

Oxford Map The System '23

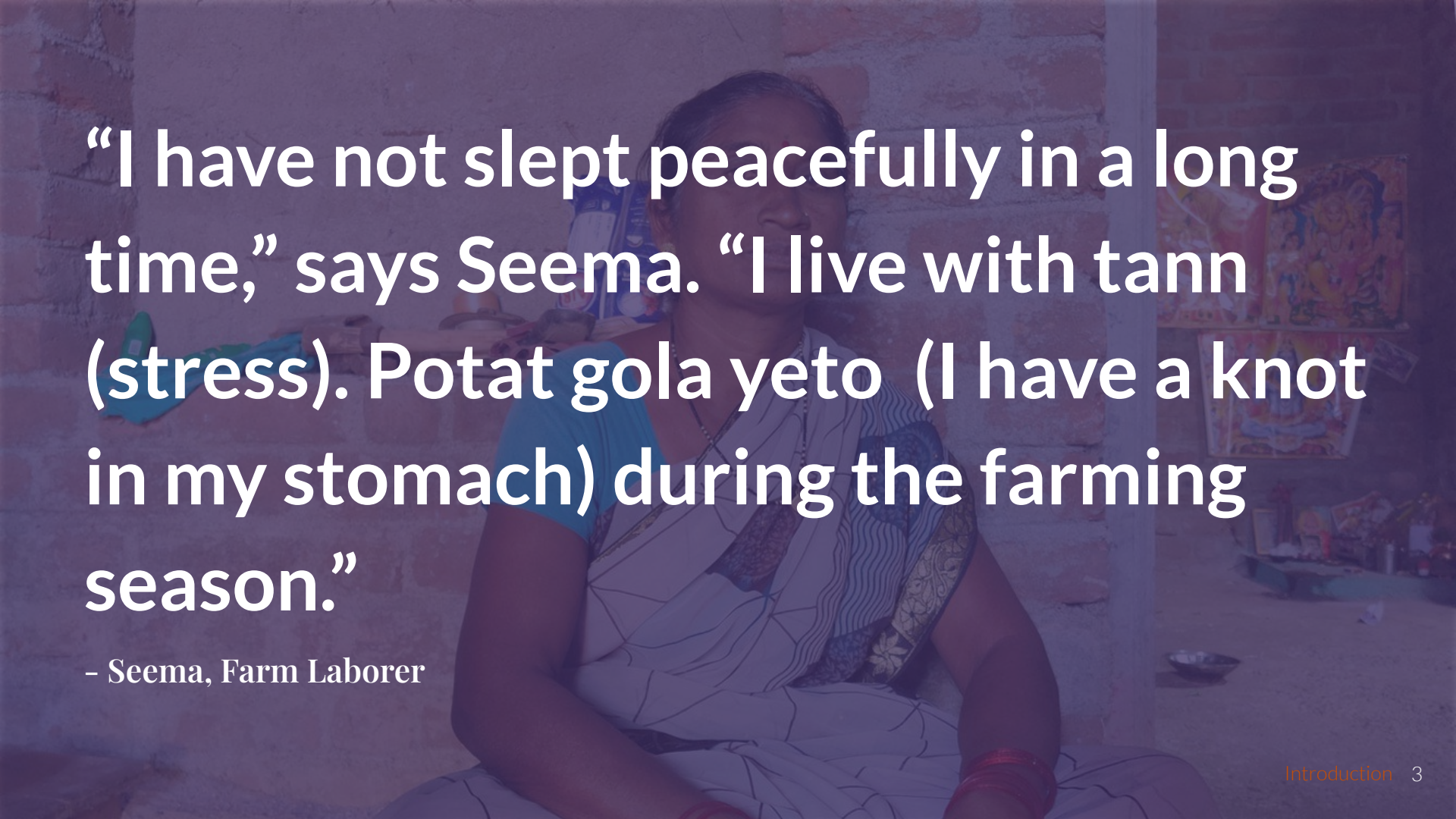


Farmer Suicides in Maharashtra

Farmers Don't Control Their Destiny



Seema (wife of Sudhakar)
Farm Laborer



“I have not slept peacefully in a long time,” says Seema. “I live with tann (stress). Potat gola yeto (I have a knot in my stomach) during the farming season.”

