

Concept Paper

## **Farmers' suicides in Punjab and extension strategies**

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### **ABSTRACT**

Agriculture in Punjab has high growth due to introduction of green revolution technology in the mid-1960s for a long time up to early 1990s. It slowed down from late-nineties thereafter due to resources and technology getting exploited closer to the possible limits which led to increasing costs, shrinking resource base, declining productivity, profitability and income etc. Punjab agriculture has been passing through a difficult phase. First the productivity of cotton failed putting the entire cotton belt under stress and then the minimum support prices of wheat and paddy were almost frozen due to falling international prices between 2000-01 and 2004-05. As a consequence the economic distress of farmers' suicides appeared in the state. Recent happenings in the agricultural sector clearly indicate the manifestation of distress in the form of farmers' suicides. Suicide is an important issue in the Indian context where more than one lakh lives are lost every year due to suicides. In Punjab state 4687 farmers and farm laborers committed suicides due to indebtedness between 2001-2010. The indebtedness has been a serious issue since long. When the crops fail, they are in debt, which they have no means to repay. They are unable to perform the role of provider for the family. All these factors are to be taken into consideration while understanding an individual farmer committing suicide. Agriculture credit became a low priority; credit for housing and buying a car is available from 9-11 per cent rate of interest while the crop loans to farmers fetch interest of 12 per cent. Indebtedness is also main reason which derived farmers to take such an extreme step.

**Keywords:** Suicide; farmer; indebtedness; crop failure

### **INTRODUCTION**

Punjab agriculture has made rapid strides since independence in terms of production and productivity of crops. Agriculture in Punjab has high growth due to introduction of green revolution technology in the mid 1960s for a long time up to early 1990s. It slowed down from late nineties thereafter due to resources and

technology getting exploited closer to the possible limits which led to increasing costs, shrinking resource base, declining productivity, profitability and income etc. Punjab agriculture has been passing through a difficult phase. First the productivity of cotton failed putting the entire cotton belt under stress and then the minimum support prices of wheat and paddy were almost frozen due to falling

international prices between 2000-01 and 2004-05. As a consequence the economic distress of farmers' suicides appeared in the state.

Agricultural distress is a complex issue and it is difficult to arrive at an operational definition of distress. Recent happenings in the agricultural sector clearly indicate the manifestation of distress in the form of farmers' suicides. Suicide is an important issue in the Indian context where more than one lakh lives are lost every year due to it. In Punjab state 4687 farmers and farm laborers committed suicides due to indebtedness between 2001-2010 (Anon 2005).

In Punjab the agricultural modernization is at peek. No doubt production in Punjab is more and more but this high speed of agricultural production under effect of green revolution has decreased the productivity and resources of the region.

### **Factors for distress**

A large number of factors are responsible for pushing the farming and farmers towards distress. The green revolution model increased the financial requirements of the farmers resulting in greater dependency on non-institutional sources of finance. An increase in number of suicides in villages every year is clearly an indication of poor agrarian structure of Punjab (Singh et al 2007).

**Economic distress:** The condition of peasantry is so precarious that out of five lakh small farmers, about two lakh left farming during last 15 years. Generally such farmers have joined the labour market and other low paid activities. Consequently the economic distress of farmers in the state increased manifold leading to the phenomenon of farmers' suicides. In agro-economics the indebtedness, crop failure and floods are the main factors.

**Socio-economic factors:** A study conducted by the Institute for Development and Communication, Chandigarh revealed that in Punjab there is no single factor that would be attributed to the people taking the extreme step. For the sake of society farmers spend more money as compared to their income. Use of loans for unproductive purposes lie in this category.

**Psychological distress:** Domestic discord, alcoholism, drug addiction, mental tension etc are also the major factors for suicide. Dowry system and showing status symbol can also be added in this category (Kumar et al 2006).

### **Contributing factors for suicides**

Burte et al (2008) opined that the farmers are unable to cope up with the sudden changes in cropping patterns, market fluctuations and use of pesticides to increase the yield. When the crops fail, they are in debt for which they have no means to repay. They are unable to perform the

role of provider for the family. All these factors are to be taken into consideration while understanding an individual farmer committing suicide.

