

Suicides among Agricultural Labourers in Punjab: Plight of Victim Households

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Abstract

The proportion of labourers in total suicides by farmers and labourers is quite high but it is not being widely debated and discussed as that of farmers' suicides. The agricultural labourers are not getting loan waiver like the farmers despite the fact that they are the worst sufferer of the agrarian crisis as they have nothing to fall back or besides physical labour. Moreover, the survivors of the victim households have to cope with the post-suicide trauma. Household heads have to face the harassment by the money lenders. On the other hand, they have to make financial arrangements for the education and marriages of their children. Majority of the victim households have borrowed new loans. Children of these families are worst sufferer as a large number of victim households had to withdraw their children from schools due to economic distress. This paper is based on the study of 100 suicide victim households from two districts of Punjab, namely Sangrur (57 households) and Bathinda (43 households). For the purpose of analysis and discussion we have clubbed the data of both the districts. It has been found that higher share of non-institutional borrowing and the consequent higher debt-income ratio are main reasons for suicides among agricultural labourers. This, in turn, has serious social and economic effects on the victim households.

Key words: *Agricultural labourers, Indebtedness, Suicides, Victim households*

JEL Classification: *Q13, P32, P42, R11, R51*

Introduction

The issue of farmers' indebtedness and suicides has attracted a country-wide attention and cognizance in literature, media, polity and law. It is being discussed and debated in the Parliament and state assemblies. A number of states had announced debt waiver for farmers but no such waiver for agricultural labourers. The Supreme Court has also taken a serious note and asked the Union Government to apprise of the court about the measures taken to address the issue. The agricultural labourers have nothing to fall back, but

their labour. It is equally important to note that the agricultural labourers are victims of a situation which is not their own making.

The agrarian crisis has also adversely affected the agricultural labourers socially and economically. It has led to heavy indebtedness and consequently suicides among labourers. The mechanization of agricultural operations in Punjab have increased productivity and efficiency in agricultural operations but led to high cost of production and shrinkage of man-days employment in the agricultural sector (Bhalla, 1987 and Gill, 2002) This, along with increasing contractualisation and

casualization of hired labour (Gill and Ghuman, 2001), has further decreased employment opportunities for the agricultural labourers. Given their high level of illiteracy and low level of education and skill, their employability outside agriculture is nearly negligible.

Out of 2890 suicides during 2000-2008 in Sangrur and Bathinda districts, 1133 (39.20 per cent) were labourers (PAU, 2009). According to the latest study by three public universities, namely, Punjab Agricultural University, Ludhiana; Punjabi University, Patiala; and Guru Nanak Dev University, Amritsar, 16606 framers and labourers have committed suicides in Punjab since 2000. About half of them were agricultural labourers.

On the recommendation of Haque expert group, the government of Punjab approved debt waiver for farmers' debt in September 2017 but there is no such expert group for agricultural labourers. The recommendations have been partially implemented institutional debt waiver for all the marginal and small farmers while agricultural labourers have not been given any debt waiver despite the fact that their socio-economic position is worse than that of such farmers.

Data Sources and Methodology

The study is mainly based on primary data. The sample was selected out of the data on suicides from Sangrur and Bathinda districts, collected by Punjab Agricultural University (PAU), Ludhiana in its census survey of farmers and agricultural labourers covering the period from 2000 to 2008. As per the PAU study, 1757 farmers and 1133 agricultural labourers committed suicides during 2000-2008. Out of 1133 agricultural labourer victims, 650 and 483 were from Sangrur and Bathinda districts, respectively. Further, out of total of 650 agricultural labourer suicide victims of Sangrur district, 394 and 256 committed suicide due to indebtedness and for reasons other than debt, respectively. Whereas, out of total of 483 agricultural labourer suicide victims in district Bathinda, 277 committed suicide due to indebtedness and 206 labourers committed suicide due to reasons other than debt.

