

Agrarian Distress in Punjab: A Case Study of Chotian Village, Sangrur

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Abstract

Punjab economy is still depending heavily upon agriculture both in share of GSDP and workforce. Analysis of the agrarian issues of the village suggest firstly, possibility and need to shift some area from the existing crops to sugarcane pulses, oil seeds, other cereals and vegetables. Secondly, lack of education among the residents seems to be seriously restricting the choices of occupation and employment. Thirdly, the source wise and holding size wise analysis among the households reveals that over all they were indebted equally towards both the formal and informal sources. Fourthly, indebtedness was found to be predisposing and real cause for suicides because the respondents were hopelessly indebted. Finally, the study recommends that there is need for rethinking, reorient and reformulate agrarian and development policies to pull-out all sections of the rural society particular small and marginal farmers and labour households from the mess and distress.

Key Words; *Farm suicides, Marginal farmers, Small farmers, Labourers, Indebtedness, Debt*

JEL Classification: *Q10, Q12, R11*

Introduction

Economic theory suggests that agriculture development has been regarded as a prerequisite for economic transformation of the capitalistic economy. Transformation of resources from agriculture sector to rest of the economy has been considered as a positive phenomenon by modern growth theory. But accepted fact in economic literature is that a successful structural transformation is painful for agriculture in all societies. The agriculture sector has not only been moving towards stagnation of yield, but also a squeeze on

income as well (Gill and Singh, 2006). Punjab economy has undergone a significant structural change since the advent of the green revolution in the mid-1960s (Satish, 2006). Punjab economy has witnessed accelerated economic growth and an increase in per capital income (Jodhka, 2006) and decrease in levels of rural poverty over the years since the green revolution (Satish, 2006, Jodhka, 2006, Singh and Singh, 2002). In spite of this, currently Punjab agriculture has been experiencing an unprecedented agrarian crisis and also suffering from socio-economic problem of farm suicides in the form of farmer's and agricultural labourer's suicides. Punjab

agriculture has not remained a viable and profitable occupation as gains of green revolution has faded away and presently in deep agrarian crisis (Bhangoo, 2005, Dutta, 2012, Rangi et al., 2005, Sidhu, 2002, Singh, 2007, Singh and Singh, 2012).

Agrarian crisis have been appeared and manifested in form of farm suicides. Suicides by farmers were first highlighted by the media in Karnataka, Kerala and Andhra Pradesh. But the reports of their suicide were quite unexpected in such a prosperous state like Punjab (Singh et al., 2009). The phenomenon of suicides under economic distress has been observed in rural Punjab since the mid-1980s (Gill, 2005). Introduction of liberalization and globalization during the early 1991s further increased the crisis of capitalistic path of economic development in the agrarian economy (Gill and Singh, 2006). Post liberalization period policies have adverse impact on agriculture due to this farmers perished in a large numbers (Suri, 2006). Suicides among the farm community of Punjab, especially in the *Malwa* region have been hitting the headlines for the last many years (Bhangoo, 2006). In the recent years, many farmers in the state have committed suicides, most of which are linked with the problem of indebtedness (AFDR, 2000, Iyer and Manick, 2000, Kumar and Sharma, 2006, Sharma, 2015, Singh et al; 2016). So, in this scenario it is of imperative importance to investigate agrarian distress and farm suicides in the state from microscopic approach and the present study has been conducted taking this in view.

Data Sources and Methodology

The study is based on the primary survey data and relates to the year 2013-14. Relevant secondary data have been collected from published sources. The primary data have been

generated through a comprehensive sample survey of 300 households (108 farmer households, 162 labourer households and 30 other households) spread across the village through a well-structured questionnaire. In Punjab, over time, literature identified Sangrur, Bathinda and Mansa districts with higher distress and farmer suicide proneness. Further, among the development blocks of the Sangrur district, Lehragaga block was most distressed and infested with farm suicides. In the present endeavour, Chotian village which is comparatively more distressed village of Lehragaga block has been selected for in-depth analysis. The details of the samples selected have been depicted in Table 1. The information collected from the respondents were then tabulated and analysed.