- Seema, Farm Laborer



Impact Circle: Why We Care?

MAHARASHTRA

114.2 M

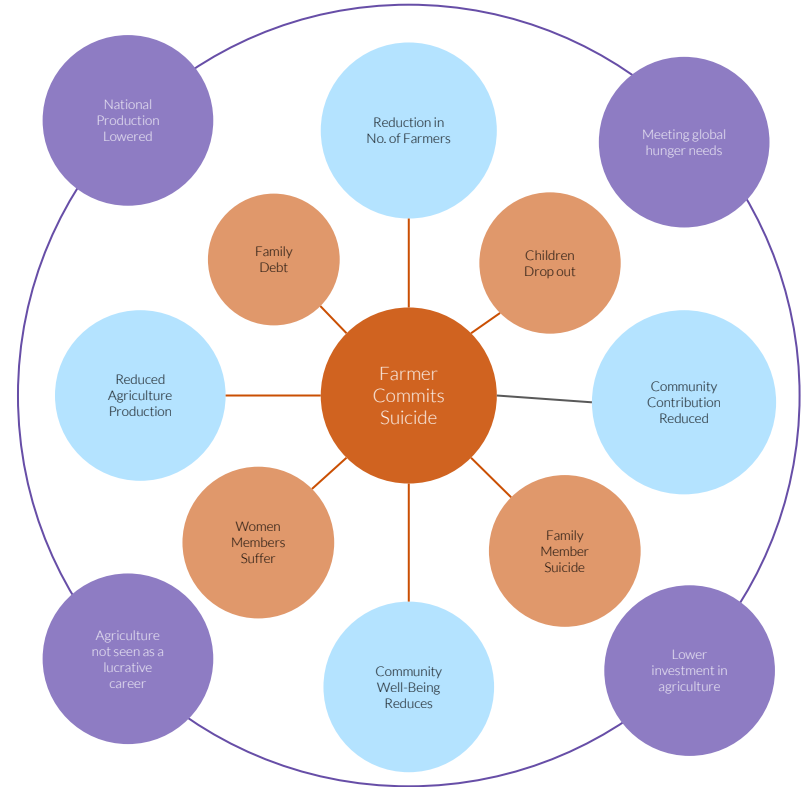
POPULATION

48.9% & 29.5%

MARGINAL & SMALL FARMERS

~50%

EMPLOYED IN AGRICULTURE



Iceberg Model: Root Cause Analysis



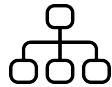
Event

In 2022, over 2500 farmers committed suicide in Maharashtra, India



Patterns

Increase in indebtedness amongst small farmers
Current policies do not adequately address their needs
Increase in poor, low quality yield, and crop failures



Structures

Farmers don't control input costs
Farmers don't control produce & quality
Farmers don't control over where they sell
Farmers lose control over their mental health



Mental Models

Farming is low on the occupational hierarchy
Lack of education and literacy makes farmers vulnerable
Casteism influences access to credit, resources and the market
Politicians see farmers as easy vote banks to be bought through alcohol



