Q3(a)

Indebtedness is one of the serious issues leading to farmers suicides Discuss reasons and suggest solutions

UPSC Civil Services Mains 2017 · Sociology GS 2 · 20 marks · Perspectives on the study of Indian society

Perspectives on the study of Indian society: Indology (G.S. Ghurye); Structural functionalism (M.N. Srinivas); Marxist sociology (A.R. Desai).

Core demand of the question

- Indebtedness is one of the serious issues leading to farmers' suicides. Discuss reasons and suggest solutions
- Treat as a 20-mark answer

Revision summary

Costly inputs and informal credit make small commercial farming a debt machine.

Price and weather risk convert production loans into household ruin.

Honour and male headship turn bankruptcy into suicide.

Swaminathan-type packages point to credit, insurance, and prices.

Land, gender, and caste must enter the remedy, not only bank waivers.

Introduction

Farmer suicides in India cluster where commercial farming, costly inputs, and weak protection meet family honour. Indebtedness is the immediate noose. Sociology must show why credit became lethal, not only that money is owed.

Body

Why debt leads to suicide

- Green Revolution and later cash crops tied small owners to seed, fertiliser, pesticide, and diesel that must be bought each season.
- Informal moneylenders and input dealers charge steep interest when banks fail the small farmer, a pattern A. R. Desai's incomplete agrarian transition still illuminates.
- Crop failure, price crash, and unverified risk in rainfed and cotton belts turn a production loan into a household crisis.
- Land as honour, male breadwinner ideology, and Leela Dube's seed line make the indebted farmer a failed head, not only a failed firm.
- Tenants and landless who borrow for health or marriage sit outside many relief packages, so recorded 'farmer' suicides undercount allied distress.

Regional illustrations

- Vidarbha cotton, Andhra and Telangana, and parts of Punjab and Kerala show different crops with a shared credit trap.

- M. S. Swaminathan's commission later named credit, insurance, and MSP as a package, which shows the state's own diagnosis.

Solutions that match the causes

- Institutional cheap credit timed to the crop, with a check on dealer-tied loans.
- Price support, procurement where it is missing, and insurance that actually pays.
- Reduce input monopoly and push low-cost agroecology where chemical packages bankrupt small plots.
- Land records for women and tenants so relief is not only for titled males.
- Local counselling and panchayat safety nets that treat suicide as a social, not only a farm-account, event.

Limit of a money-only fix

- Dominant-caste land control and water inequality will recreate debt if surplus still flows upward.

Flow diagram

Input credit informal -> Debt

Price crash crop fail -> Debt

Honour male head -> Suicide

Debt -> Suicide

Credit MSP insurance -> Reduce trap

Conclusion

Indebtedness kills when commercial inputs, uninsured risk, and patriarchal honour meet a thin welfare state. Solutions must cheapen credit, secure prices, and uncouple masculinity from a single harvest. Farm accounts alone will not stop the deaths.

Facts & figures

Vidarbha
Cotton-suicide belt often cited for dealer credit and price crash.

Swaminathan Commission
Recommended credit, insurance, and MSP around cost-plus as a food-farmer package.

Informal lender
Input dealer or moneylender who fills the gap when banks skip small farmers.

Male honour
Patriarchal ideology that makes farm failure a personal shame, not only a market event.

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