

Suicides By Farmers – A Punjabi Paradox

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Suicides

Rural suicide reports, which were earlier taboo are now beginning to appear in the press. District Ganganagar reported 175 rural suicide deaths in one year. District Amritsar reported 300 deaths during the past two and a half years. Latest study by Association of Democratic Rights pointed out 70 suicides in 29 villages out of which 42 suicides were for the period 1997 – 2000. According to AFDR suicides by Punjab farmers have increased by 250%. These are sample cases, the actual number would be much higher. Haryana has reported a staggering growth in suicide cases mostly along the Punjab border. Punjabi Tribune of October 24, 2000 reported 10 suicides within a month in the Lehra Block; the Hindustan Times of November 10, 2000, talks of seven suicides within a week in district Sangrur alone.

From June to August 2000, 40 suicides were reported from 24 villages of Lehra and Andana blocks (lists of 36 cases is attached, 4 names are withheld on request of family members). Considering that more than half the villages in these blocks have not been covered and also that some families like to conceal suicides, total such deaths for these two blocks would be around 50 for this period.

This works out to 25 suicides per block per quarter. Suicides are reportedly more in Lehra, Andana and Barnala blocks, farmers suicides also occur more immediately after harvesting. After making appropriate discount for these two factors it may be assumed the annual suicides in these three blocks would be about 80 each per year i.e. 240. Districts Sangrur, Mansa and Bhatinda are also badly affected districts. 14 blocks of these districts would have 40 suicides each, totaling 560. For the remaining 112 blocks of the state the rate of suicides would be 20- a total of 2,240. The annual rural suicides in Punjab would be more than 3000 in the rural sector.

It is strange that this level of rural suicides should remain uninvestigated by the state government and unreported by its intelligence agencies. We would be happy if media takes the initiative to investigate the 36 suicides listed by the under signed and would be more happy if we are proved wrong. The fact is that suicides are simply not reported in Punjab out of fear of police harassment and in certain cases due to fear of social stigma which sticks to the progeny of the deceased. Out of a desire to escape accountability, the government also does not like to inquire.

The government's response to these suicides has been disappointing. In 1998 government denied there were any suicides. In 1999 it admitted suicides but refused to accept that they were largely due to debt and impoverisation. In 2000 it admitted both these factors to provide any direct support to the aggrieved families. The attempt of the government seems to be to bury its head in the sand and kill the problem through non-recognition.

The government had made postmortem reports essential for accepting agro related accidental deaths, including electrocution and suicides. Sensibly the government has now withdrawn this due to non-availability of postmortem facility at the block level. Instead government has made police report a must for accepting

such claims. Till 1998 police records had shown zero rural suicides in Punjab. Later investigation of rural suicides ordered by the Chief Minister through police agencies brought out police obstinacy in concealing such deaths. It is unlikely that the police would faithfully record such claims in the future. Villager's perception of the Punjab Police as a cruel and extorting agency persists. It has been suggested that findings by Panchayats in this regard should be accepted as a sufficient proof.

Informal rural debt was generally a confidential matter that drew negative response from the local community. Loans by cooperative credit societies and banks gave some legitimacy to borrowing for agricultural purposes but by and large people keep such borrowing under wraps and only revealed it when money lenders demanded either the money or the land.

With construction of Bhakra and SYL canals, natural drainage has been obstructed leading to annual floods spreading over 34 villages of Lehra and Andana blocks. No compensatory or protective measures have been taken to help out the affected villages, in spite of several court cases and assurances.

Andana and Lehra blocks receive the tail end supply of the canal system. For the past three years the canal water supply to these blocks has been reduced which is a strong contributory factor to suicides in these villages. These are critical blocks and need enhanced tail-end canal water supply. Suicides in Lehra and Andana blocks discount the theory of post militancy depression as both these blocks take pride in having recorded the lowest number of killing in the state either by the militants or by the police.

