

# Farmers' Suicides in Punjab: A Census Survey of the Two Most Affected Districts

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This is a report on the first-ever census survey conducted on suicides by farmers in the two most affected districts of Punjab, Sangrur and Bhatinda. It tries to arrive at the number of farmer suicides, the reasons (whether they were caused by economic distress alone or they were due to the interplay of the forces of economic distress, social conflict, cultural backwardness and lack of community/state support) and also the present economic status of the families of the victims.

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Punjab agriculture has been passing through a difficult phase since 1997. First, the productivity of cotton failed putting the entire cotton belt under stress, and then, the minimum support prices (MSP) 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 in the state increased manifold, which is argued to have led to a large number of farmers' suicides in the state.

Suicide is a complex phenomenon largely associated with economic, social and psychological distress of the family as well as of the victim. In recent years, many farmers in the state have committed suicides, most of which are linked with the problem of indebtedness (Jaijee 1999; AFDR 2000; Iyer and Manick 2000; Kumar and Sharma 2006) though there may be many other factors operating at the grass root level causing economic, social and psychological distress to the farming families. The National Sample Survey Organisation (NSSO) estimates have also revealed that the level of debt is the highest in Punjab among all states of the country. Further, the share of non-institutional debt, on which the rate of interest is very high, was around 57%. The studies conducted by the Punjab Agricultural University (PAU), have estimated the level of debt in the farming sector of the state around Rs 21,064 crore in 2006, out of which Rs 13,047 crore came from non-institutional sources (Singh et al 2007). Their coercive methods of loan recovery also cause psychological and social distress. The diversion of loans from productive to non-productive activities is also argued to cause loan default leading to suicides.

Because of the complexity of different factors involved in suicides, it is not appropriate to say that all suicides were

committed due to indebtedness unless an objective assessment is made about the real cause(s) of suicides. The estimates on farmers' suicides also vary widely, police records putting the number at 136 (1990-2008), while the Bharatiya Kisan Union (BKU) estimated that farmer suicides over the same period numbered more than 30,000 suicide cases. This study was initiated because of the very large difference between the BKU estimates and those of police records.

This census is a professionally conducted enumeration of the suicides committed by the farmers in the two most affected districts of the state, namely, Sangrur and Bathinda districts. The study objectively tries to assess the prime reasons for committing suicides among farmers and brings out how many of these were committed due to indebtedness.

## 1 Approach to the Study

Basically it is the "census" on suicides committed in rural areas conducted from village to village. This census survey was primary in nature and was conducted by our research team visiting every village of these two districts. To ascertain the exact number of suicides, village panchayat, chowkidar and elders of the community were contacted on the basis of which a list of suicide victims for each village was prepared and then families of each suicide victim was visited to identify the cause(s) of committing suicide. A questionnaire was specially structured for this purpose and was administered through personal interview method. Each victim's family was approached personally and then an effort was made to assess the level of economic, social and psychological distress of the victim and his/her family at the time of the suicide. The information was collected on the level of debt (unpaid) from institutional and non-institutional sources owed by the victim's family, the economic position, level of income and assets (including land) owned and assets sold by the family to pay-off the debt. The information on social aspects of the victims' family such as social/marital discords among family members, mental stability of the victim, addiction to drugs, etc, was

obtained from the family. Then this information was verified from the key informants of the village such as the sarpanch, other elected members of the village or elder persons of the village for its correctness, as a process of authentication. If the information came out to be contradictory, other peer members were contacted to find out the truth. The questionnaire was specially developed for collecting information. The data collection process was monitored and supervised by the expert teams, moving from village-to-village and randomly cross-checking the data for authenticity. If the information looked doubtful, the concerned households were revisited by expert teams.

### 1.1 Criteria for Identification for the Cause

Classification of suicides on the basis of one factor is a difficult task. Identifying the cause of a suicide in the context of debt is extremely cumbersome. We used a number of economic indicators for this purpose. Debt was viewed in the context of ownership of land and other assets and the level of income to pay off the debt. The indicators included the total size of the debt, level of debt/acre, value of assets sold, size of land owned, family size, annual level of income, level of per capita per month income, the debt-income ratio and observations of the investigator and key informants of the village community on the prime cause of suicides for each victim.

There were many clear-cut cases of suicides not related to debt as reported by field investigators and authenticated by the village community members. In these cases, family conflict, marital discord, drug addiction, long illness, failure in examinations, etc, were the factors leading to suicide. Such cases were categorised as "non-debt" suicides, irrespective of the size of the debt.