Punjab had a fairly diversified cropping pattern before the green revolution. The important crops were wheat, cotton, oilseeds, pulses, sugarcane etc. With wheat being the most dominant crop it was cultivated on only 29.59 per cent of the area. The share of rice was only 4.80 per cent in 1960-61. Over the years the Punjab agriculture has progressively moved toward monoculture. The area under wheat crop increased to 41.57 per cent and under rice crop to 17.49 per cent of the cropped area. The crops like oilseeds, sugarcane and pulses were nearly decimated with their respective share being 1.39, 1.35 and 1.91 per cent of the total area under cultivation (Gill 2005). The situation had gone from bad to worse by 2000-01. Wheat-rice combination accounted for 75.87 per cent of the total cropped area. The share of cotton in total area was above 9 per cent during 1960-61 to 1999-2000 but declined to 5.96 per cent by 2000-01. Share of all other crops has been reduced to 24.13 per cent in the total cropped area; in winter it is wheat everywhere and in summer rice is cultivated in the fields of Punjab. Because the income of the farmer is increased, the expenditure is also increased simultaneously. Farmers fall in debt due to many reasons. Indebtedness is one of the major causes of farmers' suicide.

### **Indebtedness**

Green revolution increased the income of the farmers as well as the expenditure on agriculture. Cost of inputs like good quality seed, chemical pesticides and mechanization in modern agriculture increased the tension of the farmers. So they go for debt. Supply of credits from formal sources to the agriculture sector is inadequate leading to greater reliance on informal sources at higher interest burden. Little wonder the indebtedness of the farmers, more so to the non-institutional agencies and particularly of the small/marginal farmers where economic base is poorer, increased faster than their repaying capacity.

According to a study conducted by Punjab Agricultural University in districts Ludhiana, Roopnagar, Fatehgarh Sahib, Bathinda, Sangrur and Mansa showed that victims had been committing suicide primarily due to indebtedness (73%) while 27 per cent due to other reasons (Singh et al 2007).

There is an example of village Harikishanpura in Bathinda district of Punjab. It suddenly made its way into news when in an unprecedented move the village Panchayat announced in 2001 that the village was up for sale with 1170 acres of land. Similarly Mal Singh Walla village in Mansa district of Punjab flows up to Rs 50 million to banks and another Rs 25 million to private money lenders and commission

agents. With the yield wavering and with no other hope of repaying the outstanding debt the village had decided to sell off its assets spread over 1800 acres. More than half of the victims borrowed debt for the marriages of their daughters and sons. It was effective reason of indebtedness. Agriculture credit became a low priority; credit for housing and buying a car was available at 9-11 per cent rate of interest while the crop loans to farmers fetched interest of 12 per cent (Assadi 1998).

### **Factors responsible for indebtedness**

**Declining productivity:** Agriculture is a predominant occupation of two-third of working population living in the rural area. Agriculture is not only an important occupation of our people but also a way of life, cultures and customs. Today share of agriculture in Punjab is 2.22 per cent per annum which despite a steady decline of its share in GDP is still largest economic sector.

In the period of 1960 to 1970 total productivity was 9.75 per cent which continuously declined 0.64 per cent between 2000 and 2010.

**Increasing burden of investment:** The green revolution in Punjab began with the arrival of high yielding varieties (HYV) of seeds of wheat and rice crops along with the use of irrigation and expensive chemical fertilizers. In the name of boosting production Punjab farmers were also encouraged to shift towards mechanized

farming. This no doubt increased the production but imposed considerable burden on farmers. The small and marginal farmers were squeezed between high input costs and income returns.

The point is that in terms of use of modern inputs as well as production of food grains Punjab agriculture has achieved remarkable progress since the adoption of modern technology in the late 1960s. It has also led to major changes in the process and thrown up a new set of issues and problems which are now creating difficulties for planners and policy makers. Increasing burden of investment in agriculture increased in every decade from 1970s to 2011. This is also main reason for agrarian distress in Punjab.

**Increasing cost of production:** With the increase in investment in agriculture, cost of production of food grains also increases but profit from food grains is very low as compared to cost. Green revolution had a greater focus on rice and wheat crops under irrigated conditions. In Punjab 73 per cent irrigation is coming from ground water and the state needs to reduce area under paddy (Anon 2012). Dwelling on crop diversification, various surveys also say that the area under paddy which consumes six times more water than maize, 20 times more than groundnut and 10 times more than other Kharif crops has to be reduced. Many farmers have shifted to centrifugal or submersible pumps due to declining water table. It has increased the farm investment

and cost of production. Farmers also have to go deeper for tube wells to meet their irrigation requirements.

In addition to these the following factors also contribute to the suicides among the farmers:

**Failure of crops:** There is failure of crops due to the failure of rainfall, drought, destruction of crops due to pests and use of low quality seeds.

**Scarcity of water:** The scarcity of water is due to failure of rainfall, failure of bore wells and sharp decrease in ground water table.

**Improper supply of electricity:** This results in the inability of the farmers to irrigate their fields.

**Lack of work culture:** Earlier farmers used to work in their fields and their families helped them. But now the farmers have left it to hired labour. Thus farmers have lost the farming experience and the quality of farming and produce is also deteriorating.