Unlike farm labour, small farmers receive the first impact of economic depression. Farmers have become poor relatively recently and as a result, have not yet developed the survival mechanism which farm labour has acquired over the years and therefore succumb more quickly. The farmer and the farm labourer have become equally poor. A positive side to this tragic development is a perceptible break down in the class and caste barrier through being not only co-suffers but also co-workers. The farmers are on the fast track to becoming farm labour. At present the difference is that while the traditional farm labourer chooses to work in the same village the newly converted farm labourer, out of a sense of shame, prefers to work in the nearby villages.

Break up of joint family system means land management is passing into less experienced hands and at the same time management cost goes up through creating two management agencies for the same farm.

Mounting farm losses are creating social tensions in the villages. On the one hand between farmers and sharecroppers and on the other hand between farmers and sharecroppers against commission agents and moneylenders. The government must find a solution to the farmers problem before this tension reaches the stage of violence.

Causes

Rate of growth in the agriculture sector has been only 1.7% per annum i.e. lower than the growth rate of population. Hardly one third of the GDP (Gross Domestic product) is at present generated in agriculture and allied occupations of the economy. But, it provides sustenance to over 70% of the population. In the past 8

years, Punjab's GDP growth rate has been lower than the All India Average. According to data compiled by the Centre for monitoring of Indian economy (CMIE), Punjab grew between 1991 and 1996 at 4.6% against the national average of 5.6%. Today the gap is even larger.

In terms of infrastructure Punjab's story has been one of decline and decay. It's growing at 2.1% against the national average of 2.6%. Farmers have been complaining for years about high input costs, low prices of produce and diminishing profit margin. According to Punjab Agriculture University, Ludhiana experts "In early 1960, one quintal of wheat gave farmers enough money to buy 1000 bricks, one bag of cement and five grams of gold. However, today, one can buy just 10 bricks, a spoon of cement and one gram of gold."

The government has been trying to reduce subsidies on agriculture without controlling the escalation of input prices, or giving sustainable price protection. The situation could deteriorate further. Former Prime Minister, V. P. Singh once pointed out that 'United States is giving subsidies to the farmers to the extent of 9 billion dollars per year to enable them to face international competition. The latest figure given out by the Punjab Finance Minister is 32 billion dollars and 100% subsidy on milk products. Indian government on the other hand is attempting to push the farmers out of production to enable foreign farmers to sell their produce in India.' According to Captain Kamaljit Singh, Finance Minister Punjab 'farmers are being denied direct subsidies. Yet India talked of competition and quality.' There was an imbalance between agriculture and industry. According to Union Minister for Agriculture: "the total volume of subsidies available to farmers in 1999 was just 10%, which is peanuts to what is available in the agriculture and industrially advanced countries – 60% of the farmers received no subsidies in any form." The share of agriculture in the Five Year,(Eight & Ninth) plans was Rs. 367 Crores and 801 Crores respectively. For industry it was Rs. 3608 & 2765 crores.

There has been a steady shift of population from rural to urban areas. Even today 75 percent of the Punjab's population lives in the villages, which is sustained wholly by agricultural produce. The government imposed a land ceiling of 18 standard acres 30 years ago. Through fragmentation 80% land holdings have now come down to below 5 acres. As far back as the mid eighties Agriculture University, Ludhiana had pointed out that only holdings over 14 acres were viable.

The farm reserves vanished long ago and the farmer is now trying to make two ends meet through sale of land or heavy borrowing. Here again the government has not come to the farmers help as only 4% credit comes from national banks, 15% from credit societies and 81% from irregular sources like *arhtiyas* and money lenders. National bank and credit societies give finance at 12½ to 18% interest and commission agents and money lenders charge an interest rate varying from 24 to 40%. In the latter category the principle applied is, the smaller the farmer the higher the interest which makes it more difficult for small farmers and agro labour. In contrast U.S.A. interest rate to farmers is 6 to 7%.

Farming sector has been exposed to loans at 18 – 40 percent rate of interest and grain price 30 percent lower than the international price leading to total bankruptcy of the peasantry.