### 2 Extent of the Problem of Farmers' Suicides

The districts of Bathinda and Sangrur are hotspots for farmers' suicide cases since the mid-1990s. These districts are located in the south-western part of Punjab. Wheat-rice is the most dominant crop rotation of Sangrur, while wheat-rice and wheat-cotton are the dominant crop rotations of

Bathinda. The groundwater is sweet and fit for irrigation in the entire area of Sangrur district, while water is brackish in large parts of Bathinda district, and surface water and groundwater are the main sources of irrigation. Where groundwater is unfit for irrigation, cotton-wheat rotation is followed. The south-western districts are also characterised by low level of human development indicators.

The number of suicides committed by farmers in these two districts between 2000 and 2008 was very high (Table 1).

**Table 1: Magnitude and Proportion of Farmers' Suicides in Bathinda and Sangrur (2000-08)**

District	No of Suicides	Proportion of Suicides Per Thousand Cultivators
Bathinda	773(44)	5.19
Sangrur	984(56)	6.20
Total	1757(100)	5.71

Total suicides in percentages are given in parentheses. Source: Field survey.

In total 1,757 farmers committed suicides, which was 5.71 suicide cases per thousand of agricultural cultivators in these districts. This clearly indicates a grim situation in the farming sector of this region. The suicides did not show any pattern across the years. In most of the years it was in the range of 8% to 12.5% in both the districts except more than 14% in 2008 in Bathinda and 13.28% in 2000 in Sangrur (Table 2).

**Table 2: Year-wise and Age-wise Distribution of Farmers' Suicides in Bathinda and Sangrur Districts**

Year	Bathinda No of Suicides	Sangrur No of Suicides	Total No of Suicides
Year-wise distribution			
2000	85(11)	136(13.82)	221(12.58)
2001	84(10.87)	123(12.5)	207(11.78)
2002	96(12.42)	110(11.18)	206(11.72)
2003	86(11.13)	117(11.89)	203(11.55)
2004	86(11.13)	105(10.67)	191(10.87)
2005	78(10.09)	86(8.74)	164(9.33)
2006	64(8.28)	84(8.54)	148(8.42)
2007	83(10.74)	101(10.26)	184(10.47)
2008	111(14.36)	122(12.4)	233(13.26)
Total	773(100)	984(100)	1,757(100)
Age-wise distribution			
< 20 yrs	52(6.73)	64(6.5)	116(6.6)
20-30 yrs	279(36.09)	383(38.92)	662(37.68)
31-40 yrs	201(26)	290(29.47)	491(27.95)
> 40 yrs	241(31.18)	247(25.1)	488(27.77)
Overall	773(100)	984(100)	1,757(100)

Figures in parentheses are in percentages. Source: Field survey.

A suicide represents an extreme case of distress, which gets built up not in one or two years but over time. Suicide victim in the most productive age group of 20 to 40

years accounted for about 65% of the total suicide cases. The economic loss to the society in general, and to the family in particular, can therefore, be well-imagined.

Economic distress is argued to be the most important determinant of suicides not only in the farming class, but in other sections of the society as well. Therefore, the suicides were directly linked with the asset/income position of the farmers (Table 3). Around 79% of the suicide victims belonged to the small and marginal farm size category owning less than five acres of land. Around 44% of these farmers came from the marginal farm category which highlights the economic position of such households with respect to their capacity to cope with economic distress in the environment of commercialisation of agriculture and growing social expenditure due to increased market connectivity of rural-urban areas. Only a small proportion of suicide victims (6%) came from large size farm households having more than 10 acres of land, indicating that the suicides had a very strong negative linkage with the income-generating capacity of the farm households.

**Table 3: Farmsize-wise Distribution of Farmers, Who Committed Suicides in Bathinda and Sangrur Districts**

Farm-size (Acres)	Bathinda No of Suicides	Sangrur No of Suicides	Total No of Suicides
<2.5	316(40.88)	449(45.63)	765(43.54)
2.5-5.0	287(37.13)	335(34.04)	622(35.4)
5.0-10	113(14.62)	153(15.55)	266(15.14)
>10	57(7.37)	47(4.78)	104(5.92)
Overall	773(100)	984(100)	1,757(100)

Percentages are given in parentheses. Source: Field survey.