A sample of 100 labourer suicide victim households (nearly 10 per cent of 1133) was drawn for this study. Out of total 100 victim households, 57 and 43 households were selected by proportionate random sampling from Sangrur and Bathinda districts, respectively. Further, in district Sangrur, out of total of 57 labourer victim households, 35 and 22 households were selected from both the categories of suicides due to indebtedness and others, respectively, by

proportionate random sampling. In district Bathinda, out of total of 43 labourer victim households, 25 households were selected from the category of suicides due to indebtedness and 18 households were selected from the category of suicide due to other than debt, by proportionate sampling. Hence, out of total selected 100 agricultural labourer suicide victim households, 60 and 40 households were selected from the categories of suicides due to indebtedness and reasons other than debt, respectively. Moreover, to make data easily comparable, suicide victims who committed suicide due to indebtedness are categorized as category-1 and those who committed suicides due to other reasons than debt are categorized as category-2.

The study covers 30 villages of 6 blocks from both the districts with high number of suicides in the ascending order. The number of female suicide victims was also higher in the selected blocks. Three blocks, namely, Rampura, Bathinda and Talwandi Sabo were selected from district Bathinda. Further, 5 villages were selected from each of the selected block. Thus, 15 villages were selected from three blocks of Bathinda district. In the same way, three blocks namely, Lehra Gaga, Sunam and Andana were selected from Sangrur district which had highest number of suicides. Further, 5 villages were selected from each selected block and thus, in total 15 villages from Sangrur district were selected for the study. The proportionate random sampling has been used for the selection of victim households from the selected villages. The primary data on labourer suicides was collected by a well-designed questionnaire.

Results and Discussion

A very low growth rate of agriculture, increasing cost of agricultural inputs, frozen MSP of main crops has declined the real income of cultivators. This situation has led to heavy amount of debt on peasants. Thus, agriculture is not being a profitable occupation from a long time. The deep agrarian crisis in Punjab has also depressed the economic condition of agricultural labourer households. The majority of the workforce in rural areas is dependent on agriculture, owing to low availability of work in other sectors of the economy or due to lack of skills. On the other hand, over mechanization of agriculture has also resulted in shrinking man days of employment for labourers in agriculture. A study by Ghuman et al., (2007) shows that within agriculture, 32.00 per cent labourers get work only for 8 to 10 days in a month and about 67 per cent labourers in agriculture get work for 10 to 20 days in a month. This scenario has led to heavy amount of

debt on agricultural labourers and consequently resulted as large number of labourer suicides in Punjab (Singh, 2019).

Age, gender, caste wise classification of suicide victims

The proneness of suicides among a particular section of society has been revealed by the age wise classifications of labourer suicide victims. Table 1 reveals that 88 per cent the suicide victims were between 18 to 45 years of age. None of the suicide victim was above the age of 65 years.

Whereas, 9 per cent and 3 per cent suicide victims were between the age group of 46 to 55 years and 56 to 65 years, respectively. It is interesting to note that among both of the categories of suicides, a vast majority of the suicide victims committed suicide in their young age. This is the age to shoulder the heavy economic responsibility of the family.

Table 2 depicts the gender wise classification of the suicide victims. It reveals that among overall cases of suicides, 85 per cent and 15 per cent suicide victims were male and female, respectively. The percentage share of male suicide victims was higher in the case of suicides in category-1. In this category of suicides, 91.67 per cent and 8.33 per cent suicide victims were male and female, respectively. Infact, in rural areas the burden of the survival of the family is still on the

shoulders of male family members.

Table 3 reveals that among the overall cases of suicides, 76.00 per cent belonged to scheduled caste, 23.00 per cent to general category and only 1.00 per cent to backward caste. Majority of the suicide victims belonging to general category were doing agricultural labour after sale of their entire agricultural land. Thus, they were also categorised as agricultural labourers.