The institution of arhtiyas is essentially that of an unlicensed money lender and also a commission agent. His earning is far more from money lending business. It is the government's failure to provide institutional credit cover to the rural sector that has made his position so strong. Today he owns most of the village industries like brickkilns, shellers, floormills etc. Till a few years ago this trade was entirely in the hands of the village *bania* community but now a few enterprising farmers have cut into it. What gives this trade a bad name is excessive rate of interest and its less – then – open accounting system. If these two aspects of the arhtiyas can be controlled then this institution would still have a useful role to play in the rural setup. It is because of these factors that we are suggesting the setting of 'Debt Conciliation Boards' for amicable settlement of rural debt. While low MSP is the most potent factor leading to rural suicides the high rate of interest hastened the process of suicides.

Institutional loan is not given on cash crops thereby compelling the farmer to stick to the paddy and wheat rotation. Even if the farmer wishes to diversify, storage and marketing infrastructure is not available. Through formal and informal control nor was he allowed to sell his produce outside the state.

Dr. H. S. Shergill's study of 1998 reveals that the farmers debt in Punjab was Rs. 5700 crores and that 70% farmers are unable to pay their loans.

The study of Dr. Gopal Iyer emphasized that indebtedness was the major causative factor for suicide. The constant pressure by lending agencies to repay the loan according to Dr. Gopal Iyer emerged as the most important of the precipitating factors for committing suicide.

Farm lands, tractors and cattle are for sale at throw away prices. Price of agriculture land all over Punjab has dropped substantially whereas prices of urban properties are on the increase. If the government does not step in immediately to solve the agrarian crisis the demography of Punjab will change. Punjab farmers like U.P., and Bihar labour will go to other states as farm labourers and would be replaced by the money lenders and rich from the cities for ownership of their lands. The government must follow the Himachal, Kashmir, Uttaranchal and Rajasthan example of preventing the sale of this land to non-agriculturist and people from outside the states.

Seventy five percent of Punjab population is dependent on agriculture. Through land ceiling and price control 60% of the farmers have been brought below the poverty line. Incidentally 70% of the Sikhs are dependent on farming and as such they as a community bear the severe blow. Dr. Parmod Kumar and Prof. Gopal Iyer's research papers reveal that 71% of suicides are from this community. AFDR's report published by Dr. Sucha Singh in October 2000 takes the figure much higher.

The other factors that have contributed to the farmers impoverisation are: diversion of three fourth of river water and hydel resources to other states in contravention of international and national laws and later on denying Punjab even the royalty on these resources and the management of its reservoirs by keeping them two to three kilometers outside Punjab during the reorganisation of state in the year 1966.

Education was taken from the state list and placed on the concurrent list, there by removing state control over education. States get 18 percent for higher education

and 30 percent for school education. Punjab has a low literacy rate. (Sangrur District has the lowest literacy rate in the state at 45.9 percent with Andana, Lehra and Barnala blocks down to 28 percent) This is a case of Centre denying equal access to education to rural areas and the states. The state's neglect of backward districts and mismanagement by district administration that failed to promote equal educational opportunity to all the blocks. Education directly translates into employment. Rural youth, especially of the backward blocks, are denied life options and become prone to suicide.

Heavy Industry had been totally denied to Punjab in order to retain it as the bread-basket of the country without giving any compensatory advantage to the state. With the break down in agriculture jobs in the industry are just not available.

Punjab had a high representation in the army at the time of Partition and comprised of 17% Sikhs and 10% Hindus. After 1984 this has been reduced to 2.2% i.e. proportionate representation, bypassing the merit criteria. This formulation has also been applied to the para military. Though Mr. George Fernandes, the Defence Minister has denied this, he does not reveal the year-wise percentage of recruitment of the Punjabis. It is estimated that Punjab has lost 3 to 4 lac jobs.

The Agriculture Universities have pointed out that holdings below 14 acres are giving negative profitability. The maximum ceiling limit is 17.5 acres, only a large farmer with this kind of holding can hope to remain out of debt.

