



Distress Fall: A Case of Punjab Farmers

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Introduction

The Punjab state is known to be the granary of India by contributing maximum in the national food grains procurement and considered the most developed state. After green revolution of 1960s Punjab agriculture grew at a faster pace and this progress in agriculture was such a well known that one need not cite any statistics to prove it. But in the nineties challenges emerged to the agriculture of Punjab and the success story turned into a failure. Most of the farmers do not earn even the average level of income of the state. The low level of income of the farmers, along with spendthrift habits of farmers of Punjab has pushed them into severe indebtedness.

With only 1.5% of the geographical area of the country and about 2% population, it produces about 20% of wheat, 11% of rice and 13% of cotton in the country during 2010-11. Punjab state produces 2% of rice, 3% of wheat and 2% of cotton of the world. The level of technological inputs in Punjab like tractors, tube wells, harvesting combines and other modern machines, chemicals, insecticides, weedicides, can match any agriculturally advanced country of the world. In spite of all this, the growth of agriculture is mainly confined to two crops and has reached its saturation level.

The debt trap and the continuous failure of crops forced many of farmers to commit suicide. many efforts have been made by the government to provide institutional credit to the farmers of Punjab at cheap rate of interest but even then most of the farmers are dependent on non institutional sources of credit, due to easy availability of it, but these non institutional sources of supply of credit mainly the commission agents and the traders charge a very heavy rate of interest. In the context of Indian history the moneylender is considered to be a particularly evil person and the farmer an unwitting subject of his machinations. The crisis has social, cultural and economic dimensions.

The crisis of the agrarian society has adversely affected the farming Community. As Punjab state is known to be the granary of India and contributes maximum in the national food grains procurement and considered the most developed state. It is a matter of serious concern to find the main culprit behind suicide among farmers. There are many unsolved problems faced by the rural credit system and some more will emerge in the coming years with the expansion and growth of these

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non institutional agencies It is a matter of serious concern. In Punjab the process in the downward phase slipped much faster leading to a crisis in the agrarian economy.

Suicide by farmers in Punjab has been an ongoing reality for years. A typical Punjabi is often considered as an extrovert, a social fellow who likes to eat well, dress well and even if he is in a tight spot, he would remain in "chardi kala." Punjab is an agricultural predominant state of the country and credit is an important factor in the adoption of technological innovations. According to survey of PAU 2009, 2890 farmers and agricultural labourers have committed suicides in Bathinda and Sangrur districts during 2000-08. Out of these, 66% of victims have committed suicide due to heavy burden of indebtedness.

The suicide in Punjab are the result of mental stress and this mental stress is most often caused by poverty especially indebtedness and when the bad feelings are created in their mind that they are incapable of taking care of their loved ones and themselves. Also the natural imbalance has resulted in an increase in pest, water logging, salinity, shortage of water, poisonings of waterways, and it has decline soil fertility, affect biodiversity and animal life. On the other hand non institutional creditors extend loans to farmers with a view to indirectly own his precious land. Unable to pay off his debt, he starts giving in to the conditions of mortgage finally abducting his ancestral right to land.

On the other hand negative return on crops without the support of the government is one of the major causes of the tension among farmers. And the farmers are left with no other option than to take loans and credit for this purpose. suicides were the outcome of a sense of frustration coupled with humiliation out of the ever-increasing debts in the rural areas which has been caused basically due to crop failures, unemployment and exploitation by moneylenders that the suicides were not recorded as such because of the stigma attached to the act and the fact that the people were afraid of the police. The bodies of suicide victims were cremated and their deaths subsequently attributed to "accident, fever or even a snake bite.

According to Patel, (2007), most of the deaths have been reported from the agriculturally developed states like Maharashtra, Andhra Pradesh, Karnataka, kerala and Punjab. Between 2000-06 more than 17500 farmers have committed suicide in the entire economy. In 2006, the state of Maharashtra, with 4453 farmers' suicides accounted for over a quarter of the all India total of 17060.

It is very difficult to arrive at the exact estimates of suicides in the rural areas especially by the poor cultivators and agricultural labourers because if the suicide cases is reported to the police, then the case has to be registered by the police for investigation to establish the cause of the death and fix the responsibility to specific individual(s) responsible for the suicide. This involves a lot of harassment of the family members at the hands of the police officials. Thus most of the suicide cases are not reported to the police and recorded as normal death.

Karam Singh (2009) defines that the common indicator for capital intensive Punjab agriculture is often reported is that of number of tractors, which increased from about 25000 in 1970 to more than 4 lakh since 2000. it is considered that there are too many tractors in Punjab .Technically 400+ thousand tractors for 4000+thousand ha cultivated area means a tractor for every 10 ha, which is about the farm size that a tractor would handle technically efficiently. However it is a matter of great concern for the society who owns the tractor and how he has purchased it and how far he is able to repay the loan (or gets under debt burden and entrapped in the debt cycle).

