



THE PUNJAB PEASANT IN DEBT TRAP: A COMPARATIVE OVERVIEW OF AGRICULTURAL POLICIES IN COLONIAL AND POST COLONIAL PUNJAB

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ABSTRACT

Rapid commercialization of agriculture in Punjab during the British rule set in motion a new kind of monetized economy. Along with phenomenal expansion of credit, the problem of growing indebtedness of the Punjab peasantry cropped up. Multiplicity of inter-connected factors- need and necessity, poverty as well as prosperity resulted in large section of Punjab peasantry falling into the enticing trap of debt. To curb the rising trend of agricultural land passing out of the hands of indebted agriculturists in favour of non-agriculturist moneylenders, the government made use of a legal weapon. Land Alienation Act (1900) was passed but it was ingrained with discrepancies. It led to the mushrooming of the class of agriculturist moneylenders in the Punjab. The agricultural debt continued to mount in wake of inadequate alternatives and unsatisfactory working of the debt legislation. The indolent and thriftless amidst the Punjab peasantry plunged deeper into the vast expanse of ocean of debt.

The present agricultural scenario has become even more depressing with the growth in indebtedness of the Punjab peasantry and alarming increase in suicide rate of cultivating farmers claiming the attention of the government. Multiple economic and social factors have precipitated the agrarian crisis further. The growing consumerist culture has also made the life of the Punjab farmer difficult. Private agencies - commission agents have emerged as a potent source of lending agency to the rural viz. agricultural community in wake of largely elite controlled government credit institutions and cumbersome procedures while borrowing from the formal credit institutions. To relieve the farmers from the clutches of the blood sucking, extortionate informal agencies, urgent need is felt to affect suitable changes in the state credit policy. The paper is divided into three sections. Section I and Section II reflects on agriculture, state policies in colonial and post-colonial Punjab and makes a modest attempt to look into the problem of peasant indebtedness from a historical perspective. Section III raises some policy issues and concerns.

KEYWORDS: agriculture, credit, moneylenders, crisis, indebtedness

The British government initiated agricultural experiment of canalization and colonization exerted a profound impact on the agricultural economy of the Punjab. By bringing the parched and arid bar under irrigation, the said experiment brought about two fold increase - one in area under cultivation and the other in agricultural output of the province. Favourable trends in the form of rise in prices of agricultural produce and land came to be witnessed. Rapid commercialization of agriculture set in motion a new kind of monetized economy. Rise in prices of land and agricultural produce was intricately interwoven with growing indebtedness of the Punjab peasantry. With the emergence of agriculture as a profitable enterprise, there was increase in number and value of transactions in land.ⁱ Land emerged as the basis of credit which could be offered as 'security'. Money lending emerged as an attractive field for investment of capital in view of high returns accruing from it.ⁱⁱ The growing phenomenon of expansion of 'credit' could be well understood in the light of rise in prices, increase in cultivated areas, fixity of revenue demand for longer periods consequently resulting in increase in the amount and marketable value of agriculture and increase in marketable value of land.

The said phenomenon was largely responsible for increasing indebtedness and land transfers to moneylenders.ⁱⁱⁱ The issue of growing indebtedness and suppression of the Mohammedan peasants at the hands of the oppressive moneylenders was brought into sharp focus by S.S. Thorburn, the Punjab official^{iv} who conducted a thorough investigation in the indebtedness of Mohammedan agriculturists in West Punjab and came up with a masterly expository work 'Mussalmans and Moneylenders in the Punjab'.^v He held British system of administration, particularly with regard to fixed land revenue settlement,^{vi} as the major cause of the ever-growing ulcer of indebtedness. Besides, a host of other factors such as freedom to enter into contract, creation of individual property in land^{vii} and rich beneficent laws^{viii} were no less responsible for sinking the land owing tribes in the western half of the Punjab deeper into the 'vicious' circle of debt.^{ix}

