



Shri. Jagadish Shettar former Chief Minister, Karnataka

Provide easy loan and scientifically regulate crop production to stop farmers' suicide

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Farmers' fate is the same every year across the entire nation! Most of the people in rural areas are dependent on agriculture. They will work hard, purchase equipment and use organic farming inputs as far as possible yet they will be in crisis because they would have some loan to repay. The loan could be for farming or personal (sometimes) taken from cooperative societies, banks or private money lenders. Further whatever is production expenditure the return is very low.

Take any non-agricultural product everything is having a fixed price 'MRP' be it toothbrush/ toothpaste or any other product but crop produced by farmer has no fixed price. Basic problem in Karnataka instead in India is that the farmer will not get a proper scientific price for his crop production. He always suffers!

In addition farmer suffers from floods and drought. In Karnataka out of 175 talukas, 136 talukas are declared by state government as drought affected areas. So whatever crop they will produce they lose, first it was mungaru (pre monsoon), now hingaru (post monsoon) as there is no rain at all. This year both patterns mungaru and hingaru have failed. And there is no immediate compensation from the state government or central government for the farmers' loss. They entirely depend on agriculture for their livelihood, when there is no crop and no compensation for loss from the governments then they lose their confidence too. Hence, if compared nationally in Karnataka and Maharashtra more farmers are committing suicide. Particularly in Karnataka in last 3-4 months more than 600 farmers have committed suicide.

The reason behind suicide is loan burden predominantly. If farmers take loan from private money lenders there will be no records. Lenders will harass the farmer if payments are not made on time. Interest rate is high and due to non-repayment penal interest accumulates. Farmers' suffer badly.

To resolve it, immediate solution is waving off the loan. Recently Prime Minister Narendra Modi has started a Mudra bank to facilitate loan process. Farmers must be encouraged to take loan from this bank to avail the benefit of easy loan availability and low interest rates. In Karnataka when our BJP government was in power we used

to give the loan up to Rs. 3 lakhs without interest. It was mentioned in budget we provided. However it shall be limited in numbers so nationalised banks too have to give loan to the farmers at a very low interest say 3-5% only then they will be benefitted.

Compensation to the farmer's family who committed suicide was fixed as Rs. 2 lakhs but now it is increased to Rs. 5 lakhs. However of more than 600 farmers' suicide only 120-130 families got the compensation. Other families did not get because it didn't comply with guidelines set in 2003. According to it the committee chairman examines if the farmer who committed suicide is a farmer, had the agricultural land or not, had taken loan from the society or nationalised bank etc.

Unfortunately many farmers do not have lands in their name instead it is in the name of their brother or some other family member. In such situations they are considered as labours of the farms and are not granted compensation. Further if the loan is taken from private money lender then also the compensation is cancelled.

Yellow Sticky Gum Sheets



It is to be tie up in
Agriculture Crop
Horticulture Crop
Floriculture Crop

Uses Crop	Target Pests
Paddy	Yellow Stem borer, Leaf folder, Green Leaf hopper, Plant hopper, White Grub
Pulses	Pod borer, Semilooper, Cutworm, Crickets, Grass hopper
Maize	Stem borer, Stalk borer
Soybean	Looper, Green looper, Army worm
Cotton	Looper, Green looper, Army worm
Sugarcane	Pyrilla, White grub, Grass hopper, Top borer
Vegetables	Semilooper, DBM, Leaf Miner, Black Cutworm, Crickets, Fruit & Shoot Borers
Groundnut	Hairy caterpillar, Leaf miner, Thrips
Mango	moths, Mole Cricket
Tea	Tea Looper months, Red slug months jassids, mole cricket
Coffee	looper months, Red slug months Jassids, Mole cricket

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Therefore I insisted the state government that there must be an amendment to these guidelines that even if the farmer does not have the land in his name yet his family must be entitled for the compensation. But the government has not responded properly for the same. Besides one more amendment must be made in 2003 guidelines that if the farmer has taken loan from private money lender having a valid license then in case of suicide his family should get the compensation.

Next, regarding other issues like sugarcane farmers problem, the central and state government fixed FRP, fair and remunerative price but sugar factory owners have not paid it to farmers. More than Rs. 3000 crores is pending payment to the farmers in Karnataka. And problem is that middleman too harasses farmers. They grow the crop with all the efforts by taking the loan yet they will not get the good price. When the produce is taken to the market the middleman or agents will purchase in lower price, collect it in their godowns and later sell it at higher price! All the benefit is taken away by the middleman. To resolve this issue there must be reform in the APMC Act. According to me there must be competitive price they should get. Wherever the price is good in the entire nation there must be an online service to the farmers so that they can sell their produce to that particular location. The benefit of higher price should

be given to farmer. More facilities must be given to him. It is in process. At some places in APMC it is implemented, but it has to be properly executed.

Then there must be some relief to the farmers. It must be addressed at national level, state level and even at district level. Crop they have to grow every year must be analysed as per its demand. Even if there is no demand many times farmers grow same crop everywhere in all districts. If sugarcane price is good then every farmer should grow sugarcane and the price will come down. If onion has good price after growing onions prices come down. To do so scientific method has to be analyzed from the state government and central government to guide the farmers to grow crops as per demand and excess production should be discouraged. Scientific analysis has to be adopted and most importantly has to be properly implemented.

Another facility that government has to give is power. Rural Karnataka gets only 2 hours power supply! Farmers have bought micro irrigation facility and to use it they need power to run the electrical pump but no power at all. Regular power supply is a must. Atleast minimum 8-10 hours power supply should be given so that it helps the farmers largely. Farmers are suffering because of power crisis as well.

Due to drought, no power is produced in hydropower plant

hence it is one of the reason this crisis time state government has to exercise the political will and they have to purchase power from other states. When our BJP government was in position that time too we faced power crisis because of two years drought situation. We also purchased power from other source, other states, central grid however we didn't give any scarcity in the power during our regime and another thing that whenever possible we waived off the loan.

When I was the CM I had waived off Rs. 25,000 to every farmer. I announced and implemented the same. State government had got burden of Rs. 3,600 crores but it had benefitted 16 lakhs farmers. In Yediyurappa regime also when he was DCM he also announced the waiver of loan of Rs. 25,000. Hence in total more than Rs. 7,000 crores wavier of loan during our time.

Now we insist the State government to immediately come to help the farmers in Karnataka so as to bring down the suicide cases. They have to waive off the loan at least up to Rs. 2 lakhs or whatever is possible but it has to be done. Consequently the farmers will get confidence and there will be no suicides. Furthermore loans with lower interest rate should be given to the farmers in entire nation. First gave it for 3% and then in next budget 1%. When I was CM without interest we have given loan to the farmers and presented separate agricultural budget. We did all this to give confidence to the farmers. These were my main achievements.

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- International Symposiums & Farmer's Meets
- B2B Meets, Theme Pavilions, Concurrent Shows, Innovation Awards

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