Chahal T.S (1999) defines that when the use of tractor in Punjab was compared with other states, it was found that Punjab led other states by using tractor in 96%cases as compared to other states of Haryana, Uttar Pardesh, Kerela, Tamil Nadu and West Bengal at 89,81,72,68 and 53% which were also above the national average of 47%. The use of tractors in advance states like Maharashtra and Karnataka where farmers' suicide is also very common was at 21 and 14 %respectively which is far lower than national average. The level of tractor use in Assam and Jharkhand was at 3% and 2% only.

According to Punjab news line (2010), the suicide rate among small farmers in Punjab is far higher than official statistics. The recent Punjab floods have hit a serious blow to farmers in Sangrur belt of Malwa region with high incidence of farmer-suicides, whose freshly sown paddy crops have been destroyed The village of Bangah in Sangrur alone has suffered complete damage to 2,700 acres out of a total of 3,000 acres of crop . "As a result of these floods an affected farmer faces a loss of income of up to Rs 15,000 per acre this year. This loss will worsen the situation of farmers who are riddled with debt, who generally have less than 5 acres of land. According to a survey in two districts of the Punjab from 2000 to 2008, it was found that out of 2890 suicides in Punjab during this period, 1751 were farmers. And out of these 79% of farmers were owners of less than 5 acres land and 38% of these were in the age group 20-30 years. Indebtedness was the main cause of 60% of the cases who committed suicide.

While there are many issues leading to deepening frustration and anxiety related to indebtedness, the mediate trigger effect can be anything like the last straw on the camel's back. Getting nothing in return from the sale of crops after back breaking labour (a bank or an artiya or both at times deduct all pending interest), a conflict at home, abject humiliation in public due to harassment of the artiya, bank agents, or other private village moneylenders, sale of all land, fresh debts incurred by a sister's or daughter's marriage - all these contribute to taking the extreme step.

Objectives of the study

- To find out the changing size of holding
- To find the net annual income of farmers in Punjab.
- To find out if there has been an increase in the incidence of suicide, particularly farmers' suicide.
- To find out the relationship between indebtedness and suicide.

Talking into consideration of all these an attempt has been made to investigate the relationship between agricultural credit and farmer's suicide. To achieve the specific objective of the study, both secondary and primary data were used. Primary data is based on the field survey of 387 farm households selected from different agro-climatic regions in Punjab, while secondary data is taken from the available documents i.e. from statistical abstract of Punjab, Punjab police statistics and other published work on the subject. The field survey was conducted for the period April 2011 to March 2012. Descriptive statistics have been used for drawing meaningful conclusion. Numbers of farmers in Punjab commit suicide and one of the major reasons behind suicides is the mechanization of agriculture, which leads to indebtedness among farmers.

There is only limited literature available on an in-depth analysis of the Nature and incidence of suicide in Punjab, particularly in terms of regional and strata wise variations. Therefore, in this paper, an attempt has been made to capture the suicide trends in Punjab. It is a complex range of factors that have been driving farmers to committing suicide. The major reasons turn out to be increased indebtedness, harassment by bank agents and arityas, crop failure, and desperation at the lack of viable solutions. Loss of pride and humiliation felt by farmers in the sale of land makes them vulnerable to suicide.

Percentage of borrowing farmers is given in Table-1. The percentage of borrower farmers among the totality of the sample is 77.84%. In case of marginal farmers percentage of borrower is 60 whereas it is 94.87% in case of large farmers. So with the increase in the size of holding, there is an increase in percentages of borrowing farmers. On an average, percentage of farmers borrowing from institutional sources is 61.60% whereas 41.49% of farmers borrow from non-institutional sources of credit. The percentage of farmers borrowed from both institutional as well as non-institutional sources is 25.26%. The percentage of farmers borrowed from institutional sources also increases with the increase in the size of holding whereas the percentage of farmers borrowed from non-institutional sources firstly increases with the increase in the size of holding then it decreases in case of medium farmers (10-20 acres) and then increases in case of large farmers. Maximum farmers borrowed from non-institutional sources of credit are the semi medium farmers (5-10 acres) i.e. 47.24%.

