Pradesh, Haryana, Maharashtra, Gujarat etc. (Mishra, 2007). From various sources it was found that the small and marginal farmer's income was less than their expenditure. The important cause behind it was the increment in standard of living and another was inflation. To meet their expenditure activities farmers specially small and marginal takes loans from non-institutional sources which charges high rate of interest. (Singh, 2012)

Mismanagement of the crop economy

The mismanagement of the crop economy leads to farmer's distress. There existed two groups in farm economy one was included those farmers which have assured returns because of the size of land holdings, proper resources, manageable input cost etc. and another group include those farmers who were suffered from rain fed regions, land holdings were also small, no proper irrigation facility and unmanageable inputs cost (Deshpande, 2002).

Informal Source of credit and Utilization pattern

Formal and Informal sector are to main sources of credit for farmers in India. The majority of studies found that an informal source of credit plays a significant role in meeting the credit requirements of farmers. After nationalization of banks in 1969 and 1980, the formal sources of credit were increased but they also failed to meet the credit requirements of farmers. Only 51% of credit needs were met by formal sources (Rao, 2003). From various studies it was found that

farmers were severely trapped into indebtedness as farmer takes loans from the non institutional sources which charges high rate of interest from them and farmers used that money in non productive purposes resulted into indebtedness which forced the farmers (especially small and marginal farmers) to commit suicides (Gill and Singh, 2006). Further, the utilization pattern also affects the level of indebtedness in different ways (Dasgupta and Dey, 2015).

Demand of Credit

Due to the economic reforms of 1991 the agricultural growth rate was influenced as well as the agricultural productivity and use of modern techniques led to the enhancement of demand of credit by farmers. The increased demand of credit has led the farmers into debt (Pattanayak and mallick, 2016). On an average, farmers incurred INR 4016 for taking loan from commercial banks (Singh, et.al, 2009). So, Informal sources generally undertook by farmers because of their urgent need, lack of security assets, easy procedures of taking credit etc. (Nahatkar, 2002).

Role of Institutional Credit Agencies

Credit played a crucial role in agriculture sector as well as in rural development because of the reason behind that farmer's needs credit more as they get low returns in agriculture sector. The main focus of agricultural credit policy was to provide adequate and timely loans to farmers at low rate of interest. To make strong credit delivery system creation of Regional Rural Banks (RRBs), National Bank for Agriculture and Rural Development (NABARD) were established on the recommendation of Rural Credit Survey, 1954 (Sidhu et.al, 2008). In the case of commercial banks, the number of accounts of small farmers has declined and stipulates the large farmers (NABARD, 2001). As the credit agencies have been increased due to nationalization of banks but as mostly farmers depends on non-institutional sources of credit where moneylenders and commission agents exploit farmers (Ramchandaran and swaminathan, 2001; Smita and Sunita, 2006) by charging extortionate rate of interest which vary from 2% to 30% per month which depends on the risk involved and periods of loan (Kanthimathinathan, 2004). There was no doubt that the institutional credit flow was increased with the establishments of new financial institutions but there were several gaps existed in the smooth functioning of these financial institutions such as inadequate credit for small and marginal farmers, lack of mobilization of deposits, dependency on borrowed funds for agriculture credit. (Mohan, 2009).

Non-productive expenditure

Farmer's indebtedness was because of the expenditure incurred on social-religious ceremonies (Kaur, 2013) as well as due to low returns from agricultural sector (Ankalam and Manikonda, 2014). Farmers borrowed loan from non-institutional credit agencies and the loan amount was spent on unproductive purposes (Gaur, 2014).

Productivity related issues

A total of 65 per cent of net sown area in India was rain fed and dry so if in any year there was less rainfall then it led to loss in yield and production (Mathur and Singh, 2005). Due to green revolution only irrigated areas were benefitted whereas the non- irrigated areas were away from the process of Green Revolution, these areas were suffered from low income and green revolution increased the regional disparities (Kannan, 2014; Bhalla and Singh, 2009; Rao1996).

Issues related to Middlemen

Mostly government programmes that were especially designed for the poor people related to health, food grains, employment and housing etc. were not reached to them because of the commissions taken by the middlemen and bribes etc. The facilities meant for deprived person were hardly reached to them whereas the benefit goes to the non deserving people. (Dev, 2004; Sharma, 2004 and Vasavi, 2009)

CONCLUSION AND POLICY SUGGESTIONS

The study concludes that farmer's suicide and indebtedness are significant problems being faced by Indian agricultural economy. In India the farmer's suicide have been showing fluctuating patterns and indebtedness emerged as a major cause behind farmer's suicide. As far as the extent of indebtedness is concerned more than half of agricultural household in India are indebted in which Andhra Pradesh had highest indebted agricultural households followed by Telangana, Tamil Nadu and Kerala. The incidence of indebtedness shows higher trends in India. In providing the loan facilities to the farmers the institutional sources have more shares as compared to non institutional sources.

The important policy suggestion regarding the welfare of farmers is that an appropriate model should be framed by the government in such a manner that the inputs that farmers used should be directly supplied by the government to the farmers at very low prices rather than middlemen in the form of commission agents. Agriculture price policy also needs modifications whose main motive will be farmer's welfare. In case of crop failure the farmers should be exempted for few months to pay their debt so that they don't feel more financial burden. The study suggested that Government needs to pay attention on this issue and the policy which will be framed or already in existence in regard to the welfare of Indian farmers should be implement in proper way so that the needy farmers takes benefit out of it. The process of borrowing of loans by the farmers should be simplified and the schemes and programs that were launched by the Indian government in regard of farmers more awareness will be created among farmers regarding those schemes. The important issue in this regard is the role of middlemen in the form of commission agents, corrupt officials, traders etc. which becomes a major hurdle in the welfare of farmers

because the benefit goes to these middlemen rather than farmers. The study concludes that a comprehensive agricultural policy is required that can address these issues at local, regional, national as well as international level.

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