The land ceiling should be revised upward but care should be taken to ensure that Punjab's agriculture land is available only to the Punjab's agriculture community. This provision is necessary to preserve the demography of the state.

The minimum wage of a labourer is Rs. 69.05 per day whereas, according to Prof. Shergill average gets Rs. 39 per day. Multiply this loss over the years; you have an answer as to why there are so many farmers' suicides.

The lowest paid government servants (i.e. Class IV and III) get a starting salary of Rs. 4,400.00 and 5,200.00. Their last drawn salary is Rs. 11,421.00 and 12,972.00 respectively and pension on retirement. This is more than what a farmer with the largest permissible holding would get. This means through land ceiling laws and MSP, 75 percent of population of India was condemned to live below or close to the poverty line. Urban and industrial sectors on the other hand are allowed to soar into the sky through earning thousands of crores.

The green revolution admittedly increased productivity, especially of wheat, but the advantage of benefit of this productivity was snatched from the farmers by pegging the grain price 30% lower than the international price. Those who primarily profited from this green revolution were manufacturers of farm equipment, fertilizers, insecticides and pesticides as well as oil industries. Punjab's plea for open market price for its produce and its offer to contribute towards PDS in equal proportion to the other states was ignored. Punjab was made to bear the burden of subsidising the weaker sections of the country all these years. Industrial and urban sectors do not contribute a single penny towards PDS.

Now that the international prices of the grain has become lower than the domestic price, it is the duty of government to give the farmers price protection till such time as they are able to move onto viable diversification. Mr. V. P. Singh former Finance Minister and Prime Minister has condemned the government for its

“Unilateral Decision to liberalise the import of 314 agriculture items which under the WTO could have awaited till 2003.”

Government's failure to purchase paddy in time, compelled the farmers to sell off at the least 15 lac tons of paddy at the throw away price of 350/- to 400/- per quintal against Rs. 510/- to 540/- per quintal. In the absence of *pacca* receipts only a few will be able to take advantage of Rs. 100 crores offer made by the Centre and the State Governments. Bulk of this money will find its way into the hands of corrupt officers and politicians. These farmers may not be able to pay back their loans. And, consequently will not be able to borrow money for sowing the next crop. With the hike in diesel price the farmers are in for harsher times and more suicides. As reported even the Vice-Chancellor of Punjab Agriculture University, Ludhiana Dr. G. S. Kalkat also fears a spate in suicides by the farmers and farm labourers.

Way Out: Debt Reconciliation Board:

During the British Rule, States and Provinces enjoyed much greater autonomy. States had control over their resources and the legislature identified with the population, with the result that in case of crisis like the present agrarian crisis, corrective measures were taken promptly. Since the beginning of the 20th century agriculture debt problem has become acute. Moneylenders had started relieving petty farmers of their land in lieu of payment of their loans. In 1929 government appointed a Banking Inquiry Committee. This committee reported that the total volume of loan in the Punjab was 135 crores. It was felt that some relief to the victims of rural debt was urgently needed and a Legislative Council Committee was set up for the purpose in 1932. A bill was later passed called 'The Punjab Relief of Indebtedness Act, 1934.' Certain amendments were made to the earlier Acts relevant to the agrarian society. These were the Provincial Insolvency Act, 1920 and Usurious Loans Act, 1918. Another Act called the Punjab Debtors Protection Act, 1936 was later introduced.

As a consequence of these Acts, Debt Concilian Board was set up for amicable settlement between debtors and their creditors. Certain rules were framed concerning agriculture debt. Important rules were: - 'The court shall deem interest to be excessive if it exceeds seven and a half percent per annum simple interest or is more than two percent over the Bank rate, whichever is higher at the time of taking the loan in the case of secured loans or twelve and a half percent per annum simple interest in the case of unsecured loans.' All the milch animals, belonging to an agriculturist and required for use in case of need for tying cattle, parking carts or stacking fodder or manure, were exempted from attachment and sale in execution of a decree for realization of debt. Standing crops, other than cotton and sugarcane, were not liable to attachment or sale in the execution of decree. Standing trees apart from the land on which they stand shall not be liable to sale in the execution of a decree or an order of a court.