Results and Discussion

Socio-economic Profile

Socio-economic profile provides insights into the socio-economic conditions in the village including demographic, social heterogeneity, distribution of resources, access rights, crop and livestock production activities, adoption new technologies, yield and productivity levels, household vulnerability and incidence of droughts, diversification of income resources, and natural resource conditions (Bendapupaudi et al., 2007). The information of socio-economic conditions of Chotian has been presented in

Table 1. Sample households of Chotian village

Category	Numbers
Farmers	108
Labourers	162
Others	30
Total	300

Source: Field Survey

Table 2.

Size of the farm has been one of the most important determinants of agriculture production and productivity and so many other variables related to agriculture. With the boon of education, the farmers became aware and the practice of joint family system has almost disappeared from the rural Punjab over the last three and half decades. The size of operational holdings is becoming smaller and smaller over the time (Rangi et al., 2005). The data and information regarding this has been shown in Table 3. General agricultural practices and farming techniques have been changed and evolved on new basis over the period of time as

various agricultural implements and machines are being used for ploughing, seeding and harvesting purposes. Modern agricultural implements and machinery has made farm operations easier and fast and have helped the farmers in their farm work minimizing manual work force and also have immensely improved the production and productivity. Analysis clearly depicts that though number of medium and large farmers was less but land and agriculture implements were concentrated in the hands of these farmers.

Indebtedness

Indebtedness is a phenomenon of accumulation of outstanding loans over the

Table 2. Socio-economic Profile of Sampled households, Chotian village

(Per cent)

Categories	Farmers	Labourers	Others	All
Age group				
0-15	18.5	27.5	23.6	23.7
15-45	54	52.6	48.6	52.8
Above 45	27.5	19.9	27.8	23.5
Male Population	53.7	52.9	58.1	53.7
Female Population	46.3	47.1	41.9	46.3
General Population	92.4	36.9	83.1	62.4
Scheduled Population	1.3	42.7	11.5	24
Other Backward Casts	6.3	20.4	5.4	13.6
Illiterate Population	44.4	50.1	20.9	45.3
+2	45.3	47.5	64.8	48.1
Above +2	10.3	2.4	14.3	6.6
Sikh Population	94.6	84.7	52	85.5
Hindu Population	4	4.7	44.6	8.1
Muslim Population	1.4	10.6	3.4	6.4
Married Population	53.7	47.6	47.3	49.9
Unmarried Population	41.2	48.7	45.9	45.6
Widow Population	5.1	3.7	6.8	4.5

Source: Field Survey

Table 3. Farm Size-wise Distribution of Land and Agricultural Implements of Farmers

Category	Marginal farmers (<1 ha)	Small farmers (1-2 ha)	Semi-medium farmers (2-4 ha)	Medium farmers (4-10 ha)	Large farmer (<10 ha)	All
Number of households	30 (27.8)	22 (20.4)	35 (32.4)	19 (17.5)	2 (1.9)	108 (100)
Operational holding area (in hectare)	7.2 (2.5)	31 (11)	98.6 (34.8)	111.4 (39.3)	35.2 (12.4)	283.4 (100)
Average operational holding area (in hectare)	0.2	1.4	2.8	5.9	17.6	2.6
Ownership(in hectare)	28.7 (10.6)	40.7 (15)	80.4 (29.6)	86.7 (31.9)	35.2 (12.9)	271.7 (100)
Leased-in(in hectare)	0	4 (6.4)	25.9 (41.3)	32.8 (52.3)	0	62.7 (100)
Leased-out(in hectare)	21.5 (42.1)	13.7 (26.9)	7.7 (15.1)	8.1 (15.9)	0	51 (100)
Tractor	1(1.4)	11(16)	30(43.5)	23(33.3)	4(5.8)	69(100)
Trolley	1(1.5)	11(16.4)	29(43.3)	22(32.8)	4(6)	67(100)
Plough	3 (1.5)	23 (11.4)	84 (41.8)	80	11 (5.5)	201 (100)
Harvesting Combine	0	0	1 (100)	0	0	1 (100)
Reaper	0	0	0	1 (50)	1 (50)	2 (100)
Electric Operated Tube wells	4 (3.9)	17 (16.3)	40 (38.5)	36 (34.6)	7 (6.7)	104 (100)