In the case of suicides in category-1, out of total 60 suicide victims, 51.67 per cent, 28.33 per cent, 11.67 per cent, 3.33 per cent, 1.67 per cent and 3.33 per cent suicide victims belonged to Ramdasia-Sikh, Balmiki-Sikh, Jaat, Mahajan, Mahants (sadh/giri) and Brahmins, respectively. In this category of suicides, there is not any suicide victim from Jat-Sikh and Muslim community. Caste wise scenario of agricultural labourer suicide victims across both of the categories of suicide is almost same. Thus, the data clearly reveals that in rural Punjab weaker sections of all communities are facing severe economic distress.

Educational level of the sampled labourers and of their family members

High incidence of illiteracy and extremely low level of education and lack of skill has further incapacitated the labourers and their family members to come out of the beleaguered situation and vicious circle of poverty. Amongst those who committed suicide, 41 per cent were illiterate, 35 per cent just passed primary

Table 1. Age-wise classification of agricultural labourer suicide victims in selected districts of Punjab

Age Group (years)	Households (Category 1)		Households (Category 2)		Total	
	No. of victim	Percentage Share	No. of victim	Percentage Share	No. of victim	Percentage Share
18-25	16	26.67	10	25.00	26	26.00
26-35	16	26.67	20	50.00	36	36.00
36-45	19	31.66	7	17.50	26	26.00
46-55	6	10.00	3	7.50	9	9.00
56-65	3	5.00	0	0.00	3	3.00
Total suicide victims	60	100.00	40	100.00	100	100.00

Category 1 indicates those who committed suicides mainly due to debt and category 2 represents those who committed suicides mainly due to other reasons.

Table 2. Gender-wise classification of sampled agricultural labourer suicide victims in selected districts of Punjab

Gender	Households (Category 1)		Households (Category 2)		Total	
	No. of victim	Percentage Share	No. of victim	Percentage Share	No. of victim	Percentage Share
Male	55	91.67	30	75.00	85	85.00
Female	5	8.33	10	25.00	15	15.00
Total suicide victims	60	100.00	40	100.00	100	100.00

level and 8 per cent were 10th pass. (Table 4.)

A study conducted by (Ghuman et al, 2007), had also found that in approximately 90 per cent of the rural labourer households in Punjab, there was no one with matriculation qualifications. The education level of the suicide victim (HHs) was rather worst. The 47 per cent household heads HHs were illiterate and 36 per cent were just primary pass. Among other family members nearly 47 per cent were illiterate, 30 per cent were primary pass and 14.41 per cent per cent were middle pass. Less than one per cent were graduates. In other words, 91.24 per cent of the family members were had qualification bellow matriculation.

Occupation and sources of income of victim households

All the households were engaged in multiple activities as is evident from Table 5. In the first category 66.7 per cent and 33.3 per cent households were engaged in casual labour and attached labour, respectively, in agriculture. The corresponding share in the second category of households was 77.5 per cent

and 27.5 per cent, respectively. Sale of milk, self-employment and wage employment in government and private informal sector were the other occupations.

It is also evident from Table 5 that casual and attached labour, sale of milk and self-employment were the main sources of income of the victim households. The average annual earnings from all sources come out be Rs 37112 and Rs. 46855 in the first and second categories, respectively. For a family of 5 persons this comes out to be a meagre amount of Rs.7422 and Rs. 9371, respectively, per capita per annum, much below so called poverty line. Such a low level of family income augmented the burden of debt and led to committing of suicides among labourers.