The 'intensity' of indebtedness was felt which aroused the need to take measures for the rescue of the indebted agriculturists. Of many such measures taken for the said purpose, the important, of course, was the prevention of alienation of land by the agriculturist to the non-agriculturist class. To this effect, a legal safeguard against the growing alienation of land by the agriculturists in favour of the non- agriculturists^x in the form of Punjab Land Alienation Act (1900) was passed. The said Act was the direct legislative prohibition of alienation of land by the peasants to the money lending classes.^{xi} It aimed at placing a material check on the alienation of land without unduly impairing agricultural credit and without causing any substantial depreciation in the value of land.^{xii}

By 1905, the popularity of the Act with the purely agriculturist class was sufficiently well established.^{xiii} The District Reports too confirm its undiminished popularity among the zamindars and agriculturists. The other party involved i.e. moneylenders had a strong dislike for the Act and viewed it a serious liability and political grievance. They complained against the Act on several occasions. However, the grant of loans in the form of mortgage permissible under the Act, now, became common.^{xiv} The Land Alienation Act (1900) greatly restricted the nonagricultural classes from acquiring land. The measure became especially unpopular with the not so innumerable class of persons who had nothing to do with moneylenders. Their exclusion, however, from the list of agricultural tribes, became a point of serious concern leading to utter disappointment in them. The prosperous Sikh craftsman formed an important part of such disgruntled class of persons.^{xv}

Applications for takavi for seed perhaps increased and new method for distributing takavi was locally adopted.^{xvi} Though Punjab Land Alienation Bill 1900 greatly restricted the transfer of land to the non-agriculturist classes, it failed to generate an effective alternative government agency for disbursal of loan to the famished agriculturists on easy terms. Rather, the State law saw the fulfillment of their imperialist designs in the rising tension among the agriculturists and non-agriculturists and also within the group of agriculturists - among the Muslim tenants with the Sikh peasants and Hindu Sahukars.^{xvii}

Attempted evasions of this Act were not uncommon. Benami transactions^{xviii} through agriculturists became a worrying factor. It also becomes evident that moneylender soon began to circumvent the provisions of the act through the effective means of benami transactions. Deputy Commissioner of Ludhiana expressed his deep concern over the issue. He suggested that "benami" transactions and attempts to change tribe designation should be made penal offences.^{xix}

However, a painstaking enquiry made in 1921 reported that size of agricultural debt in the province of Punjab was gigantic and estimated it at Rs.900 million.^{xx} The mortgage debt of the province (excluding occupancy tenants) was ascertained to be 34.5 crores.^{xxi} According to the said estimate, mortgage debt comprised of about 45 percent of the total agricultural debt. This figure of proportion of mortgage debt further rose to 50 percent by 1929.^{xxii} Usufructuary form of mortgage was popular in Punjab.^{xxiii} Initially, the 'debt' was comparatively light in canal colony districts^{xxiv} and this could be

imputed to opening of new canals, reclamation of large areas, compactness of holdings and enormity of profits therein. However, these places soon began to tell a different story, different from its nascent stages. Debt began to mount in the colonies. Malcolm Darling, an official truly committed to the British rule laid the blame of growing indebtedness on the improvidence of the Punjab peasantry - their unproductive use of capital, lack of thrift and paucity of economic sense.^{xxxv} Calvert further reinstated Darling's view that debit and credit go hand in hand due to their complementary relation with one another.^{xxxvi} The larger proprietors were more indebted than small proprietors and small proprietors more than occupancy tenants and occupancy tenants more than tenants-at-will because of the greater credit worthiness of former than the latter.^{xxxvii} The findings of the 1921 enquiry further illustrated the truth of the above mentioned statement by claiming that while 18 percent of the large proprietors, 17 percent of small proprietors were free of debt. 22 percent of tenants at will and farm servants were also free of debt.^{xxxviii} However, Darling did take into account differences between the causes of debt of the rich and poor and differential burden that the debt represented. He realized though the larger proprietor was more highly indebted than the smaller, the latter was more heavily involved.^{xxxix}