Source: Field Survey

Note: Figures in parentheses are percentages to total

time which shows the inability of the farmers to back the amount (Chahal, 2005). Indebtedness depends on availability of credit, cost of credit, ability to service it and cost of cultivation. Agriculture credit is not a problem till it is serviced properly through income generated from farm produce and would not turn into indebtedness (Satish, 2006).

Therefore, it is necessary to probe the indebtedness among the residents of Chotian from various dimensions such as sources, amount, farm category wise distribution, purpose and perceived causes.

Incidence of Indebtedness

The information about the indebted

households, per household, per indebted household and per hectare debt is given in Table 4. The data indicates that 65 per cent of the villagers were indebted, but in case of farmers about 79 per cent and almost 67 per cent labourers were indebted. Further, around 87 per cent marginal, 73 per cent small, 86 per cent semi-medium, 63 per cent medium and 50 per cent large farmers of the village were indebted. As far as per household and per hectare amount of debt was concerned, analysis clearly depicts that indebted households of the village were highly indebted on these two counts as compared to all households. Therefore, it is evidently clear that residents of the village were heavily ind

Sources of Indebtedness

It is important to probe the major sources of indebtedness among the villagers because role of various credit agencies in providing credit to farmers and labourers determines the degree of indebtedness. In this regard, an attempt has

been made to analyse sources of indebtedness and the information regarding sources of debt of households is presented in Table 5.

Analysis of sources of indebtedness among the households reveals that over all they were indebted equally towards both institutional and non-institutional sources. A large majority of 61.5 per cent of farmers were indebted towards institutional sources especially commercial banks and cooperatives and 38.5 per cent were indebted to non-institutional sources mainly commission agents. However, labourers were found to be mainly indebted towards non-institutional sources as 86 per cent of them indebted to commission agents, relatives and others. This seems to be due to lack of collateral with them to raise the necessary loans from institutional sources. Source-wise analysis of indebtedness among households of Chotian clearly pointed the similarity with households of Sangrur and Punjab. ebted especially small and marginal farmers.

Table 4. Reported Debt Against farmers of Chotian village

Household Categories	Household (No.)	Indebted households (No.)	Indebted households (%)	Amount of debt (in 000 Rs)		Amount of debt (Per hectare)	
				Per household	Per indebted household	Per household	Per indebted household
Marginal	30	26	86.67	141	162	588	651
Small	22	16	72.73	337	464	239	256
Semi-medium	35	30	85.71	364	425	129	132
Medium	19	12	63.16	610	967	104	116
Large	2	1	50.0	475	950	26	279
Sub total	108	85	78.70	342	435	130	139
Labourers	162	108	66.67	75	113	-	-
Others	30	2	6.67	31	467	-	-
Total / Average	300	195	65.0	167	257	-	-

Source: Field Survey

Table 5. Percentage Distribution of Debt According to Sources

Sources	Farmers	Labourer	Others	All
Institutional				
Commercial Banks	42.8	11.1	37.4	35.0
Cooperatives	18.7	2.9	23.0	15.0
Sub-Total	61.5	14.0	60.4	50.0
Non-Institutional				
Commission Agents	37.5	22.2	-	33.0
Relatives	0.3	17.1	-	4.4
Others	0.7	46.7	39.6	12.6
Sub-Total	38.5	86.0	39.6	50.
Grand Total	100	100	100	100

Source: Field Survey

Distribution of Outstanding Amount

Size of the outstanding amount has an important bearing upon future incomes of the indebted households, therefore to analyse the distribution of outstanding amount of debt against the villagers is of paramount importance. Keeping this in view, an attempt has been made to probe the burden of outstanding debt against the residents of Chotian. The data and information of the same has been presented in Table 6.