Extent and usage of loan by agricultural labourers who committed suicide

In the case of category I (in which the debt was a prominent reason of suicides), the average amount of debt on victim households was Rs. 70758. Whereas, the average amount of outstanding debt on those labourers (40 out of 100) in whose case indebtedness was not the

Table 3. Caste-wise classification of sampled agricultural labourer suicide victims in selected districts of Punjab

Caste and category of Suicide Victims	Households (Category 1)		Households (Category 2)		Total	
	No. of victim	Percentage Share	No. of victim	Percentage Share	No. of victim	Percentage Share
Ramdasia-Sikh (SC)	31	51.67	18	45.00	49	49.00
Balmiki-Sikh (SC)	17	28.33	10	25.00	27	27.00
Jaat (Gen.)	7	11.67	5	12.50	12	12.00
Jat-Sikh (Gen.)	0	0.00	2	5.00	2	2.00
Mahajan (Gen.)	2	3.33	1	2.50	3	3.00
Mahants Sadh (Ger)	1	1.67	0	0.00	1	1.00
Brahmin (Gen.)	2	3.33	2	5.00	4	4.00
Muslim (Gen.)	0	0.00	2	5.00	2	2.00
Total suicide victims	60	100.00	40	100.00	100	100.00

Table 4. Level of educational attainment by sampled agricultural labourer suicide victims in selected districts of Punjab

Educational Attainment	Households (Category 1)		Households (Category 2)		Total	
	No. of victims	Percentage Share	No. of victims	Percentage Share	No. of victims	Percentage Share
Illiterate	27	45.00	14	35.00	41	41.00
Primary	22	36.67	13	32.50	35	35.00
Middle	8	13.33	6	15.00	14	14.00
Secondary	3	5.00	5	12.50	8	8.00
Senior	0	0.00	2	5.00	2	2.00
Total Suicide Victims	60	100.00	40	100.00	100	100.00

predominant reason of suicides (henceforth shall be called second category) was Rs. 16785 (Table 6).

The share of institutional and non-institutional borrowing in the case of first category was 17.84 per cent and 82.16 per cent, respectively. Out of the non-institutional loan early 70 per cent was from the *zamindars* (landlords) and their other private employers. The annual rate of interest on the non-institutional loan varied between 18 per cent and 36 per cent depending on the urgency, need and source. The share of institutional and non-institutional loan in the case of second category of labourers was 14.5 per cent and 85.85 per cent, respectively. While, in the case indebtedness among farmers share of institutional-loan is much higher (Verma, 2015 and Singh, 2016).

Though the share of non-institutional loan is higher in the case of second category, yet, the average amount of non-institutional loan in the case of first category is much higher (Rs. 58121) as compared to the latter category (Rs. 14410). The exorbitantly high proportion

of non-institutional outstanding loan with very high and compound interest rate and negligible repaying capacity, have pushed the labourers to commit suicides (Singh, 2016). The low level of awareness and limited access (due to various reasons such as lengthy procedure, demand for collateral and banks' attitude) were the main reasons for lower share of institutional loan.

Usage of loan

It is evident from Table 7 that a very high proportion of loan was used to meet household expenditure and social functions. The percentage share of loan spent on consumption and social function was 72.16 per cent and 63.66 per cent among the cases of first and second categories of labourers, respectively

Between 80.00 to 90.00 per cent of loan amount (across both the categories) was being used for unproductive purposes. This has an adverse impact on the repaying capacity and thereby making indebtedness to be a perpetual feature. Finding beleaguered, the

Table 5. Occupation and average annual earnings of the victim labourer households in selected districts

Source of Income	Households (Category 1)			Households (Category 2)		
	No.	Percentage Share	Earnings (Rs.)	No.	Percentage Share	Earnings (Rs.)
Casual Labour	40	66.7	29838	31	77.5	33490
Attached Labour	20	33.3	28200	11	27.5	30545
Sale of Milk	29	48.3	8010	23	57.5	9435
Self-Employment	5	8.3	26880	2	5	80000
Pvt. job	2	3.3	12000	2	5	30000
Govt. job	1	1.7	9600	0	0	0
Pension	22	36.7	3150	20	50	3150
Overall average	60		37112	40		46855

Table 6. Average outstanding debt on agricultural labourer suicide victim households in selected districts of Punjab (at the time of suicide)