Debtor's land, not exceeding fifty per centum thereof, shall not be liable to attachment or sale in the execution of a decree for the payment of money as in the opinion of the court, having regard to the judgment debtor's income from all sources except such income as is dependent on the will of another person, is sufficient to provide for the maintenance of the judgment – debtor and the members of his family who are dependent on him.

In addition to this there were many other stipulations that went in favour of the farmer, like exemption from arrest etc.

The Punjab Money Lending and Debtors Protection Loan (Extension and Amendment) Act, 1960 was retrograde legislation although it made a benign amendment – “(3) such portion of the judgment debtor’s land not exceeding fifty per centum thereof, shall not be liable to attachment or sale in the execution of a decree for the payment of money as in the opinion of the court having regard to the judgment debtor’s income from all sources except such income as is dependent on the will of another person, is sufficient to provide for the maintenance of the judgment – debtor and the members of his family who are dependent on him.”

The term agriculture covered “horticulture” and use of land for any purpose of husbandry inclusive of the keeping or breeding of livestock, poultry, or bees, and the growth of fruit, vegetables and the like.

Agriculturist included every person whether as an owner, tenant, partner, or agro labourer who depends on his livelihood mainly on income from agricultural land as defined in the Punjab Alienation Act of 1990 and every member of a tribe notified in it. In short it covered almost the entire spectrum of village community.

Suggestions for Rural Upliftment

(1) **Relief to families of suicide victims** A grant of Rs. 2 lac to the suicide victim’s family for debt relief and rehabilitation. This amount should be reimbursed by the Central Government as the suicides are due to low MSP for the past many years.

Declare a moratorium on interest on the existing loans.

Provide legal guidance and assistance for debt resolution in case a loan has been taken at exorbitant rate of interest from a moneylender or other non-banking source. Setup block and village level committees, across party lines, comprising of Kisan and Mazdur Unions for this purpose.

Give on-the-spot pension coverage under the old age, widow, disabled destitute categories.

Panchayat confirmation of a suicide death should be accepted.

Conduct census on rural suicides.

(2) Insurance

Establish crop insurance to cover the entire farm sector.

Insurance and calamity relief must cover pest-damage and losses caused by floods, draughts and storms.

Calamity relief should be given to the value of 3/4th the value of the lost crop.

(3) Improve facilities to farmers in various sectors

Reduce interest on agriculture loans to 5%.

Increase subsidy amounts and give the subsidies directly to farmers.

Make institutional loans available for cash crops to encourage diversification.

Encourage dehydration, cold storage, warehousing and silo units through loans on easy terms.

Declare severely suicide-affected blocks as distressed blocks and provide additional funds for institutional support to bring them at par with other blocks.

(4) Education

Appoint more teachers in the schools and insure proper teacher attendance. According to Dr. Balkar Singh's survey on Andana block, half the schools do not have headmasters and a number of schools with not less than 300 students have only a single teacher.

As an inducement backward and border area allowance should be given for employees posted in such areas.

Provide increased vocational education in the rural areas.

(5) Reservations

The present criteria of reservation goes against the grain of our Constitution and interests of the farming community since only persons belonging to Scheduled Castes and Backward Classes get reservation.

To correct this situation base reservations on:-

Economic status and not caste or

Include Jats in the Backward Class category as has been done in UP or

Give reservation to the urban community proportionate to their population and make the rest of the jobs open to all. Even a Brahmin in the rural Punjab setup is a dalit. This is also established by the rural suicide pattern.

(6) Water and Irrigation

Take up river waters disputes in the Supreme Court to solve Punjab's irrigation and hydel problem to bring about regular and cheaper supply to the farm sector.

Enhance canal water supply to tail-end villages to bring the quantum supply at par with supply to other canal irrigated areas.

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