Analysis pointed out that 54.67 per cent villagers were burdened under up to one lakh outstanding debt and 5.67 per cent were more than six lakhs. In case of farmers 21.30 per cent were indebted up to one lakh, labourers 69.75 per cent and others 93.34 per cent. The worrisome aspect of burden of debt on farmers was that 24.07 per cent they were heavily indebted as their outstanding debt was more than five lakhs. More serious problem on this count evidently clears that nearly 30 per cent marginal and small farmers falls in this category. From the analysis it can be

concluded that villagers especially labourers, small and marginal farmers were hopelessly indebted.

Purpose-wise Distribution of Indebtedness

Households in rural areas contract debt for various purposes and it can be broadly classified into productive purposes and unproductive purposes. Therefore, it is important and interesting to analyse the purpose of debt of villagers. In this light an attempt has been made to study the purpose-wise distribution of outstanding debt of residents of Chotian. The information of this has been depicted in Table 7.

Analysis of purpose of debt suggest that 25.89 per cent residents took loans for productive purposes of agriculture and livestock and rest of the 74.11 per cent availed debt for un-productive purposes of redemption of old debt, social ceremonies, health care expenditure, expenditure on consumer goods and construction of houses. In case of farmers, 59 per cent of the large farmers took debt for

Table 6. Distribution of Outstanding Amount of Debt

Amount of debt (Rs in lakh)	Farmer households							Total	Labourer house holds	Other house holds	All house holds
	Marginal	Small	Semi Medium	Medium	Large						
Up to 1	12 (40.00)	6 (27.27)	4 (11.43)	1 (5.26)	-	-	23 (21.30)	113 (69.75)	28 (93.34)	164 (54.67)	
1-2	9 (30.00)	3 (13.64)	3 (8.57)	1 (5.26)	-	-	16 (14.81)	42 (25.93)	1 (3.33)	59 (19.67)	
2-3	5 (16.67)	4 (18.18)	8 (22.86)	1 (5.26)	-	-	18 (16.67)	4 (2.47)	-	22 (7.33)	
3-4	1 (3.33)	2 (9.09)	5 (14.29)	1 (5.26)	-	-	9 (8.33)	2 (1.23)	1 (3.33)	12 (4.00)	
4-5	1 (3.33)	2 (9.09)	8 (22.86)	4 (21.05)	1 (50)	-	16 (14.81)	-	-	16 (5.33)	
5-6	-	3 (13.64)	2 (5.71)	4 (21.05)	1 (50)	-	10 (9.26)	-	-	10 (3.33)	
6 & above	2 (6.67)	2 (9.09)	5 (14.29)	7 (36.84)	-	-	16 (14.81)	1 (0.62)	-	17 (5.67)	
Total	30 (100)	22 (100)	35 (100)	19 (100)	2 (100)	2 (100)	108 (100)	162 (100)	30 (100)	300 (100)	