Suicides were committed through various modes, but the most common mode was by consuming insecticides, which are freely available in every farm household in Punjab (Table 4). Around 74% of the

**Table 4: District-wise Mode of Suicides (in numbers)**

Mode of Suicide	Bathinda	Sangrur	Total
Insecticides	563(72.83)	738(75)	1,301(74.05)
Hanging	94(12.16)	99(10.06)	193(10.98)
Jumping before the train	44(5.69)	37(3.76)	81(4.61)
Jumping in the canal/well	24(3.1)	29(2.95)	53(3.02)
Burning	21(2.72)	21(2.13)	42(2.40)
Electric shock	1(0.13)	6(0.61)	7(0.40)
Jumping from roof	1(0.13)	3(0.3)	4(0.23)
Shooting	1(0.13)	4(0.41)	5(0.28)
Any other	24(3.1)	47(4.78)	71(4.04)
Total	773(100)	984(100)	1,757(100)

Percentages are given in parentheses. Source: Field survey.

farmers committed suicides through this mode followed by hanging (around 11%), jumping in front of a train (4.6%), etc.

Debt was found to be positively associated with suicides in both the districts. In about 59% cases of farmers' suicides, the debt was more than Rs 1 lakh, whereas for another 11% of the victims, the debt was in the range of Rs 50,000 to Rs 1 lakh. Suicide victims owed relatively higher debt in Bathinda than Sangrur districts because of the failure of the cotton crop during 1997-2003 (Table 5).

Compared with debt, low income was the main characteristic of most of the suicide victim households. In 46% of such households, the annual income was lower than Rs 50,000. Around 21% of the victims, households were so poor that their annual earnings were lower than Rs 25,000. Another 26% of households earned income between Rs 50,000 and Rs 1 lakh. Yet, 27.5% of households where such suicides were committed had an annual income of more than Rs 1 lakh.

To disaggregate the findings further, the frequency of suicide victim households was examined on the debt-income axis. About 30% of the victims owed debt more than Rs 50,000, while their income was less than Rs 50,000. Another 16% victims' annual income was in the range of Rs 50,000 to Rs 1 lakh, while their debt was more than Rs 1 lakh. The average debt on these households was Rs 3.79 lakh, while their

annual income was only Rs 63,000. The level of debt was very high in high income earning households, which pushed the victims towards suicide. In such households, the average annual income was Rs 1.61 lakh and the average debt was Rs 4.58 lakh. Such victims constituted 18% of total suicides. Cases of suicides were also witnessed in low income-low debt households. In about 15% of the total suicides, the average income as well as average debt was lower than Rs 50,000. But when we looked at their average income and debt figures, it was seen that their annual income was much lower than their debt. The debt was almost two to four times the average income. In fact, the income of such households is so low that they do not generate any surplus income after meeting their consumption needs to pay off the debt. Once debt is incurred, it starts building up and further pushes the family into debt trap.

Apart from the large size of debt, low income, crop failure, especially in case of cotton, sale of assets (especially land), domestic conflict, prolonged illness due to cancer, permanent disability of the victim,

etc, were the other important reasons leading to suicides in the farming families of rural areas.

### 2.1 Farmers' Suicides Due to Indebtedness

The victim farmers were classified into "debt" and "other (non-debt)" categories on the basis of debt, income, assets sold, non-productive expenditure, etc, as well as on the basis of information gathered from the victims' families and other key informants of the village. This classification shows that a very large proportion of suicides were caused by the indebtedness in both the districts (Table 6). Such proportion was 75% in Sangrur district and 71% in Bathinda district. Most of the victims were married. The size of the farm

**Table 6: Debt and Income Profile of Suicide Victims under 'Debt' and 'Others (Non-debt)' Categories**

Particulars	Bathinda		Sangrur		Total	
	Debt	Others	Debt	Others	Debt	Others
Total no of suicides	550	223	738	246	1,288	469
Average family size	3.98	4.24	4.08	4.62	4.03	4.44
Average no of earners	1.64	1.33	0.97	1.29	1.26	1.31
Average farm size (acres)	3.16	7.11	2.92	5.88	3.02	6.46
Mortgaged land (acres)	0.44	0.18	0.25	0.11	0.33	0.14
Married (no)	400	165	533	214	933	379
Average income (Rs)	38,034	1,00,558	73,652	1,53,333	58,443	1,28,240
Average expenditure (Rs)	1,11,732	57,657	1,65,714	76,571	1,42,662	67,577
Average debt at the time of suicide (Rs)	2,94,907	85,825	3,36,220	79,935	3,18,578	82,735
Debt-income ratio	7.75	0.85	4.57	0.52	5.93	0.68
Debt (Rs/acre)	1,15,289	16,749	1,15,208	13,601	1,15,242	28,784
(Debt+assets sold) Rs/acre	1,53,380	20,658	2,12,819	23,522	1,87,437	22,160

Source: Field survey.