Table 1- Percentage of Borrowing Farmers

Land	Total borrowers (rs)	Farmers borrowing from institutional sources	Farmers borrowing from non institutional sources	Farmers borrowing from both institutional and non-institutional sources
0-2.5	60	29.09	36.36	5.45
2.5-5	69.88	44.58	43.37	18.07
5-10	82.68	68.50	47.24	33.07
10-20	86.25	78.75	36.25	28.75
20...	94.87	92.31	41.03	38.46
all	77.84	61.60	41.49	25.26

Source : primary data

Table 2 Average size of operational holdings (hectare)

Land holding	Punjab	India
0_2.5	0.63	0.40
2.5_5	1.40	1.41
5_10	2.67	2.72
10_20	5.75	5.80
20...	15.14	17.18
All	4.03	1.32

Source: primary data

Land holding in Punjab is very small. Farmers having less than five acres of land have only 2 hectares of land holdings, whereas big farmers have fifteen hectares of land holdings in Punjab. Marginal farmers having less than 2.5 acres of land have only 0.63 hectare of operational holdings. and semi medium farmers have 2.67 hectares of operational holdings.

Table-3 Changing Size of Operational Holdings

OPERATIONAL HOLDINGS					
LAND HOLDING	1960-61	1970-71	1980-81	1990-91	2003
0-2.5	39.1	45.8	56	62.8	71
2.5-5	22.6	22.4	19.3	17.8	16.6
5-10	19.8	17.7	14.2	12	9.2
10-20	14	11.1	8.6	6.1	4.3
20...	4.5	3.1	1.9	1.3	0.8
ALL	100	100	100	100	100

Source: NSSO (Various Rounds)

Table-3 shows that percentage of marginal farmers has increased from 39.1% in 1960s to 71% in 2003, whereas percentage of all other categories of farmers has declined over this period, which is a very unhealthy sign for the development of the country.

Table-4 Farm machinery in Punjab

Type of Machinery	Number
Tube wells	1246000
Tube wells electric	971000
Tractors	486000
Thrashers	350000
Tube wells diesel operated	275000
Tillers	220000
combines	14170

Source: Statistical Abstract of Punjab

As clear from table there are 1246000 tube wells, 971000 electric tube wells, 486000 tractors, 350000 thrashers , 275000 diesel operated tube wells ,and 14170 combines in Punjab. So farming in Punjab is heavily mechanised which is the major cause of indebtedness and suicide among farmers.

Table-5 Net annual income of farmers in Punjab (Rs per capita

year	marginal	small	state
2005-06	8492	11647	36277
2006-07	7965	16885	39860

Source: Statistical abstract of Punjab

The net income per capita in case of marginal farmers was Rs 8492 in 2005-06 and it was Rs 11647 for small farmers, if we compare it with the state figure it is much lower. So it is very difficult for small and marginal farmers to sustain their life on small size of holdings due to their small income. Income of farmers of Punjab is very low but their high expenses on farm machinery are leading them towards suicides. It has become the prestige issue of farmers to have tractor rather than far

Table-6 Number of suicides and suicide rates for cultivators, non cultivators in Punjab

year	Cultivator farmers	Non cultivator farmers
2000	12 (0.63)	397 (2.16)
2001	12 (0.63)	401 (2.18)
2004	13 (0.63)	446 (2.3)
2005	3 (1.15)	333 (1.49)

Source: Punjab police statistics

The Sangrur district, along with its sub-divisions, has the highest rate of farmer suicides in Punjab, where farming families, riddled with debt, often witness the male breadwinner taking his own life as a result. As clear from the table suicide rates are highest in sangrur followed by Bathinda and Firozpur. So Malwa belt is more prone to suicides.

Table-7 Suicide Rate in Punjab

Districts	Suicide rates	%of cultivators farmers suicide to total suicide
Bathinda	6.24	25.71
Ferozpur	3	21.24
Mansa	2.79	13.71
Faridkot	2.53	23.08
Amritsar	2.42	17.12
Gurdaspur	2.26	14.38
Ludhiana	1.91	16.81
Hoshiarpur	1.78	6.60
Nawanshahar	1.59	16.22
Muktsar	1.14	14.63
Jalandhar	0.43	20
Patiala	0.22	7.14
Ropar	0.19	7.69
Kapurthala	0	0
Moga	0	0
Fatehgar	0	0
Sangrur	12.08	50
Punjab	3.17	23.18

Source: Punjab Police Statistics

Table-8 Distribution of Suicide By Means Adopted (Sample Data) Punjab

Mode of Suicide	percentage
By hanging	9.40
By self immolation	9.40
By overdose of drugs	7.50
By jumping in well	7.50
Not exactly known	3.80
By touching electric wires	1.90
By coming under running train	1.90
By consuming pesticides	58.50

Source: IDP report on suicide in rural Punjab

On the basis of above analysis it is concluded that most of the suicide victims were having stressful life events. Small size of holdings is the major problem being faced by the farmers of Punjab. In addition to it, low income, small marketable surplus, poor accessibility to credit etc add to the woes of the farmers. Farming in Punjab is highly mechanized, but due to low income farmers, farmers are left with no

other option but to take loans at high rate of interest ,which result in mental stress and bad feelings start creating in their minds that that they are incapable of taking care of their loved ones and themselves.

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