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# IGNORED IN LIFE, FORGOTTEN IN DEATH

The nature of agricultural labour suicides



NATIONAL INSTITUTE OF ADVANCED STUDIES

Bengaluru, India



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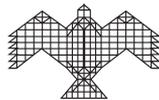
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**NIAS-UNDP Policy Research Initiative on Inequality and Human Development**

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## The nature of agricultural labour suicides

### Abstract

Farmers' suicides in India have mostly been studied in the context of identifying the macro variations in the degree of farmer's vulnerability and the micro level factors causing such differences. Researchers have rarely made any attempt to distinguish between agricultural labour and cultivators and thus failed to differentiate the processes generating suicides by them. Using a village survey, our study examines various hitherto unexplored aspects of vulnerability among cultivators and agricultural labours. We find that distress of cultivators is primarily an outcome of agricultural transition; but agricultural labours' distress arises in the process of transition. During the transition, major shifts occurs from food crops to cash crops and from labour using technologies to labour saving technologies causing decrease in the demand for labours. As a result, in the event of crop failure or price shocks, while some cultivators are better able to move out of agriculture or at least sell their land to meet the their financial obligations, agricultural labours could rarely do so because of lack of economic opportunities outside agriculture and landlessness. Consequently, indebtedness arises of those who are left behind; but for cultivators it is a result of their decisions going wrong, and for agricultural labours it is the process of transformation that makes them indebted and more vulnerable. Therefore, indebtedness might be the most important cause of farmers' suicides, but the process that led to indebtedness varies for cultivators and agricultural labours.

Keywords: Economic transition; Farmers' suicides India; Distress of cultivators and agricultural labours

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The narrative on farmers' suicides in India has largely identified the phenomenon with cultivator suicides. The macro studies that have tried to identify the states that are most prone to farmers' suicides have tended to imply that those affected are cultivators<sup>1</sup>. More localized micro studies appear to confirm this assumption as the cases of suicides that have been examined are largely, if not entirely, those of the cultivators<sup>2</sup>. Consequently, much of the discourse on what should be done about farmers' suicides focuses on cultivator related issues such as farm prices and yield. This narrative has, however, developed a significant crack once the National Crime Records Bureau chose to present not just the total data for all farmers but the break-up of this figure between cultivators (including tenants) and agricultural labour. This data that is available for 2014 and later years tells us that the numbers of agricultural labour committing suicide are far from insignificant and are, in several states, substantially greater than the suicides of cultivators. This makes it imperative to ask: Is the process that generates agricultural labour suicides the same as the one that results in cultivator suicides?

And if the two processes are different, is it possible that, at least in some cases, the policy measures designed to reduce suicide-causing distress among cultivators could have the opposite effect on agricultural labour?

This paper addresses these questions in three parts. First, it points to the regional variation in the crisis of farmers' suicides. This variation occurs both in the intensity of the crisis as well as in whether it is cultivator or agricultural labour led. Second, it takes the specific case of a village in Palakkad district of Kerala in which there has been a spurt of agricultural labour suicides in order to gain insights into the socio-economic and political processes that generate them. It identifies in some detail the context in which agricultural labour find themselves in the village that we refer to as Thiyoor, leading to specific pressures on agricultural labour, and the resultant suicides. And third, it places these insights into the context of those provided by the larger narrative of cultivator suicides, allowing us to identify the specific processes where policy measures designed to reduce cultivator suicides can in fact increase pressures on agricultural labour.

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<sup>1</sup> Mishra, 2014;Nagaraj, 2008; Suri , 2006; Patel et al,2012

<sup>2</sup> Mishra, 2006;Mohankumar& Sharma,2005;Deshpande,2002;Gill & Singh,2006

## Agricultural labour and cultivator suicides

The narrative that has sought to paint a macro picture of farmers' suicides has often presented a state-wise picture of the tragedy. Given the urgent need to respond to this tragedy, and its intensely political nature, much of the discussion around this picture has focused on identifying the states where this crisis is at its most intense. Important as this picture is to capture the intensity of the crisis, it does not always adequately capture the extent of the variation in farmers' suicides across the country. In an effort to focus on this variation one of the authors of this paper used state-wise data on farmers' suicides over a twenty-year period to classify states into five categories<sup>3</sup>. She carried out this exercise by normalizing the number of farmers' suicides in each state to the total of its main workers who were cultivators or agricultural labour. There have been others who have argued that the factor for normalization should include marginal workers<sup>4</sup>. While the choice of the denominator can be debated it does not fundamentally alter the relative pattern of the intensity of farmers' suicides across states. This