**Table 5: Debt and Income-wise Distribution of Suicides Victims**

Income Group (Rs/annum)	< 25000			25000-50000			50001-100000			> 100000		
	No of Suicides	Average Income (Rs)	Average Debt (Rs)	No of Suicides	Average Income (Rs)	Average Debt (Rs)	No of Suicides	Average Income (Rs)	Average Debt (Rs)	No of suicides	Average Income (Rs)	Average Debt (Rs)
<b>Bathinda District</b>												
< 25000	39 (5.05)	8,810	16,125	25 (3.23)	7,980	40,760	25 (3.23)	8,180	78,200	83 (10.74)	4,063	3,82,386
25000-50000	35 (4.53)	38,643	16,375	16 (2.07)	36,394	40,750	39 (5.05)	38,474	80,462	118 (15.27)	38,960	3,32,129
50001-100000	31 (4.01)	59,097	19,800	11 (1.42)	55,273	40,000	27 (3.49)	68,056	79,370	131 (16.95)	54,538	3,27,457
> 100000	42 (5.43)	1,42,176	20,000	11 (1.42)	1,28,636	45,273	12 (1.55)	1,86,000	84,167	128 (16.56)	1,04,852	4,21,960
Overall	147 (19.02)	64,622	18,067	63 (8.15)	44,521	41,413	103 (13.32)	56,063	80,058	460 (59.51)	55,435	3,64,863
<b>Sangrur District</b>												
< 25000	61(6.20)	10,966	21,250	18 (1.83)	14,111	43,889	16 (1.63)	13,125	73,563	101 (10.26)	10,119	33,6218
25000-50000	50 (5.08)	40,834	19,300	22 (2.24)	36,627	48,364	27 (2.74)	39,748	70,706	133 (13.520)	30,783	39,6162
50001-100000	61 (6.20)	74,133	21,500	6 (0.61)	70,263	45,000	33 (3.35)	75,576	74,316	150 (15.24)	70,500	42,1580
> 100000	80 (8.13)	2,60,285	22,900	14 (1.42)	1,64,071	45,057	22 (2.24)	1,50,046	71,722	190 (19.31)	1,98,564	47,8561
Overall	252 (25.61)	1,11,332	21,497	60 (6.10)	62,973	45,913	98 (9.96)	72,227	72,600	574 (58.33)	93,063	42,2804
<b>Overall</b>												
< 25000	100 (5.69)	10,125	19,251	43 (2.45)	10,546	42,070	41 (2.33)	10,110	76,390	184 (10.47)	7,387	3,57,044
25000-50000	85 (4.84)	39,932	18,096	38 (2.16)	36,529	45,158	66 (3.76)	38,995	77,500	251 (14.29)	34,627	3,65,068
50001-100000	92 (5.24)	69,067	20,865	17 (0.97)	60,564	41,765	60 (3.41)	72,192	77,282	281 (15.99)	63,059	3,78,618
> 100000	122 (6.94)	2,19,625	21,970	25 (1.42)	1,48,480	45,152	34 (1.94)	1,62,736	76,700	318 (18.10)	1,60,843	4,57,742
Overall	399 (22.71)	94,123	20,233	123 (7.00)	53,522	43,608	201 (11.44)	63,944	77,040	1,034 (58.85)	76,323	3,97,707

Percentages in parentheses.

Source: Field survey.

holding was small, debt was large and the level of income was low. Therefore, such farming families were unable to repay the debt, which caused severe distress in these families. Per acre debt was as high as Rs 1.15 lakh in such victims in both districts.

In Bathinda district, 550 cases of suicides out of a total of 773 cases were found due to indebtedness. The average debt was Rs 2.95 lakh as compared to annual income of Rs 38,000. The debt-income ratio was as high as 7.75 indicating the household's inability to pay-off the debts. Such households were mainly marginal and small holders cultivating on an average 3.2 acres of land. In Sangrur district, 984 farmers committed suicide, out of which 738 farmers (75%) committed suicide due to indebtedness, while the remaining 246 farmers (25%) committed suicide due to other reasons. In the case of debt-caused suicides in Sangrur district, the average size of the farm was 2.92 acres, which indicates that a very large proportion of such suicide victims belonged to small holders. Seventy-two per cent of the victims were married. The average level of debt in case of these households at the time of the suicide was Rs 3.36 lakh, which indicates that they were heavily indebted. The average annual income of such families was little more than Rs 73,000. After meeting their family needs, they were left with nothing to pay-off debts. The debt-income ratio was as high as 4.57.