Source of loan	Households (Category 1)		Households (Category 2)		Total	
	Amount (Rs.)	Percentage Share	Amount (Rs.)	Percentage Share	Amount (Rs.)	Percentage Share
Commercial banks (institutional-loan)	12627	17.84	2375	14.15	8526	17.34
<i>Zamindars (Landlords)</i>	37632	53.19	10860	64.70	26924	54.76
Relatives/ friends & shops	11717	16.56	1713	10.20	7715	15.69
Private employer	8782	12.41	1837	10.95	6004	12.21
Sub total (non-institutional loan)	58131	82.16	14410	85.85	40643	82.66
Grand total Average	70758	100.00	16785	100.00	49169	100.00

labourers found a 'solution' and salvation in committing suicide leaving the family and children in rather worst socio-economic condition.

Debt/Income ratio

The situation becomes rather grimmer once we juxtapose the amount of outstanding debt on income and expenditure of the victim households. In the case of first category the amount of outstanding debt was 119.67 per cent of income and 105.6 per cent of expenditure. As the expenditure is much higher than income, their average propensity to consume (APC) was 1.13, implying thereby that the labourers were living beyond their means.

One of the main reasons for such a behaviour pattern is that they did not have adequate income even to meet their basic minimum needs. In the case of second category the ratio of debt to income and expenditure was not that high but expenditure was 133.2 per cent of the average income of the household. In other words, their APC was 1.33. It is an indication that the main reason for suicides among second category of labourers was not the debt but much higher expenditure (financed by raising loans) beyond their means. (Table. 8)

Post-suicide economic impact on the families of suicide victims

Post suicides, the survivors of the victim households have to face the aftermaths of suicides committed by victims. It is irony of the situation that 60 per cent of the labourers committed suicides mainly

Table 8. Debt/income ratio of agricultural labourer suicide victim households in selected districts of Punjab (at the time of suicide)

Debt/Income Ratio	Households (Category 1)	Households (Category 2)	Total
Average amount of outstanding Loan	70758	16785	49169
Average amount of income	37118	46855	41013
Debt/income Ratio	1.91:1	0.36:1	1.20:1

due to indebtedness but 88 per cent of the victim households had to raise new loans after the suicide by the bread-winner. Significantly 38 per cent faced harassment at the hands of money lenders. (Table. 9)

The 34 per cent households had to face hardships for arranging money for the marriage of their children, especially daughters. In 26 per cent of the victim households there was no male adult person to shoulder the socio-economic responsibilities. Still in 31 per cent of the households, old parents had to re-engage themselves in economic activities for providing economic sustenance to the surviving members.

School going children were the worst suffers as 25 per cent households had to withdraw their children from schools due to economic distress. One fourth of the households had to sell their livestock to repay the debt and meet the essential household needs. Two per cent households had to sell their houses.

Table 7. Usage of loan by Agricultural labourer suicide victim households in the selected districts (at the time of suicide)

Use of Loan	Households (Category 1)			Households (Category 2)		
	Institutional	Non-institutional	Total	Institutional	Non-institutional	Total
Household Expenditure	2646 (20.96)	26159 (45.00)	28805 (40.71)	539 (22.70)	5629 (39.06)	6168 (36.75)
Social Functions	5101 (40.40)	17149 (29.50)	22250 (31.45)	896 (37.73)	3621 (25.13)	4517 (26.91)
Construction/repair of house	2632 (20.84)	5348 (9.20)	7980 (11.28)	632 (26.63)	2214 (15.36)	2846 (16.96)
To repay old Debt	1029 (8.15)	3401 (5.85)	4430 (6.26)	169 (7.12)	1416 (9.83)	1585 (9.44)
Others	930 (7.36)	5121 (8.81)	6051 (8.54)	96 (4.04)	1160 (8.05)	1256 (7.48)
Self-employment	289 (2.29)	953 (1.64)	1242 (1.76)	42 (1.77)	370 (2.57)	412 (2.45)
Average amount of debt	12627	58131	70758	2375	14410	16785

Notes: Others: litigation, drugs and illness, etc.