There was phenomenal increase in mortgage debt during the decade 1919-29. The increase of 105.3 million in first half of the decade was attributed to high prices of agricultural produce and consequent expansion of credit.^{xxx} On the contrary, the increase of 182.2 million^{xxxi} in mortgage debt in the latter half of the decade was construed in terms of poor harvests and consequent fall in the volume of agricultural production and price of agricultural produce.^{xxxii} In Lyallpur, purchase of lands and proprietary rights in already allotted lands, poor harvests of years 1926-29 compelled landowners to mortgage their lands to meet their requirements and government tax demand. Similarly, in Rawalpindi Division, the slump in prices and decline in wartime employment in post war years primarily resulted in increase in mortgage debt.^{xxxiii}

The existence or non-existence can't be explained in terms of prosperity and poverty alone. In the changing context of commercialization, increasingly differentiated rural class structure increased both the necessity for debt on part of those placed at lower stratum of agricultural society as well as capacity of those placed at the upper layers to fulfill that necessity.^{xxxiv} Against the backdrop of commercialization of agriculture, the enhanced value of agricultural resources increased the capacity to borrow against their security among the agriculturists. Even, the lower strata could borrow on account of their accessibility to these resources to some extent. Simultaneously, those placed at the upper layers tried to secure control over these resources by advancing loans against their security.^{xxxv} The nature and texture of debt in colonial Punjab can be understood 'as interplay of these wider economic forces'.^{xxxvi} Influence exerted by differential impact of world economy and commercialization can't be overruled.^{xxxvii}

Another significant development of note that needs to be specifically mentioned is that agriculturist moneylenders emerged as a major force in the agricultural economy of the Punjab.^{xxxviii} The Land Alienation Act provided the agriculturist moneylender a distinct edge over the non-agriculturist moneylender as he was not bound by any kind of restriction in acquiring land in case of default.^{xxxix} After the passage of the Act, there was tremendous growth of 'agriculturist' moneylenders^{xl} in Punjab. According to the estimate provided by the Punjab^{xli} Banking Enquiry Committee, 75 percent of the land mortgaged had been to agriculturists in 25 years preceding 1929.

The 'boom' in moneylending business was accompanied by growing tension between the mortgagor and mortgagee. As early as 1915, the Muslim peasants in the districts of Multan, Jhang and Muzaffargarh attacked the Hindu moneylenders and burnt their account books.^{xlii} The Machiavellian agriculturist moneylenders proved to be as exacting and 'astute' in their methods with regard to rate of interest and recovery of loan.^{xliii} Moneylenders came under severe attack in the 1930s.^{xliiv} Some

legislation was enacted like the Punjab Regulation of Accounts Act 1930, The Punjab Relief of Indebtedness Act 1934, The Punjab Land Alienation (Amendment) Act 1938 and The Registration of Punjab Moneylenders Act 1938 to regulate the functioning and legitimize the role of agriculturist moneylenders. However, they failed to yield considerable impact in wake of continuous increase of in the magnitude and intensity of farmer's debt.

The question for review here is that 'how far did the government's efforts to develop alternate sources of credit meet with success?' Whether the cooperative and government credit institutions were able to meet the requirements of the Punjab peasantry? Why did debt legislation fail to make a considerable impact? The progress of the cooperative movement was slow. There were 15480 agricultural societies and only 12 land mortgage banks in the whole province by 1929.^{xlv} Government promoted credit institutions failed to reach out to a large proportion of the Punjab peasantry due to their cumbersome procedure for grant of loan, unattractive rates of interests and exacting manner of recovery of loan.^{xlvi}

