



Farmer's suicide in Punjab: Urgent need to solve farmer's plight

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Abstract

Farmers suicide one of the most debatable topic now a day's which is associated with farmer's distress, Economic and other social factors. In the past, many farmers committed suicide due to crop failure, natural calamities, lack of other sources of income, technological changes which leads to high input cost, continuous declining of the ground water level, exploitation by arthiyas. There is data analysis conducted by three universities Punjabi University Patiala, Punjab Agricultural University and Guru Nank Dev University shows the rapid increase in the farmer's suicide. Therefore, in order to bring down the farmer's suicide some preventative measures has to be taken such as crop insurance, agricultural credit, contract farming, regulatory markets, etc. are the services need to be strengthened.

Keywords: farmer's suicide, agricultural credit, arthiya, crop insurance

Introduction

Finance is the lifeblood of a modern economy. The financial system not only promotes saving by providing a wide variety of financial assets to the general public, but also encourages investment by making available these savings. Finance may be said to be the circulatory system of economic body that makes the co-ordination between the various units of activity. Finance is required at each stage of enterprise. (Kumar, 1998) In India, the majority of population (70 percent) lives in rural areas (Census of India, 2011), of which 60.4 percent household population is engaged in agriculture sector. In 1947, our first Prime Minister Pt. Jawahar Lal Nehru said "Everything else can wait, but not agriculture" (Swaminathan, 2006 p.7). And, to carry on this profession successfully, credit is of utmost importance.

In India, the agrarian scene has shown progress during the last few decades. New techniques of production, modern machines and new inputs are being used in agriculture which further improves agricultural production. Many social, economic, and political factors have played an important role in the dynamism to get more and more production, society changes its method of production that results in the development of forces of production and changes in the relations of production. All these changes in the sphere of increasing production are related to the mode of generation which further links up with the process of evaluation of lending system by private agencies and formal institutions.

The contribution or agriculture and allied section in GDP of India in 1999-2000 was 24.50 percent which declined to 18.20 percent in 2013-14. This decline has not brought much change in the occupational structure of our work force, as majority of the population is still engaged in agriculture. Despite the shrinking share of agriculture in GDP, according to the World Bank report around 60.3 percent of India's land area is

Agricultural land, and India has the second largest agricultural land in the world. (www.data.worldbank.org). Hence India continues as a leading agriculture economy. From a food deficient nation, India has emerged as a food surplus nation.

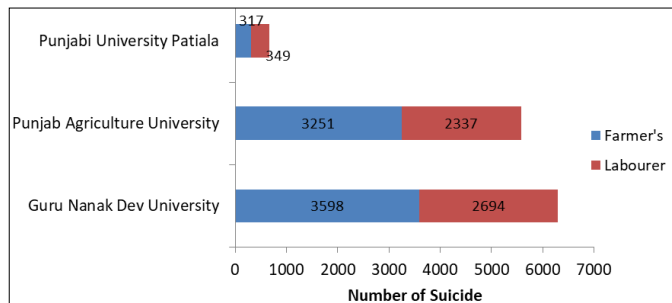
Background of Suicide Victim

The farmers who committed suicide in the past were marginal and small farmers who are unable to pay debt on time. The reason behind unable to pay debt on time were unseasonal rains, crop- failure, natural calamities, lack of other sources of income, technological changes which leads to high input cost, continuous declining of the ground water level, exploitation by arthiyas. Some other reasons such as lowering of ground level water which makes irrigation method more expensive. As per NSSO survey, the peasantry of Punjab is heavily burdened. The rural debt in Punjab is estimated to be more than Rs 35000 crore which is resulting in suicides ^[1]. Nearly, 15.9% of population is still living below poverty line in Punjab Gill, S.S *et al.* ^[2] there is a need to change the policies focusing on upliftment of poor and under privileged sections of the state. The table 1 depict the farmer's committed suicide in the year 2018. According to this data survey conducted by three universities the total number of farmer's suicide is higher as compare to Labourer's.

Table 1: Farmer's Committed Suicide in the year 2018

University survey Report	Farmer's Suicide due to Debt		Number of Suicide
	Farmer's	Labourer's	
Guru Nanak Dev University	3598	2694	6292
Punjab Agriculture University	3251	2337	5588
Punjabi University Patiala	317	349	666

Source: Data collected from Department of Revenue, Govt. of Punjab



Source: Table. 1

Fig 1

However, according to data collected on the basis of various newspaper and media reported 681 farmer's committed suicide from the date 03.12.2015 to 26.09.2018. Therefore, from these data reflected the urgent need to solve farmer's plight by making effective government policies.

Causes of Farmer's Suicide

Crop Failure: In Punjab, Specifically in the area of Malwa region farmer's faced financial crisis due to crop failure that resulted either whitely attack or untimely rain. This causes farmer's unable to repay debt on time. Farmer's suicide committed raises serious concern due as small and marginal farmer's unable to pay mounting debt.

Credit from Informal lender's: The commission agent system for agriculture in its present module remains an exploitative mechanism In order to meet urgent requirement of credit which lead to Farmers become heavily dependent on informal sources such as commission agents (arhtiyas). To fulfill their credit needs landless labourers, marginal farmers and small farmers are dependent on informal The informal sector crop for leased in land is a highly acceptable collateral. Farmers pledge their crops to informal lenders.

High Input Cost: A fall in agriculture produce prices and a continuous rise in input costs lead to minimizing the profitability of farmers due to which its leads to farmers under pressure. For the production of crop it requires fertilizers, pesticides, diesel etc along with agriculture implements such as Tractor and other harvesting and thrashing machines. It comprises major percentage of the farmer's investment in the crop.

Physiological Factor: Now a-days another major cause of farmers suicide is either physiological in nature or heredity wise which causes farmer's distress of committing suicide. It was noticed in the past specifically in Malwa belt physiological distress which correlates with survivors of farmers' suicides. Psychological distress is commonly expressed through somatic and depressive symptoms which may help in early identification of at-risk survivors. The current strategy of Indian Government to provide merely financial help to suicide households, though important in itself, does not seem to be working and a more comprehensive strategy involving psychological, social, and economic interventions is needed.

Conclusion

The government is very much aware of the agrarian crisis and rural suicides. The government knows that the current cropping pattern is not viable and has put forward the crop-diversification policy. Comprehensive rules and regulations regarding the business of commission agents should be framed by the state government and the upper limit of interest rate should be fixed and strictly implemented. Compulsory provisions should be made for commission agents to provide account books to every farmer and record all the transactions made by them with farmers. Reassessment of the borrowings can also be done by having a fresh look at the various types of borrowings, as diversion of credit is taking place for unproductive purposes i.e. consumption and repayment of old debts. The limit of the crop loan should be increased commensurate with the increase in agricultural input prices. Government should take initiative to conduct survey on Physiological and heredity wise suicidal pattern so that timely counseling or other watch-out should be kept in order to reduce the suicidal rate.

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