Table 9. Economic impact of suicides on agricultural labourer suicide victim households in selected districts of Punjab

Economic impacts of suicides	Households (Category 1)		Households (Category 2)		Total	
	No. of victim HHs	Percentage Share	No. of victim HHs	Percentage Share	No. of victim HHs	Percentage Share
No adult male earner in the house	15	25.00	11	27.50	26	26.00
Financial problem in marriage of children	21	35.00	13	32.50	34	34.00
Children drop-out from school	18	30.00	7	17.50	25	25.00
Harassment by money lenders	33	55.00	5	12.50	38	38.00
Sale of live stocks	19	31.67	6	15.00	25	25.00
Old parents have to work	18	30.00	13	32.50	31	31.00
New loan	60	100.00	28	70.00	88	88.00
Sale of house	2	3.33	0	0.00	2	2.00
Total	60		40		100	

Table 10. Social impact of suicides on agricultural labourer suicide victim households in selected districts of Punjab

Social impacts of suicides	Households (Category 1)		Households (Category 2)		Total	
	No. of victim HHs	Percentage Share	No. of victim HHs	Percentage Share	No. of victim HHs	Percentage Share
Social status adversely affected	34	56.67	24	60.00	58	58.00
Social insecurity	26	43.33	16	40.00	42	42.00
Children are living with relatives	5	8.33	0	0.00	5	5.00
Mental pressure	9	15.00	5	12.50	14	14.00
Children are getting drug addiction	15	25.00	9	22.50	24	24.00
Total	60		40		100	

Post-suicide Social impact on the families of suicide victims

Though it is very difficult to quantify the social impact yet 58 per cent of the victim households revealed that their social status has been adversely impacted because of suicides in the family and they are living under social stigma. At the psychological level they developed an inner feeling of guilt and inferiority complex. They were facing problem in marrying off their children. (Table. 10)

The sense of social insecurity was experienced by 42 per cent of the victim households. The wives of the suicide victims, especially the young widows, had to go out for work and hence they were going through a grave sense of insecurity and harassment. The 14 per cent respondents revealed that they were passing through a serious mental stress and fear psychosis after the suicides by the male members. The habit of drug use and addiction was developed by children in 24 per cent

of the victim households. Another 5 per cent of the victim households had to leave children with their relatives.

Conclusion and Policy Implications

The agricultural labourers are the worst victims of the agrarian crisis in Punjab as the man-days employment opportunities are shrinking in agriculture. Hence their earnings from agriculture are shrinking. The low level of education and low level of skill is a major constraint on their employability in non-agricultural sectors. Hence they have to depend on lower level of income and have to resort to borrowings even to meet their day to expenses. Unlike the farmers, their main source of loan is from non-institutional sources with an exorbitantly high rate of interest. It is mainly because of low level of earnings and high cost borrowings that the agricultural labourers have to resort to unproductive usage of loans and hence the

'unproductive' (though unavoidable) usage of borrowings is very high. This, in turn, is leading to higher and higher debt income ratio. Under such circumstances, it is impossible for them to repay the outstanding debt and, hence, come out of the debt trap.

This necessitates the provision of loan waiver for agricultural labourers and bail out the distressed families out of the situation. However, the government has yet to take stock of the situation and address this serious issue. In the long run their employment (self as well as wage employment) in the nonfarm sector is of strategic importance as man-days employment is shrinking in agriculture at a fast rate. Employability can be enhanced only by way of empowering them with education and relevant and multiple skills. Along with enhancing employability, development of rural non-farm sector in particular and manufacturing sector in general is of paramount importance for addressing the agrarian crisis and distress among labourers.

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