II

The partition dealt a heavy blow to the agricultural economy of Punjab. At the threshold of freedom, India was faced with two fold challenge- while on one hand it had to deal with the immediate issues of agrarian crisis in India it had to formulate a long term strategy to bail agriculture out of its abysmal situation, on the other hand. The seed-fertilizer-irrigation package of Green Revolution transformed agrarian Punjab into a vibrant growing sector of the Indian economy. The massive increase in the output of food grains provided the much needed break required by the state to grapple with what then appeared to be an insurmountable problem of food crisis. The 'glorious' revolution cast its influence on every strata of the agrarian society of the Punjab. However, those on the top of the paradigm of agrarian society were able to reap greater benefits more on account of their greater accessibility and affordability of resources. All revolutions reach their peak in terms of momentum, impact and sustainability. This paradox proved to be true in case of the said revolution. The eighties and nineties witnessed stagnation of agricultural growth and agrarian discontent in Punjab. The nineties witnessed a new trend of globalization of agriculture. It opened up markets for agricultural imports. India found it difficult to compete with American and European countries as the latter provided more subsidies for the agricultural sector. Moreover, the quality of Indian products fell short of the international standards.^{xlvii}

The robust health of Punjab agriculture underwent deterioration and decline in the nineties. The deteriorating economic condition of the marginal and small farmers was emphasized by H.S. Shergill (1998).^{xlviii} The operational holdings of the marginal farmers declined from 37.63 in 1970-71 to 26.50 in 1990-91.^{xlix} The marginal and small farmers started undergoing a process of pauperization. Concentration of land started taking place with medium and large farmers of the state.^l

The most depressing feature of the recent agricultural scenario is growing incidence of suicides by farmers in the Punjab countryside. This malady was brought into sharp focus by mass media in the nineties.^{li} A spate of suicides by farmers and agricultural labourers in Sangrur district induced those connected with mass media to give this growing phenomenon a prominent articulation in the media reports. Inderjit Singh Jaijee, human rights activist, drew the attention of the Chief Minister of Punjab over the burning issue.^{lii} As reported in The Hindu, the high level of suicides by farmers in the villages had a link with rising level of indebtedness.^{liii} As per some media reports, the severity and intensity of the problem was the highest in Sangrur^{liiv} and Mansa^{liv} districts and it was scattered in Majha region.^{lvi} Concern was expressed in Punjab Vidhan Sabha over the growing number of suicide cases in Punjab with figures reaching 162 in 1997 from 73 during 1994. This distinct increase in number of suicides in Punjab was confirmed by a study conducted by the Institute of Communication and Development (1998) on suicides in Rural Punjab.^{lvii} It further acknowledged that rate of suicides of cultivator