**2.2 Sale of Assets**

Suicide victim households tried to repay the debt by selling their assets like land, machinery, gold, etc, but the size of debt was so large that even disposing off assets did not help them. Rather sale of assets put more pressure on them because assets' sale in the sociocultural milieu of rural areas is looked down upon. Table 7 reveals

**Table 7: Value of Assets Sold by the Suicide Victims due to Debt**

Particulars	Number	Total Value (Rs)	Average Value (Rs)
<b>Bathinda</b>			
Land	227	7,36,06,500	3,24,258
Machinery	28	35,25,000	1,25,893
Others	58	1,47,40,500	2,54,147
<b>Sangrur</b>			
Land	353	19,05,82,000	5,39,892
Machinery	22	48,44,000	2,20,182
Others	36	16,49,300	45,814

Source: Field survey.

that 227 suicide victim households (41%) sold land with average value of Rs 3.24 lakh and 28 households (5%) sold machinery with average worth of Rs 1.25 lakh in Bathinda district. The situation was similar in Sangrur district, where 42% of suicide victims sold land and 3% sold machinery to pay-off the debt.

**2.3 Farmers' Suicides Committed due to Other Reasons**

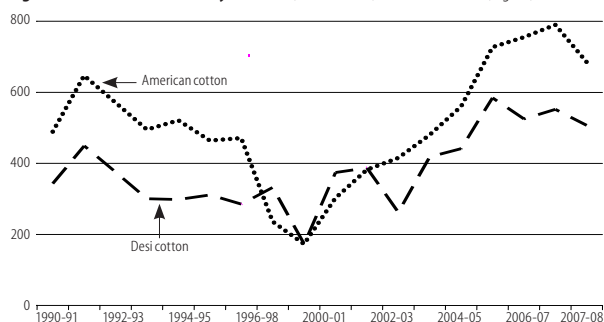
In these two districts, 469 suicides (26.7%) were committed due to social and other reasons such as family conflict, marital discord, prolonged illness, drug addiction, etc (Table 6). In case of such suicide cases, the size of landholding was relatively large, size of debt was lower and the average level of income was higher compared to debt caused suicides. Such households were by and large comfortably placed so far as repayment of debt was concerned.

In 223 such suicide cases in Bathinda district, the average debt was only Rs 85,825 and the debt/acre was only Rs 16,749. The average income was more than Rs 1 lakh and the debt/income ratio was 0.85, which clearly indicates that farmers were in a position to repay the debt from their incomes/savings in a few years and the main cause of suicide was not debt. In Sangrur district, 246 farmers committed suicide due to other (non-debt) reasons. Their average debt was about Rs 80,000 and per acre debt was only Rs 13,600. Compared with this, the average level of income was Rs 1.53 lakh and these farmers were capable of repaying the debt. Their debt-income ratio was as low as 0.52 (Table 6).

**3 Nexus between Economic Distress, Sociocultural Backwardness and Suicides**

The tragedy of suicides in rural areas is largely concentrated in south and south-west areas of the state. Suicide is not a simple phenomenon, which can be explained with single cause but it is the broad landscape of socio-economic and cultural forces, which prevail in rural areas

**Figure 1: Trends in Productivity of Cotton, Bathinda (1990-91 to 2007-08, Kg/ha)**

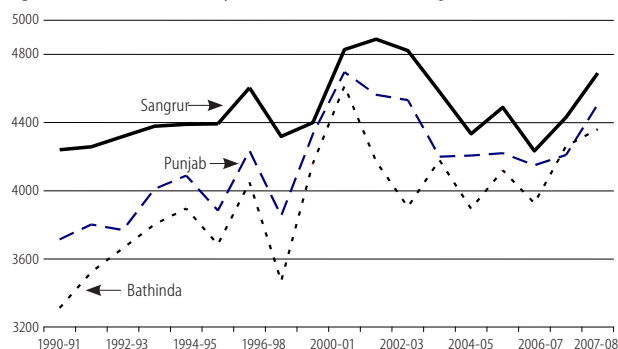


and cause severe distress to the farming families culminating to suicides. Therefore, the problem has to be viewed in that context. French sociologist Emile Durkheim remarked that suicide is the outcome of weak social bonds and the rate of suicides increases with the occurrence of extremities in both the social integration and social regulations (Durkheim 1897). Social factors, cultural backwardness and lacking social and institutional mechanisms for coping with stress aggravate economic distress ultimately leading to tragic events of suicides.