**Increasing prices of inputs:** The prices of inputs such as seeds, fertilizers and pesticides have gone up and prices of crops have been pushed down to the extent even below the cost of production.

**Financial stress:** The farming community experiences the financial stress due to price crash of agricultural produce and as a result

there is increase in the debt burden. Financial stress is appearing due to ill-management of finance. Farmers take loans beyond their repay capacity and do not have proper planning to return the credit. They also utilize the loan for the purposes other than for which it was taken.

**Lack of cooperation among farmers:** In the past the farmers worked together by pooling their resources. They helped one another in various farm operations. But now the situation is changed and the farmers work in isolation without bothering for others.

**Nuclear family:** Majority of the suicide victims belonged to nuclear families and there is disintegration of joint families in rural areas which has been considered as one of the hidden reasons for suicides. Emphasizing the importance of joint family Deshpande (2002) asserted that in joint family each member was secure. The joint family in olden days was extending moral support to its members at the time of crises. The majority of victims who committed suicides surprisingly came from nuclear families. Even Durkheim in his monumental contribution 'La Suicide' speaks of the co-relationship that exists between family size and incidence of suicides. According to him there existed an 'inverse relationship between family size and tendency towards suicides'.

**Show of status:** In our society the people think more about their status rather than

their actual situation. They waste more money on every function as compared to actual requirement only for symbolizing their status.

### **Consequences**

The cost of inputs in agriculture is increasing day by day. The land is mortgaged with the moneylenders who sometimes use hard tactics for recovery. Farmers live in fear of losing their land. More than 6000 farmers have committed suicide in the last ten years. Average size of debt was relatively higher than income in 'debt causes suicide cases'. Farmers' suicides by debt were 74 per cent and by other reasons these were 25.6 per cent.

### **Some suggestions**

The trend can be reversed through active participation of the government by addressing the real issues of the farmers that are forcing them to commit suicides. Social responsibility also goes a long way to help the farmers. The big land owners in most places do not lend a helping hand to struggling farmers; in most cases they grab the benefits which are otherwise meant for the poor farmers. General public, NGOs, corporates and other organizations too can play an important role in helping farmers by adopting drought affected villages or families and helping them to rehabilitate. Efforts should be enabling the farmers to help themselves and sustain on their own. Temporary monetary relief would not be the solution. The efforts should be targeted at improving

the entire structure of the small farmers such as their own skills and capabilities. The government also needs to come up with proactive solutions.

To bring down the suicides among farming community following steps need to be taken:

- Increasing resource use efficiency
- Reducing cost of production
- Encouraging diversification toward high value crops
- Providing institutional credit at subsidized rate of interest to the farmers
- Bringing awareness among farmers to avoid unproductive expenditure
- Developing innovative loan settlement mechanisms in case of crop failure so that the farmers can cope up with falling income and tide over financial crisis
- Creating awareness among farmers regarding scientific farming to get better yield and good price for their produce
- Crop insurance programmes especially in cash crops like cotton where the yield and price variability is relatively high
- Provision of advisory services for preventing farmer' suicides at district and state level
- Promoting allied activities like beekeeping, dairy, poultry etc along with farming activities
- Training to the farmers regarding use of pesticides and fertilizers
- Covering all the crops under crop insurance

- Ensuring availability of quality seed and other inputs at affordable costs and at the right time and place and taking legal action against the shopkeepers who sell spurious seed and other inputs under recommended labels.
- Recommend low risk and low cost technologies which can help to provide maximum income to farmers as they cannot cope up with the shock of crop failure particularly those associated with high cost technologies
- Setting up Village Knowledge Centres (VKCs) or Gyan Chaupals in the farmers' distress hotspots which can provide dynamic and demand driven information on all aspects of agricultural and non-farm livelihoods and also serve as guiding centres.
- Cooperative societies have an important role in reducing the expenditure of the individual farmer. Farmer is able to use the costly equipment of the society which he can not afford to purchase himself.
- The small and the marginal farmers can sell their farm produce together and get maximum profit saving their time and money.
- In the modern families work in the fields is done only by few members and young generation does not like to do farming. This has increased the expenditure on hired labour.

In order to provide a realistic timeline for progressive, holistic and lasting

change the following recommendations are divided into immediate, medium, and long-term action:

#### **Immediate term (1 year)**

**Compensation:** Families of farmers who have committed suicides should be provided compensation. Given the plight of the surviving family members and the disturbing phenomenon of multiple suicides within one family (where the accumulation of debt leads to successive family members committing suicide) the government must provide short-term compensation packages.