farmers was on rise in the Punjab.^{lviii} An empirical study on these highly sensitive issues of indebtedness, improvishment and suicides in rural Punjab, conducted by K. Gopal Iyer and Mehar Singh Manick (2000), focusing on three highly suicide prone blocks of Sangrur district namely Lehragaga, Andana and Barnala attempted to identify the socio-economic profile of the suicide victims and to examine the economic and social factors of suicides.^{lix} Multiplicity of factors were held responsible for the economic and social backwardness of these blocks which further contributed to the vulnerability of rural population of these blocks to indebtedness and suicide. The economic backwardness of these blocks was attributed to specific economic features which included flood proneness, salinity of soil and underground water location of several villages at the tail end of the canal, higher percentage of persons living below poverty line, considerable dependence on diesel operated tube wells, acute debt burden, exclusive dependence on agriculture, wheat-paddy rotation trap, rural unemployment and industrial backwardness. Important features that constituted the social backwardness of these districts included low level of literacy rate and poor quality of education imparted at the school level.^{lx} From their study, it was clearly discernible that phenomenon of suicide had deep roots in the agrarian structure with landless labourers, marginal and small farmers displaying greater vulnerability to indebtedness and suicide.^{lxi} K.C. Puri observed, "It is not the poverty alone that drives a farmer to despair, but pauperization and immiseration, a disjuncture between expected and actual status, a punctured pride."^{lxii} The major purpose for borrowing among the landless was consumption and marriage.^{lxiii} On the contrary, for the land owning peasantry, the chief purpose of borrowing was investment in agriculture followed by marriage and consumption.^{lxiv} Social factors such as subjection to humiliation on non- payment of debt, familial pressures, pressures exerted by lending agency to clear loans acted as precipitant factors for the occurrence of actual suicide.^{lxv} At the macro level, the major economic factors that had spurred the agrarian crisis and consequent indebtedness of the Punjab peasantry^{lxvi} were listed as: decline in proportion of cultivators and increase in agricultural labourers,^{lxvii} pauperization and proletarianisation of the lower strata of peasantry, continual decline in the net income of farmers, wheat-paddy rotation trap, crop loss, low economic status of agricultural labourers and rise in unemployment in rural areas.^{lxviii} Social factors like changes in the family structure, degeneration of joint family system, decline of traditional support mechanism, low literacy rate and weakening of traditional values and social institutions,^{lxix} growing individualism, societal obligations like marriage of daughter^{lxx} (impregnated with severe economic burden) have precipitated the agrarian crisis further and accentuated the problem of indebtedness among the peasantry in the rural Punjab. The debt burden on the Punjab peasantry increased from Rs.784 crores in 1991-92 to Rs.9886 crores in 2002-03 and further to Rs.35000 crores in 2008-09 out of which more than one-third came from the commission agents.^{lxxi} The growing consumerist culture has also made the life of the Punjab farmer difficult.^{lxxii} A recent survey conducted by Punjabi University, Patiala has indicated an alarming rise in the number of farmer suicides with as many as 1,309 cases of farmer suicide being reported from Punjab's seven districts of Faridkot, Fatehgarh Sahib, Hoshiarpur, Patiala, Rupnagar, SAS Nagar and Shri Muktsar Sahib between April 2010 and December 2016. According to the report, the cause of suicide in overwhelming number was stress due to mounting debt. It stated that 90.23 percent (665 suicides) of the 737 suicides reported from April 2010 to March 31, 2013, were due to mounting debt while the remaining 9.77(72 suicides) were due to other reasons. The survey observed 'rising input costs, stagnant yields, no appreciable increase in the output prices had reduced farm incomes that led to severe economic and social distress among the farmers and the agricultural labourers'.^{lxxiii}

III

Today, the 'agricultural' sector of Punjab is afflicted with numerous problems. Important issues like deceleration of agricultural growth, lack of diversification and doubt over sustainability of agricultural development have become a serious botheration for the policy makers, agricultural scientists and economists of the state. The current agricultural scenario has become even more depressing with the growth in indebtedness of the Punjab peasantry and alarming increase in suicide

rate of cultivating farmers claiming the attention of the government. A thorough review of the entire gamut of state policies having its bearing on the agricultural economy of the state along with a comprehensive survey needs to be carried out.

The foregoing discussion clearly reflects the weakness in state credit policy. The government credit institutions, cooperative societies and Land Mortgage Banks were largely elite controlled. The farmers encountered a number of hassles and cumbersome procedures while borrowing from these formal credit institutions.^{lxxiv} However, it cannot be denied that they tried to do their bit in lending a helping hand to the farming community. Still, private agencies - commission agents emerged as a potent source of lending agency to the rural viz. agricultural community.^{lxxv} As such, a large proportion of cultivators and agricultural labourers fell into the clutches of informal lending agencies. To relieve them from the clutches of these blood sucking, extortionate informal agencies, urgent need was felt to affect suitable changes in the state credit policy. It became imperative on part of the State to formulate policy changes in such a manner that both productive and social needs of the rural community could be met; to lower existing rates of interest of institutional agencies; simplify the procedure for procuring loans; undertake relief measures like crop loss compensation schemes, debt relief; debt moratorium of institutional debt, state intervention in agricultural market in the interest of lower sections of the peasantry.^{lxxvi} 'How far the state succeeded in internalizing these policy changes?' needs to be explored. The need of the hour is to make government more responsive to the needs of the farmers and society.^{lxxvii} 'While locating tragedies within the framework of wider social and economic structures, it becomes essential to take into consideration unique issues influencing the life of the individuals, problems kept to self; hence the need for greater interaction between government and village society; regular monitoring of local society with the view to provide counseling in case of distress, rehabilitation of families of poor peasants and agricultural labourers who on losing their earning member are facing destitute situation^{lxxviii}, rigorous implementation of pro-farmer legislations and assumption of greater responsibility by the state in the arena of health and education.