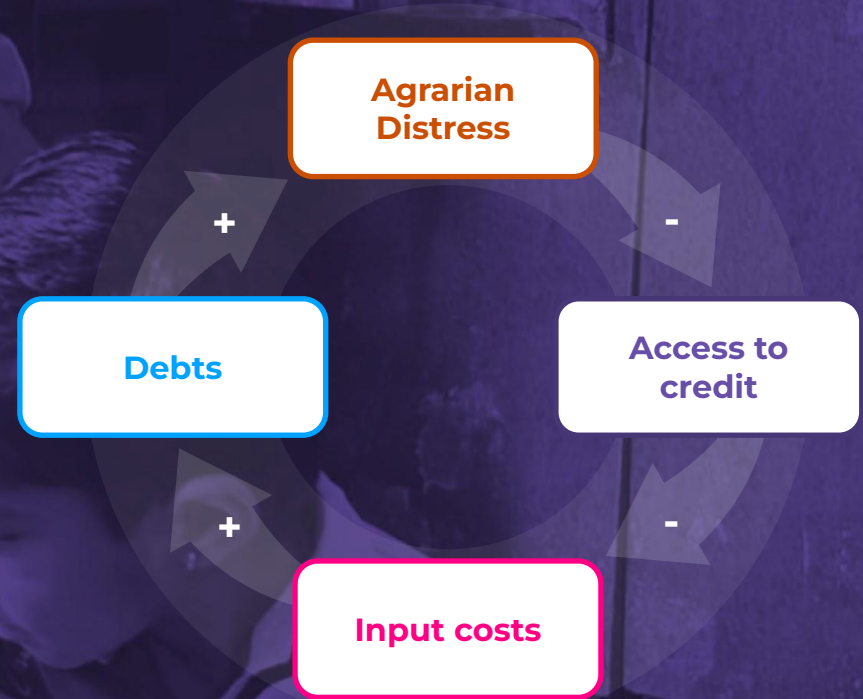
Farmers don't control input costs

“Government gives crop loans through banks. And these loan records are attached to their land ownership. If farmers don't have land, they don't get a loan. Sahukari lending happens privately. But their rate of interest is 20%, 24%, sometimes 30%, which is extremely high and unaffordable.”

- Ex Agri-NGO worker

Stage 1: Farmers don't control input costs

- Historical land ownership patterns and economic reforms disadvantaged small farmers
- Poor access to formal credit for small and marginal farmers
- Farmers stuck in a cycle of indebtedness



Stage 1

Stage 2

Stage 3

Stage 4

Stage 1: Farmers don't control input costs

GAPS

- Agricultural Credit System: high interest rates, lack of formal credit, and inadequate insurance
- Lack of bargaining power in purchasing inputs
- Law prohibiting the sale of agricultural land for non-agricultural purposes

EXISTING SOLUTIONS

1. Debt waiver schemes
2. Subsidies on machinery
3. Farmer credit card program

LEVERS

- Set up Empowered Farmer Producer Organizations (FPOs)
- Regulation on unscrupulous lending practices by moneylenders
- Increase oversight on spurious inputs
- Amend land sale laws



**Farmers don't control
produce & quality**

“Pandurang died by suicide – but it has left three other lives hanging in the balance.”

“We lost nearly 50 quintals of soybean that we had harvested,” says Sharda, 45. Under the PMFBY scheme, we paid a premium of Rs. 1,980, which was 2 percent of the sum insured, Rs. 99,000, for his crop in their 2.2 hectares of land. For losses that ran more than Rs. 2.5 lakhs, when we claimed insurance, we received only Rs. 8,000 from the company.

- Sharda, Pandurang's Wife

Stage 2: Farmers don't control produce & quality

FARMER SUICIDES/YEAR

1°C = 70

- MSPs incentivized farmers to grow certain crops
- Unpredictable weather affect crop quality
- Poor climate resilience
- Information asymmetry on farming patterns



Stage 2: Farmers don't control produce & quality

GAPS

- Lack of climate change adaptation measures
- Use of outdated technology
- Information asymmetry: available technologies not communicated to farmers

EXISTING SOLUTIONS

1. Micro-irrigation schemes
2. 50% subsidy for storage
3. Maharashtra Agribusiness Network to improve productivity and resilience

LEVERS

- Investment in climate change adaptation measures such as Zero Budget Natural Farming (ZBNF)
- Investment in modern agricultural practices and technology