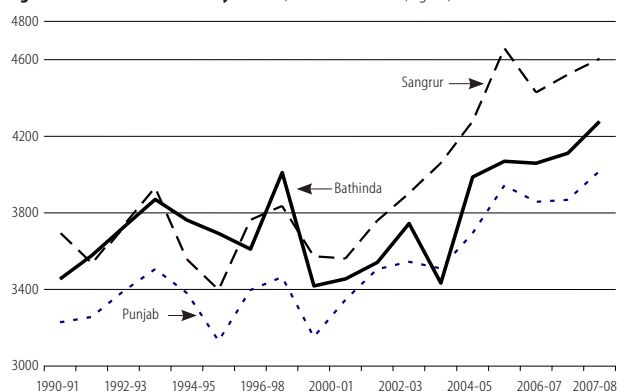
Fall in income and increase in farm investments were the two most important factors, which caused an economic squeeze in farming households in this belt. In Bathinda district, cotton was the predominant kharif crop occupying 55% area and its productivity drastically fell during the period of 1997 to 2002 causing an erosion in farm incomes. The productivity of cotton was more than 600 kg of lint/ha in 1992-93, which continuously declined to touch the lowest level of below 200 kg of lint/ha in 1998-99 due to the severe attack of American cotton bollworm (Figure 1). It started improving thereafter but remained lower than the level of 1991-92 till 2003-04. The introduction of Bt cotton has lately revived the cotton productivity. The total economic loss to the farmers during 1997-98 to 2002-03 due to fall in productivity in comparison to the average productivity of 1990-91 to 1992-93 was Rs 1,188 crore. Such losses shattered their economic sustenance and their dependence on credit increased manifold. The average productivity levels of wheat were also lower than the state average in the Bathinda district, which further aggravated their economic squeeze.

In Sangrur district, the crop patterns are dominated by rice-wheat rotation due

**Figure 2: Trends in Productivity of Wheat (1990-91 to 2007-08, Kg/ha)**



**Figure 3: Trends in Productivity of Rice (1990-91 to 2007-08, Kg/ha)**



to availability of groundwater. The productivity levels of wheat and rice are very high as compared to other areas (Figures 2 and 3). However, the use of inputs is very high in the district leading to higher expenditure on variable and capital inputs. The groundwater is extracted indiscriminately resulting in a very sharp decline in the groundwater table. During the last eight years, the annual fall has exceeded more than one metre.

The continuous fall in water table compelled farmers to deepen their wells at regular intervals, putting financial pressure on small and marginal holders. In recent years, farmers had to convert their centrifugal pumps into submersible pumps to lift water from deeper aquifers (Table 8). More than 90% of the bore wells are submersible pumps, which cost around Rs 1 lakh. This has increased the quantum of investments manifold in the

**Table 8: Farm Mechanisation Index in Sangrur District**

Year	Tractor (No)	Intensity (Tractors Per 100 ha of NSA)	Tube Wells (No)	Intensity (Tube Wells Per 100 ha of NSA)	Water Table Depth (mts)	Annual Fall during Preceding 10 Years (cms)
1980-81	8,802	1.92 (2.84)	83,300	18.19 (14.32)	5.85	-
1990-91	32,724	7.13 (6.85)	1,94,836	42.45 (19.00)	8.38	25.3
2000-01	48,500	10.64 (10.29)	1,83,799	40.31 (25.25)	12.97	45.9
2007-08	52,857	16.94 (11.64)	1,56,693	50.22 (29.85)	23.61	106.4

Figures in the brackets indicate the intensity for whole state of Punjab.

district. The number of tube wells and tractors in the district is very high and has increased over time causing heavy expenditure on farms. Such heavy investments were beyond the financial capacity of small and marginal farmers and most of them borrowed money from commission agents and banks for this purpose. On the other hand, the MSPs of wheat and paddy increased marginally at the annual rate of 2.0% and 1.5% during the period of 2001-02 to 2005-06.

This belt of the state is also considered to be socially and culturally backward. The level of literacy is low, the expenditure on conspicuous consumption such as marriages, consumer durables, etc, is high and the consumption of toxicants is more. This survey data also showed similar results (Table 9). It was observed that 47% of the suicide victims were illiterate and another 11% had education less than or equal to five years. About 35% of the victims had education between 6th and 10th classes. Therefore, a large proportion of victims (around 83%) were either uneducated or had very low level of education. Drug addiction rate was also reported to be high in such victims. Forty-

one per cent of the victims were drug addicts in Bathinda district and 35% in Sangrur district. However, it is contrary to the earlier sample-based studies that majority of the suicides were committed by

drug addicts (AFDR 2000; Iyer and Manick 2007). In earlier times the community support mechanisms during the period of economic/social distress were strong to prevent occurrence of such events, which had weakened over time under the influence of commercialisation of agriculture and cross-culturalism between rural and urban areas. Further, there were no state institutional mechanisms to address these issues.