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- iii Van den Dungen, *The Punjab Tradition: Influence and Authority in Nineteenth Century India*, London, 1972, pp. 33-34.
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- v S.S. Thorburn, *Mussalmans and Moneylenders in the Punjab*, Edinburg, 1886.
- vi *Ibid.*, pp. 48-49 and 97.
- vii . Tom G. Kessinger, *Vilayatpur 1848-1968: Social and Economic Change in a North Indian village*, Berkeley, 1974, p.135.
- viii Calvert, *Wealth and Welfare of the Punjab*, *op.cit.*, pp. 252-260.
- ix Trevaskis, *op.cit.*, pp. 332-33. British legal systems helped the moneylenders. S.S. Thorburn, *Mussalmans and Moneylenders in the Punjab*, *op.cit.*, pp. 56-57, 75, 131, 141 and 196.
- x Punjab Administrative Report for the year 1901-2, p. (vii).
- xi Punjab Administrative Report for the year 1902-03, p. (iii).
- xii Punjab Administrative Report for the year 1903-04, p. (iii).
- xiii Annual Report of the Working of the Punjab Alienation of Land Act XIII of 1905 for the year ending 30th Sept. 1905, p.7.
- xiv Punjab Administrative Report for the year 1903-04, p. (iii).
- xv *Ibid.*, p.7.
- xvi *Ibid.*
- xvii Navtej Singh Toor, *Starvation and Colonialism: A Study of Farmers in the Nineteenth Century British Punjab*, National Book Organisers, New Delhi, 1996, p. 223-24.
- xviii While the agriculturist remained the nominal owner of land, it was the moneylender who arranged for cultivation and tenancy. Punjab Banking Enquiry Report, Vol. I, p.185.