**Informal money-lenders be regulated in a way that does not eradicate their business:** While the money-lender is an integral part of Punjab agriculture and cannot be eradicated without risking a credit vacuum in these villages, both centre and state governments can impose regulations on money-lenders similar to the previous British legislation that limited the interest rate, instituted a ceiling on payback amounts, protected against land alienation and shielded farmers' primary assets.

Also debt conciliation boards may be set up as dispute resolution mechanisms in situations where loans have been given at exorbitant interest rates and have no prospect of repayment. While the broader legislation regulating money-lending might need to come from the Centre, the state government's active involvement will be

crucial for its enforcement and effectiveness (Kaur 2010).

### **Short-term (2-3 years)**

**Crop prices should be attached to the national price index:** Currently the MSPs for the crops are too low resulting in little or no profits by Punjab farmers (Kaur 2010).

**Civil society organizations should take part in suicide prevention education:** The melancholy and sense of resignation in the suicide affected villages and surrounding areas are palpable. Civil society campaigns should get engaged with villagers to explain options and the long-term ramifications of suicide on the farmer's family. Of course realistic options and true alternatives can only be promised once the immediate-term recommendations have been implemented.

These campaigns should bring psychological and cultural issues underlying suicides to the fore. For example the shame related to having large un-payable loans has been repeatedly cited as a reason for suicide.

While such social pressures and prejudices cannot be removed overnight the village community should be steadily shifting towards change. Villagers must be encouraged to stand by each other in solidarity since nearly every small and marginal farming family is undergoing similar

pressures of high input costs and low returns from agriculture.

**Formal/institutional credit sources (government and private) should be increased:** A dearth of formal sources vests immense power in the hands of the informal money-lenders. This power allows for the vicious system of abuse that contributes to the suicides. While informal money-lenders cannot be replaced quickly more formal lending sources will help create healthy competition for the money-lenders as well as alert their borrowers to fair practices.

**Crop insurance should be created for farmers:** Such measures would provide a security net for farmers in the case of serious loss due to environmental factors. Otherwise losses of one bad crop year accumulate quickly and create the desperate situations that might prompt suicide.

### **Long-term (3-5 years)**

**Industrialization should be increased in the region:** In north India development has been along the main corridor of the Grand Trunk road. This corridor does not pass through the centre of the state of Punjab and the areas most affected by suicides. On the ground this translates to paucity in alternate employment. Agriculture does not involve labour at all times of the year. Alternatives to agriculture in these areas such as factories can successfully absorb surplus agro-labour.

**Civil society and the state govt should work on social education on dowry and other consumption spending and education sector movements:** While social progress is put forth as a first priority by government officials and privileged sections of the society, changing social norm is a long term effort.

This process will not take place overnight and cannot exist in isolation; dowry and wedding spending cannot be eradicated from the villages when it is taking place unabated in cities promoted in main stream media including the giant Indian film industry of Bollywood. For the farmers committing suicide the dowry and other excessive spending are sometimes participating factor but not the underlying factor.

The government is very much aware of the agrarian crisis and rural suicides. The government knows that the current cropping pattern is not viable and has put forward the crop-diversification policy. Now the question is: will simply announcing a policy of diversification of cropping pattern solve any purpose? If an adequately remunerative MSP for crops other than wheat and paddy is not provided, why would the farmer risk switching to other crops?

Price stability, marketing facilities and assurance of the sale of the farmers' crops are the preliminary arrangements

which the system needs to provide at the ground level if crop diversification is to have any tangible effects on the farmers' plight. Not only crop diversification but also diversification of Punjab economy will address the issues of unemployment and low non-farm income. Punjab, beginning with the green revolution helped the country during tough times of food scarcity. Now the Central government cannot leave the farmers of Punjab to fend for themselves in their time of crisis. The Centre must give special packages for crop diversification. A policy for creating employment for Punjabi youth must be in place both from the Centre and the state government. There must be more investment in research and development in the field of agriculture.

## CONCLUSION

Suicide is a very complex phenomenon largely associated with economic, social and psychological distress of the victim as well as family. In recent years many farmers in Punjab have committed suicides due to the problem of indebtedness. Most of the victims belonged to small and marginal farmers' categories and were resource poor. The average size of debt was relatively higher and income lower in the 'debt caused suicides' cases. Their level of education was low and about 38 per cent were drug addicts. Therefore to bring down the suicides among farming community some preventive measures should be taken by government and

agriculture-related agencies. Awareness should be created among the farmers regarding scientific farming of different crops to get better yield and good price for their products. Crop insurance programme needs to be strengthened especially in case of crops like cotton where the yield and price variability is relatively high. Advisory council should be formed for the farmers' suicide prevention measures at the district and state level to advise and supervise the members of the counseling centers.

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