is because the states with the higher proportion of marginal workers, such as Bihar and Jharkhand, already have low rates of reported farmers' suicides in the calculations based on main workers. Adding marginal workers to the denominator would only reduce their farmers' suicide rates even further. Since the nomenclature of farmers' suicides also attributes them to an occupation – farming – it is important to also ensure the rates are not indicative of a general tendency towards suicide in the state. This has been fairly widely recognized leading to a greater reliance on the Suicide Mortality Rate Ratio, or the ratio of farmers' suicides to the suicide rates in the rest of society<sup>5</sup>. This ratio reflects the intensity of the problem, as it captures the rate of farmers' suicides vis a vis other suicides, as well as the frequency with which this was so over a 20 year period. This allowed her to classify states into five groups: Chronic, where the SMRR was  $> 1$  for all 20 years; Acute, where the SMRR was  $> 1$  for 10 to 19 years; Less Acute where the SMRR was  $> 1$  for 5 to 9 years; Prone, where the SMRR was  $> 1$  for 1 to 4 years and Less Prone for states where the SMRR was not  $> 1$  for even a single

<sup>3</sup> Banerjee, 2016

<sup>4</sup> Basu, Das and Misra 2016

<sup>5</sup> Mishra, 2014; Basu, Das and Misra, 2016

year in the 20 year period. The only state to meet the criteria to be classified as chronic was Kerala.

The extent of the variation is however not just confined to the intensity of the crisis. The very processes that generate farmers' suicides can vary a great deal, with the pressures of one process contributing to cultivators' suicides even as the pressures of the other are felt on agricultural labour. These two patterns have a distinct regional spread with agricultural labour in some states being more prone to suicide than cultivators and the opposite being the case in other states. This inter-state variation in the tendency of different sections of farmers to commit suicides is best captured by comparing the rates of suicides of agricultural labour and cultivators. This is done by first tabulating the number of suicides per every lakh main workers who are agricultural labour and the number of suicides by every lakh main workers who are cultivators. The question of normalizing with main workers to all workers (main plus marginal) does lend itself to easy answers. It could be argued that when we speak of farmers' suicides we are seeking occupational reasons for their extreme action. It would then be reasonable to focus our analysis to those who spend at least six months

in a year in that occupation, which is the Census of India definition of main workers. At the same time it is not entirely clear that the data provided for farmers' suicides by the National Crime Records Bureau refers to main workers in agriculture alone. It could very well include marginal workers in agriculture as well. But here again we can't be certain that all those who are classified as marginal workers in agriculture in the Census would be considered to be farmers in the Crime Records. It is very likely for instance that some women marginal workers in agriculture who commit suicide may simply be recorded under the category 'housewives' in NCRB data. Both the options – of going with main workers alone or going with both main and marginal workers – are thus less than perfect. But since we are studying farmers' suicides we may be better served by focusing on those who are clearly farmers that is the main workers who spend more than half the year on farming activities. We could also reduce the influence of this difference by taking the ratio of the rates of agricultural labour suicides to the rates of cultivator suicides. Since marginal workers are left out of both the numerator and the denominator at least some of the difference between going with main workers or with all

workers would be reduced. Since the numbers of the marginal workers who are agricultural labour and the marginal workers who are cultivators are not the same there will be different numbers being left out of the numerator and the denominator. But to the extent that the tendency towards marginal work tends to be state specific these differences may not be very significant. And this difference can be overcome at the point of interpretation by only focusing on states where the ratios are large enough.

As can be seen from Table 1 there is a very substantial variation across states in the ratios of the rates of agricultural labour suicides to cultivator suicides. The table calculates this ratio for the two-year period 2014-2015, the first years for which the NCRB data is given separately for agricultural labour and cultivators. The data for cultivator main workers and agricultural main workers are extrapolated from the 2001 and

2011 Census. The ratios of the rates of agricultural labour suicides to cultivator suicides was then calculated in all the states in which there were at least 100 farmers' suicides during this two year period. The ratios vary quite sharply from 0.31 in Chhattisgarh to a massive 683.69 in Rajasthan. The propensity for agricultural labour to commit suicide vis a vis the same propensity for cultivators in a state is greatest in Rajasthan. But this conclusion needs to be tempered by its context. The magnitude of this ratio has been greatly enhanced by the unusually low levels of cultivator suicides in the state. There were just 3 cultivator suicides in Rajasthan in the two-year period, 2014-15. If we add the fact that cultivators accounted for nearly three-fourths of the main workers in agriculture in Rajasthan in 2011, the denominator of the ratio of the rate of agricultural labour to the rate of cultivator suicides would be further reduced.<sup>6</sup>

<sup>6</sup> Tabulated from data in Census of India (India, Chapter 4 i & 4 ii Main Workers and Marginal Workers 2011)