- xix Annual Report of the Working of the Punjab Alienation of Land Act XIII of 1905 for the year on 30th September 1906, p.8.
- xx Mridula Mukherjee, Colonizing Agriculture: *op.cit.*, p. 34; *The Pioneer* opined that though the Land Alienation Act was calculated to mitigate the evils of land indebtedness in the province but it had not proved a success. (*Vide* Report on National Newspapers for 1905, p. 781)
- xxi Malcolm Darling, The Punjab Peasant in Prosperity and Debt, *op.cit.*, p. 9; Land Revenue Administration Report for 1921, p. 18 places the figure at 36.40 crores inclusive of mortgage by occupancy tenants.
- xxii Punjab Banking Enquiry Report, Vol. I, p. 163-64. Also see, Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p. 35.
- xxiii In 1930, Punjab Banking Enquiry Committee estimated that usufructuary mortgage debt (with possession) represented 50% of proprietors' total debt. *Ibid.*, p. 164. By 1929, total debt had risen to 117 crores of which half was usufructuary mortgage debt. Malcolm Darling, Punjab Peasant in Debt and Prosperity, *op.cit.*, p.9; Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p.35.
- xxiv Malcolm Darling, Punjab Peasant in Prosperity and Debt, Oxford University Press, 1925, p. 223.
- xxv *Ibid.*, pp. 223-24.
- xxvi Debt is due to credit and credit depends on prosperity. Calvert, The Wealth and Welfare of the Punjab, *op.cit.*, p. 260; 'The existence of debt is due to necessity but its volume depends upon credit and the link between the two is the moneylender. Malcolm Darling, The Punjab Peasant in Prosperity and Debt, *op.cit.*, pp. 13-14.
- xxvii Report on Indian Famine Commission; 1879, p(ii), 131; Malcolm Darling, The Punjab Peasant in the Prosperity and Debt, *op.cit.*, p.13.
- xxviii Malcolm Darling, The Punjab Peasant in Prosperity and Debt, *op.cit.*, pp. 11-13. In his work, he tried to validate his statement, 'debt follows credit' by giving the following table:
- xxix Board of Economic Enquiry of Punjab, *An Economic Survey of Kala Gaddi Thamman in Lyallpur District*, BIEP, pp. 63, 72-73.
- xxx Mridula Mukherjee, Colonizing Agriculture, *op. cit.*, p.38.
- xxxi Punjab Banking Enquiry Report, Vol. 1 Statement No. 9, Table II, p. 335; Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p. 38.
- xxxii In 1930, agricultural debt increased to 140 crores. Malcolm Darling, The Punjab Peasant in Prosperity and Debt, *op.cit.*, p. 16, Mridula Mukherjee, Colonizing Agriculture, *op. cit.*, p. 38.
- xxxiii Punjab Banking Enquiry Report, Vol. 1, *op.cit.*, p. 235-38; Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p.38.
- xxxiv Mridula Mukherjee, Colonizing Agriculture, *op. cit.*, p. 39. Chapter 2 and Chapter 4 deals with the issue in detail.
- xxxv *Ibid.*, Chapter 3.
- xxxvi *Ibid.*, p. 39.
- xxxvii Richard Fox, *Lions of the Punjab: Culture in the Making*, Delhi, 1995, p. 41.
- xxxviii Agriculturist moneylender wasn't a new feature in village life. Malcolm Darling, The Punjab Peasant in Prosperity and Debt, p. 197. The tendency of agriculturists to embark on moneylending was first noticed in official report for 1876-77. Calvert, The Wealth and Welfare of the Punjab, *op.cit.*, p. 219.
- xxxix Sukhwant Singh, Agriculture Growth under Colonial Constraints, *op.cit.*, p. 140; Mridula Mukherjee, Colonizing Agriculture, *op.cit.* p.45.
- xl Mridula Mukherjee, Colonizing Agriculture *op.cit.*, p.45; Malcolm Darling, The Punjab Peasant in Prosperity and Debt, *op.cit.* p.197.
- xli Sukhpal Singh and Tejinder K. Dhaliwal, The Status of Commission Agents System in Punjab Agricul-
The Indian Journal of Agricultural Economics, Vol.66, No. 4, Oct-Dec. 2011.
- xlii Sukhbir Chaudhary, *Peasants and Workers' Movements in India 1905-29*, New Delhi, 1971, pp. 22-23
- xliii Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p. 47. "Agriculturist moneylenders are found in parts of the Punjab, such as Amritsar, Gurdaspur, Ferozepore and Ludhiana, where the Sikh 'half agriculturist, half soldier and wholly *bania*, predominates; and they are said to be even more exacting than trading classes. The ordinary rate of interest varies from 21 to 25 percent except in case of loans on jewels, which are given at about 12 percent". Imperial Gazetteer of India, Vol.I, Provincial Series, p. 63.
- xliv About sixty moneylenders were killed between 1932 and 1936. Prem Chaudhary, Rural Relations Prevailing in the Punjab At the time of Enactment of the so called Golden Laws Agrarian Legislation of the Late Thirties, *The Punjab Past and Present* Vol. X, Part IX, 1976, pp. 461-80.
- xlvi Punjab Provincial Banking Committee, Vol. I, pp. 13, 37; Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, p.52.
- xlvi Mridula Mukherjee, Colonizing Agriculture, *op.cit.*, pp. 53-54.
- xlvi *The Tribune* dated 3rd March 2003.
- xlviii H.S. Shergill, *Rural Credit and Indebtedness in Punjab*, Institute of Development and Communication (I.D.C.), Report submitted to Department of Cooperation, Government of Punjab Chandigarh, 1998.
- xlix K. Gopal Iyer and Mehar Singh Manick, *Indebtedness, Improvishment and Suicides in Rural Punjab*, Delhi, 2000, p. 95.
- l .Mehar Singh Manick, Impact of Quality of Irrigation on Land Use, Labour Use and Social Mobility in Punjab, *op.cit.*, p. 285-86.