On the basis of the human development index (HDI) for income, literacy and health, these districts were ranked low among all the districts of the state (Table 10, p 136). Among 17 (erstwhile) districts, Sangrur district was ranked at 15th place, while Bathinda district was ranked 13th. According to 2001 Census, around 60% of population in Sangrur district and 61.5% of Bathinda district was literate. The literacy levels were still lower in rural areas at around 56% and 55%, respectively against the Punjab state average of 65% (rural). Sex ratio was highly skewed in these districts and their respective ranking was 13th and 14th among 17 districts. On educational index, Sangrur was placed at 16th ranking and Bathinda at 12th ranking, while on health index Sangrur occupied the lowest ranking at 17th place and Bathinda at 13th

**Table 9: Human Development of Suicide Victims (in number)**

Education Level	Bathinda	Sangrur	Total
Illiterate	366(47.35)	462(46.95)	828(47.13)
Up to 5	85(11)	115(11.69)	200(11.38)
6 to 10	276(35.71)	330(33.54)	606(34.49)
10+2	39(5.05)	62(6.3)	101(5.75)
Graduation	7(0.91)	15(1.52)	22(1.25)
Overall	773(100)	984(100)	1,757(100)
Drug addiction			
Drug addicts	317(41.01)	346(35.16)	663(37.73)
Non-drug addicts	456(58.99)	638(64.84)	1,094(62.27)
Overall	773(100)	984(100)	1,757(100)

Percentages in parentheses. Source: Field survey.

place. On the basis of income, Sangrur occupied fourth place, while Bathinda ranked at 12th place. These results conformed to our explanation that economic factors coupled with social and cultural backwardness led to very high number of suicides committed by the farmers in these two districts.

**4 After-effects and Rehabilitation**

Suicide is a very tragic event and poses serious difficulties for the surviving members of the victims' families. The level of

**Table 10: HDI-based Ranking for Different Districts in Punjab**

Districts	Education Index Ranking	Health Index Ranking	Income Index Ranking	Overall Index Rank
<b>Northern</b>				
Amritsar	10	3	14	9
Gurdaspur	3	2	16	4
Hoshiarpur	1	14	13	5
<b>Central</b>				
Kapurthala	7	11	5	8
Jalandhar	2	16	7	6
Nawan Shahar	5	15	6	7
Ludhiana	8	1	3	1
Moga	13	6	11	13
Patiala	9	10	10	11
Roopnagar	4	5	2	2
Fatehgarh Sahib	6	8	8	3
<b>Southern</b>				
Ferozepur	14	4	9	12
Faridkot	11	9	1	10
Mukatsar	15	7	17	16
Bathinda	12	12	12	14
Mansa	17	13	15	17
Sangrur	16	17	4	15

Source: Human Development Report, 2006.

hardship further increases when suicide is committed under economic hardship. Unfortunately, since most of the victims were coming from resource-poor farming families, the economic implications for the surviving members were severe. Even the very existence of such families got endangered in most of the cases. About 50% of the families lost their sole bread-winner putting the remaining family members

under severe distress. It was seen that in many such cases, the children had dropped from schools and started working on their own farms or on the farms of other people as well as the wives of deceased took up petty jobs to earn their livelihood. About one-fourth of the families sold land and other assets to meet consumption needs and repay the debt. Due to economic hardship, the access to health services also dwindled and family members fell seriously ill or suffered depression in 17% of the victim families. In a few cases, social tension also cropped up between the widow and other family members over property and other social issues (Table 11). Institutional or social support for the rehabilitation of

such families was found to be missing. Families were found to be fighting with poverty, access to health and education facilities and looking for financial and livelihood support from the state. A very few social organisations were making efforts in their rehabilitation in some pockets but the effort was too little against a very large number of suicides and no state support.

**Table 11: After-effects of Suicides (Multiple Responses)**

After-effects	Bathinda No of Victim Families	Sangrur No of Victim Families	Total No of Victim Families
No earning member	342(44.24)	527(53.56)	869(49.46)
Schooling of the children stopped	124(16.04)	64(6.5)	188(10.7)
Land sold	210(27.17)	215(21.85)	425(24.19)
Other property sold	82(10.61)	137(13.92)	219(12.46)
Postponement of daughter's marriage	41(5.3)	48(4.88)	89(5.07)
Family member fell seriously ill or gone under depression	152(19.66)	148(15.04)	300(17.07)
Tension in the family	71(9.18)	62(6.3)	133(7.57)
Any other	23(2.98)	15(1.52)	38(2.16)

Percentages in parentheses.  
Source: Field survey.