Source: Field Survey

Note: Figures in parentheses are percentages

Table 7. Purpose-wise Percentage Distribution of Outstanding Debt

Sr. No.	Purpose of Debt	Farmer households					Total farmer households	Labourer house holds	Others house holds	All
		Marginal farmers	Small farmers	Semi-Medium farmers	Medium farmers	Large farmers				
A. Productive purposes										
(i)	Agriculture inputs and service	47.8	51.9	48.6	45.2	59.0	47.66	-	-	22.55
(ii)	Purchase of milk animals	6.0	(5.2)	5.9	4.9	-	5.38	5.0	-	3.34
Sub-total		53.8	57.1	54.5	50.1	59.0	53.04	5.0	-	25.89
B. Un-Productive purposes										
(i)	House construction	7.5	8.0	11.0	12.8	15.0	10.81	25.0	25.0	45.01
(ii)	Purchase of consumer goods	8.2	7.6	6.5	4.0	-	6.05	11.0	-	4.60
(iii)	Expenditure on health care	3.0	4.0	3.2	6.0	-	4.19	23.0	-	5.63
(iv)	Marriage and other social ceremonies	15.5	18.3	17.9	15.1	21.0	17.14	18.0	75.0	1.87
(v)	Redemption of debt	12.0	5.0	6.9	12.0	5.0	8.77	18.0	-	7.0
Sub-total		46.2	42.9	45.5	49.9	41.0	46.96	95.0	100	74.11
Grand Total		100	100	100	100	100	100	100	100	100

Source: Field Survey

productive purposes followed by small farmers (57.1 per cent), semi-medium farmers (54.5 %), marginal farmers (53.8 %), medium farmers (50.1 %), labour households (5.0 %) and none of others households category contracted loan for productive purposes in the village. From the analysis it can be concluded that nearly half of the debt was contracted for un-productive purposes by the villagers and this may be the one of the important determinants of indebtedness among farmers and labourers of the village.

Perceptions about indebtedness

Many studies tried to capture the causes and determinants of indebtedness of the farmers and labourers in the rural areas of the country and Punjab. In the present study, an attempt has been made to investigate the perceived causes of indebtedness among the residents of Chotian. The information regarding this has been shown in Table 8.

Analysis clearly pointed out that 34 per cent respondent's considered extreme

domestic expenditure on education, healthcare, social ceremonies, house construction and consumption as the leading cause of indebtedness of the villagers. Equally, the residents blamed the high prices of farm inputs such as fertilizers, pesticides and seeds. Other factors perceived as causes of indebtedness were low prices of farm produce, over capitalization of agriculture, crop failure or damage and high interest rates charged by formal as well as informal sources.

Details of Farm Suicides of Chotian

Farm suicides in Punjab have been taking place unabatedly since early 1990s. Literature clearly brought out that *Malwa* region, including Sangrur district, of the state is prone to farm suicides. The Chotian village of Sangrur district being among the distressed villages lies in the farm suicide prone area of the state. Therefore, an attempt has been made to investigate the farm suicides of the village during 1990-2014. The data and information of farm suicide victims of Chotian has been presented in Table 9.

Table 8. Perceived Causes of Indebtedness

Perceptions	Percentage
High prices of farm inputs	29.0
Low price of farm produce	6.0
Extreme domestic expenditure on (consumption, house construction, ceremonies, education and healthcare)	34.0
Crop failures and variations in crop yields	7.0
Unjustified/irrational expenditure on farm machinery	11.0
Excessive expenditure on submersible pump sets	5.0
High rate of interest by commercial banks and commission agents	6.0
Others	2.0
Total	100.0

Source: Field Survey.

Analysis of farm suicides reveal that 18.75 per cent of suicides were committed during 1991-2000, 43.75 per cent during 2001-10 and remaining 37.50 per cent cases occurred during 2010-2014. The occupational distribution of suicides show that 25 per cent of them were farmers, 31.25 per cent were agricultural labourers, 31.25 per cent were non-agricultural labourers and 12.50 per cent were belonged other occupations. Landholding size-wise distribution of the deceased revealed that 50 per cent were landless, 12.5 per cent were marginal farmers, 18.75 per cent were small farmers and 18.75 per cent were semi-medium farmers. During the period not even a single medium and large farmer committed suicide in