- li The nine cases of suicides in village Gulahri in Lehragaga Assembly Constituency of Punjab appeared in mass media for the first time in July 1990. The Tribune dated July 17, 1990; K. Gopal Iyer and Mehar Singh Manick, *Indebtedness, Improvishment and Suicides in Rural Punjab*, *op. cit.*, p.1.
- lii *Ibid.*, p.2; Aman Sidhu, Inderjit Singh Jaije, *Debt and Death in Rural India: The Punjab Story*, Sage Publications, 2011.
- liii Sarabjit Pandher, *The Hindu*, April 21 and 22, 1998. After conducting an extensive tour of few of the sleepy villages of the state such as *Bangan* village, *Chottian* village, *Bakhora Kalan*, Sarabjit identified this problem as deeply rooted in the growing sense of frustration and humiliation among the poor farmers reeling under the ever increasing debt in the rural areas.
- liv *The Tribune* dated 5 June 1998; *Indian Express* dated 25 July 1998.
- lv *Indian Express* dated 15 Oct. 1998.
- lvi K. Gopal Iyer and Mehar Singh Manick, *op. cit.*, pp. 3-4.
- lvii G.S. Bhalla, S.L. Sharma, N.N. Wig, Swaranjit Mehta and Pramod Kumar, *Suicides in Rural Punjab*, Institute for Development and Communication, Report submitted by Department of Cooperation, Govt of Punjab, Chandigarh, 1998, p. 15.
- lviii Sangrur and Bathinda were the districts which were highly prone to suicide by cultivator farmers recording suicide rate of 12.08 percent and 6.24 percent respectively between 1991 and 1997, *Ibid.*, p. 24.
- lix Meeta and Rajiv Lochan, *Farmer Suicides: Facts and Possible Policy Interventions*, Pune, 2006, p. 12.
- lx K. Gopal Iyer and Mehar Singh Manick, *Indebtedness, Improvishment and Suicides in Rural Punjab*, *op.cit.*, p. 37-41.
- lxi After conducting interviews in 80 cases from 12 villages, K. Gopal Iyer and Mehar Singh Manick observed that among the suicide victims, 31.25 percent were landless, 53.75 percent were marginal farmers having holdings of 5 to 10 acres, only 2.50 percent had holdings above 10 acres. K. Gopal Iyer and Mehar Singh Manick, *Indebtedness, Improvishment and Suicides in Rural Punjab*, pp. 102-3.
- lxii K.C. Suri, *Political Economy of Agrarian Distress*, *Economic and Political Weekly*, Vol. LXI, No. 16, April 22, 2006, p1526.
- lxiii The exclusive dependence of the agricultural labourers on the informal sources like moneylenders and landlords (to the extent of 94.50 percent) made them susceptible either to conditions of semi-bondage or usurious rates of interest; it clearly delineates them from the landowning peasantry. *Ibid.*, .pp. 18-23.
- lxiv Among the landowners, including marginal, small and semi -medium farmers, it was observed, investment in agriculture was one of the chief reason for borrowing. *Ibid.*, p.22.
- lxv *Ibid.*, p. 104.
- lxvi The farmers of Punjab borrow higher amounts averaging Rs. 41,576 followed by Kerala (Rs. 33,907) and Haryana (Rs. 26,007). Findings of NSSO 59th round quoted in R.S. Deshpande, Nagesh Prabhu, *Farmers' Distress Proof Beyond Question.*, *Economic and Political Weekly*, Vol. XL, No. 44-45, Oct. 29, 2005, p.4663.
- lxvii The cultivators constituted 42.56 percent of the total workers in the state during 1970-71 which declined to 32.83 percent in 1990-91.
- lxviii *Ibid.*, p. 94-97.
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