**Table 12: Victim Families' Response Regarding the Help They Want from Government/NGOs**

Particulars	Bathinda No of Victim Families	Sangrur No of Victim Families	Total No of Victim Families
Direct financial assistance	580(75.03)	690(70.12)	1270(72.28)
Pension	353(45.67)	297(30.18)	650(36.99)
Job for family member	177(22.9)	266(27.03)	443(25.21)
Free education for children	156(20.18)	149(15.14)	305(17.36)
Free health services	107(13.84)	89(9.04)	196(11.16)
Waive-off institutional loans	316(40.88)	269(27.34)	585(33.3)
Solution for non-institutional loans	361(46.7)	302(30.69)	663(37.73)

Percentages are given in parentheses.  
Source: Field survey.

Families were seen to be struggling for survival and demanded various facilities and services for their rehabilitation. Most measures varied from direct one time financial support to long-term arrangements for livelihood as well as capacity-building of surviving members to secure living in future. More than 72% of the families wanted one time monetary support to lessen the burden of economic hardship, while 37% wanted long-term financial help in the form of pension for the surviving members (Table 12). About one-fourth of the families sought a job for one of the surviving members to earn a living. Free education for the children and free access to health services were also sought in case of 17% and 11% of the victim families, respectively. Since debt was the primary reason for committing suicides, the relief from institutional and non-institutional debt was also demanded by a large number of families. Though the loan for small and marginal farmers were waived-off by the Government of India in the year 2008, but it was the default only which was waived-off and the benefit of this waiver to the Punjab farmers was very small due to better recovery and a large proportion of loans by small holders taken from non-institutional sources. Although the Government of Punjab also announced monetary support of Rs 2 lakh to the families of suicide victims in April 2009, the money has not been disbursed as yet.

## 5 Conclusions and Policy Implications

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 the Punjab state have committed suicides, most of which are being linked with the problem of indebtedness, though there are many other factors also causing economic, social and psychological distress to the farming families. This study enumerates all the farmers who have committed suicide in the two most affected districts of the state between 2000 and 2008 as well as it tries to document the reason(s) for suicides. The census was conducted from village to village covering 876 villages. The association of suicides with indebtedness was studied examining

the size of the debt, value of assets sold, debt-income ratio and the observations of the key informants of the villages.

In total 1,757 farmers committed suicide in these two districts, out of which 1,288 (73.3%) were committed primarily due to indebtedness, while 469 (26.7%) were committed due to other reasons such as marital discord, drug addiction, property dispute within the family, prolonged illness, etc. Most of the victims (79%) belonged to small and marginal farmers' category and were resource-poor. Their level of education was low and about 38% were drug addicts. The average size of debt was relatively higher and incomes lower in the "debt caused suicide" cases. The average size of holding in such cases was three acres and the average debt was Rs 1.15 lakh, while average income was only Rs 58,000. A significant fall in cotton productivity during the period of 1997 to 2003, heavy investments on digging/deepening of bore wells due to a steep fall in the groundwater table and unproductive expenditure on social ceremonies were primarily responsible for causing economic distress in these farming families in these districts. Social and cultural backwardness in this belt coupled with economic distress resulted in the occurrence of a large number of suicides in the farming sector.

The after-effects of suicide in these families were catastrophic and rehabilitation measures were largely missing. Most of the families lost their breadwinners and were fighting poverty. The children had dropped out from schools, land and other assets sold for living, marriage of daughters postponed and family members suffered depression in a large number of cases. There was almost no state or social support for such families. These families wanted one time financial support in the form of lump sum money or continuous support in the form of pension or jobs for the next of kin of the deceased farmers, besides free access to educational and health facilities. The Government of Punjab announced a relief of Rs 2 lakh for such families, but has not yet paid anything to them.

The problem of suicides in farming community needs, therefore, to be tackled in a holistic way. Awareness among farmers will have to be created to avoid unproductive expenditure as well efficient use of investments in irrigation structures through adopting water use efficiency measures. Crop insurance programme need to be strengthened, especially in cash crops like cotton, where the yield and price variability are relatively high. Innovative loan settlement mechanisms need to be developed in the case of

crop failure so that the farmers can cope with falling incomes and tide over financial crises. Regulation of non-institutional lenders is necessary to prevent them from charging exploitative rates of interest from farmers and pushing them into a debt trap. Government and social institutions should be made proactive in addressing the economic distress of farmers during the economic squeeze arising out of climate change or market failure. Education is very important for human resource capacity-building in economic activities as well as coping with social problems. The government should, therefore, strengthen the educational network in these areas to improve literacy levels of rural people in order to equip them for better livelihoods and to cope with economic distress.

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