**Farmers don't control
where they sell**

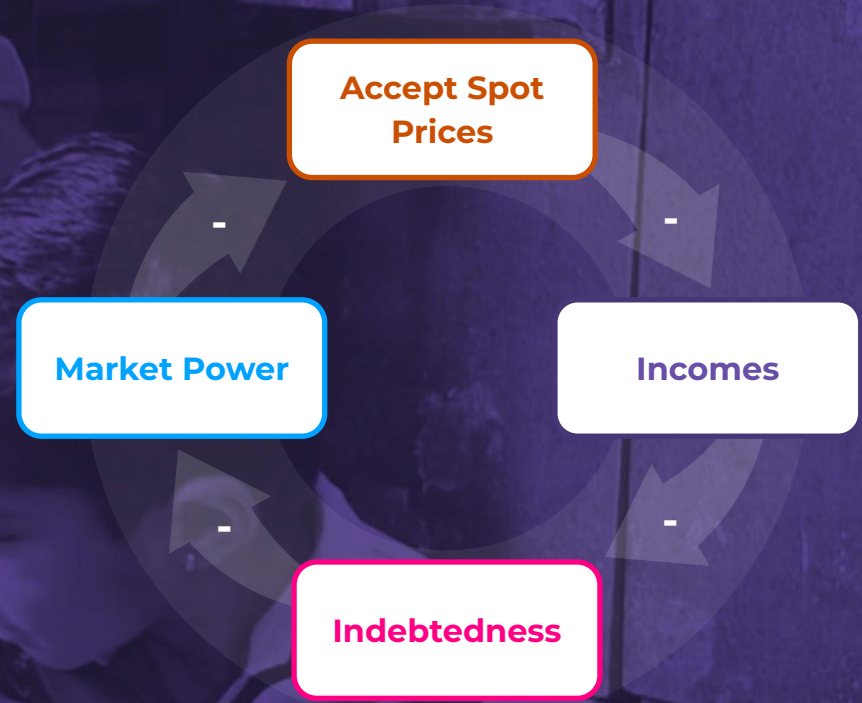
“The Government gives crop loans to farmers but they care about maximizing their number of beneficiaries and increasing their vote bank. They want to get reelected, so they care about short-term perception building.”

- Public Relations Executive, Major FPO in Maharashtra

Stage 3: Farmers don't control where they sell

90%

- Cannot reach the market: Only 10% of produce gets into storage facilities
- Don't choose who to sell to: Government-run markets dominated by buyer cartels
- Can't set the price: No bargaining power



Stage 1

Stage 2

Stage 3

Stage 4

Stage 3: Farmers don't control what they sell

GAPS

- Low coverage in high premiums, delays in claims settlement in insurance schemes
- No control over who to sell
- Poor physical infrastructure to sell produce

EXISTING SOLUTIONS

1. Three bills to allow farmers to sell directly to private buyers (repealed)
2. Crop Insurance Schemes

LEVERS

- Invest in physical infrastructure, storage
- Explore complementary measures such as weather-based and index-based insurance
- Implement farmer-focused selling policies



Farmers ultimately lose control over their mental health

“I knew my father had borrowed from a private moneylender to keep our farm afloat” says Vijay. “ My father never told me how much money we owed. He had taken to drinking heavily in the last couple of years before he committed suicide”. ”

In April 2022, due to consistent losses due to erratic weather and huge debts, Vijay’s father, Ghanshyam, could no longer take the stress, drank pesticide, and brought an end to his misery.

- Vijay, Farmer in Maharashtra

Stage 4: Farmers lose control over their mental health

- Lack of government mental health services
- Mental health stigma is a barrier to accessing community support
- Caste and gender discrimination exacerbates distress



Stage 4: Farmers ultimately lose control over their mental health

GAPS

- Accessible and affordable mental health and social support
- Alternative career options for self and families
- Caste and gender discrimination

EXISTING SOLUTIONS

1. District level mental health programs
2. Policymakers personally spend time at farms to understand the issues faced by farmers

LEVERS

- Greater investment in community-based mental health services
- Strengthen rural livelihoods and social protection through non-farm activities
- Social reform

Conclusion

✦ Farmers get exploited at every stage of 'Farm to Table'.



✦ Urgent need to build agency for farmers through:

- Public investment
- Regulation
- Technological adaptation

✦ The agrarian crisis has ripple effects

"Our child died thinking she would make our lives better. How do I tell her now that we are farmers from Marathwada, our lives will never get better."

- Kanta Bhise, Mother of Mohini

**“I die, my friend, and so do you./
I die, my friend, and so do you /
I sell my product cheap, and die/
You pay so much you die too.**

Translated from Sharad Joshi's poetry on the Indian Farmer Crisis

**Thank you.
Jai Maharashtra.**

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