Table 9. Socio-economic Profile of Suicide Victims in Chotian village

Characteristics	Number of cases	Percentage in total cases	
Year wise distribution			
	1991-2000	3	18.75
	2001-2010	7	43.75
	2010-2014	6	37.50
	Total	16	100.00
Occupation			
	Farmers	4	25.00
	Agriculture labourer	5	31.25
	Non-agriculture labourer	5	31.25
	Others	2	12.50
Land holding distribution			
	Landless	8	50.00
	Up to 2.5 acres	2	12.50
	2.5 to 5.0 acres	3	18.75
	5.0 to 10.0 acres	3	18.75
Age-wise distribution			
	Blow 20	2	12.5
	21 to 30	3	18.75
	31 to 40	6	37.50
	41 to 50	4	25.00
	51 and above	1	6.25
Education level			
	Illiterate	11	68.75
	Primary	1	6.25
	Middle	1	6.25
	Upto Higher Secondary	3	18.75
Social category			
	General castes Jat-Sikh	7	43.75
	Other	3	18.75
	Scheduled castes	3	18.75
	Other Backward castes	3	18.75

Source: Field Survey

the village. Therefore, it can be concluded that landless labourers and marginal and small farmers are prone to suicides.

Age-wise distribution points out that young and middle aged labourers and farmers were committing suicides as their share was 83.25 per cent as only 6.25 per cent were more than 50 years of age. Earlier it was pointed out that in Punjab, the suicide phenomenon was more prone among young and middle-aged farmers than that among old aged farmers (Bhangoo, 2006). This demonstrates the emerging stress and hardships faced by young and middle aged farmers in tolerating and enduring the agrarian crisis.

As far as literacy level among victims is concerned, the analysis suggests that a large majority 68.75 per cent of the victims were illiterate, 12.5 per cent were up to middle pass and 18.75 per cent were secondary pass. Earlier studies also pointed that comparatively rural literacy levels were very low in Sangrur (Iyer and Manik, 2000). Therefore, the low level of literacy among residents of Chotian limits their occupational choices. Social category wise distribution of victims clearly suggests that 62.5 per cent belonged to general category, 18.75 to scheduled castes and 18.75 per cent to other backward castes. It is clear that general caste victims were farmers and scheduled castes were labourers.

Conclusion and Policy Implications

Source wise and holding size wise analysis among the households reveals that over all they were indebted equally towards both the sources. A large majority of farmers were indebted towards institutional sources especially commercial banks and relatives because this class has 38.5 per cent collateral debt from non-institutional sources. Labourers were found to be mainly indebted towards non-institutional sources and remained households were found to be mainly indebted towards

institutional sources. The farm size revealed that amount of debt was also linked with the farm size. As the farm size increased, the amount of debt also increased, and vice-versa. A large majority of farmers were indebted towards institutional sources especially commercial banks and relatives. The data indicate that the amount of the debt on per hectare (operated area) basis was more in case of marginal farmers. As the farm size increased, amount of debt on per hectare bases declined. The amount of debt was per hectare less in case of large farmers as compared to the medium farmers.

The unabated state of farmer's suicides signifies an alarming, shocking and disturbing development in agrarian sector of Chotian. Indebtedness was found to be predisposing and real cause for suicides because the entire respondents were hopelessly indebted. Respondents considered extreme domestic expenditure on education, healthcare, social ceremonies, house construction and consumption as the leading causes of indebtedness of the villagers. Equally, the residents blamed the high prices of farm inputs such as fertilizers, pesticides and seeds. Other factors perceived as causes of indebtedness were low prices of farm produce, over capitalization of agriculture, crop failure or damage and high interest rates charged by formal as well as informal sources. Therefore, it can be safely concluded that indebtedness was the single most important real cause for suicides but agrarian crisis led social, psychological and economic factors emerged as provocative factors for suicides among farmer and labourer community. In the present scenario, the study recommends that there is need for rethinking, reorient and reformulate agrarian and development of a new set of policies to pull-out all sections of the rural society particular small and marginal farmers and labour households from the mess and distress.

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