**Table 1: Ratios of Agricultural Labour to Cultivator Suicides  
for the period 2014 to 2015**

State	Number of Agricultural Labour suicides	Number of cultivator suicides	Ratio of Agricultural labour suicides to Cultivator suicides	Ratio of Agricultural labour suicide rates to Cultivator suicide rates
Maharashtra	2697	5598	0.48	0.58
Gujarat	799	102	7.83	5.59
Kerala	907	110	8.25	4.4
Assam	92	105	0.88	3.81
Chhattisgarh	412	1297	0.32	0.31
Haryana	239	42	5.69	12.35
Himachal Pradesh	77	32	2.41	23.49
Karnataka	819	1518	0.54	0.77
Madhya Pradesh	1081	1407	0.77	0.64
Tamil Nadu	1431	70	20.44	8.43
Odisha	124	28	4.43	4.15
Punjab	64	124	0.52	0.60
Rajasthan	446	3	148.67	683.69
Uttar Pradesh	308	208	1.48	1.83
West Bengal	230	0		NC
Andhra Pradesh	1363	2932	0.46	0.16

Source: Tabulated from data from National Crime Records Bureau and Census of India, 2011

Notes:

- i. Rates of suicides of agricultural labour and cultivators are per one lakh main workers in each category as extrapolated from data in Census of India 2001 and 2011.
- ii. NC refers to ratios not calculated because of a division by 0 in the case of West Bengal and splitting of Andhra Pradesh into two states.

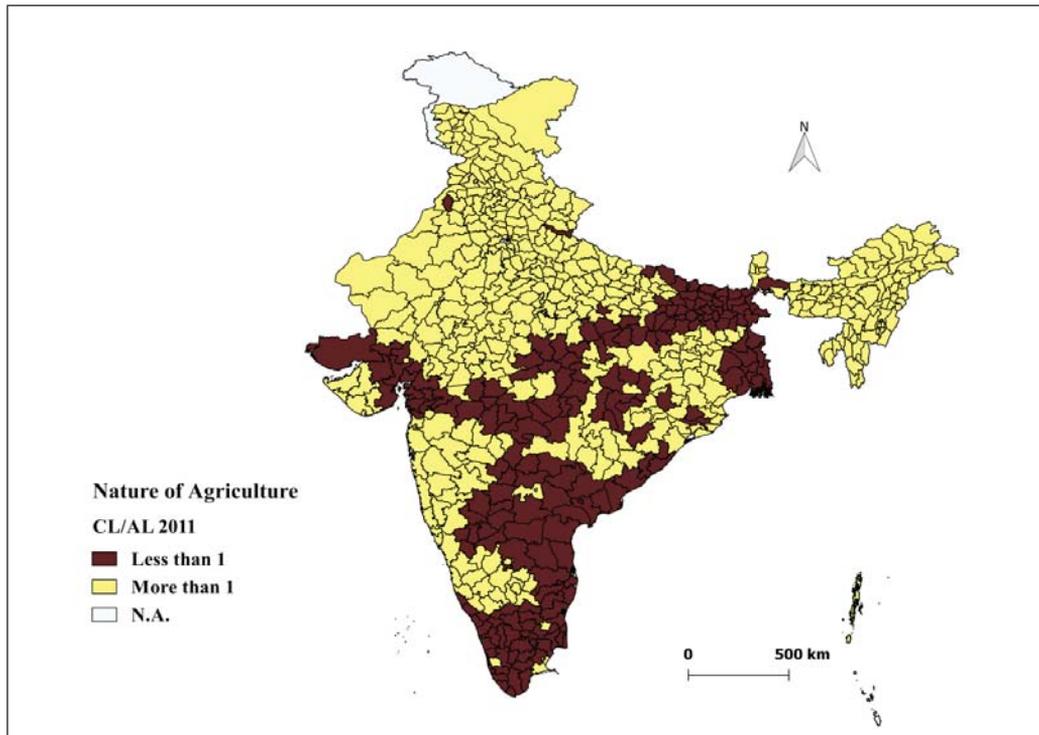
The Rajasthan story is thus one of pressure on agricultural labour in a situation where there is considerably less pressure on cultivators. While this is an important story in itself the fact

that agricultural labour accounts for just around a fourth of the main workers in agriculture in the state, suggests that very substantial parts of this sector could be less prone to the crisis of

farmers' suicides. In our search for the processes that push agricultural labour towards suicide we may be better served by focusing on states where this section accounts for the majority of main workers in agriculture. This becomes quite clear when we map out the ratio of cultivators to agricultural labour across districts in the 2011 Census<sup>7</sup>. As

can be seen in figure 1, there is a distinct geographical contiguity to regions that have more cultivators than agricultural labour, and vice versa. While in much of the country cultivators still outnumber agricultural labour among main workers in agriculture, there are large contiguous regions cutting across states that are dominated by agricultural labour.

**Figure 1: Distribution of districts according to the ratio of cultivators to agricultural labour**



Source: Bajar, 2017

<sup>7</sup> Bajar, 2017

Our search for an explanation of agricultural labour suicides could do with insights from regions where agricultural labour accounts for a majority of the main workers. The districts where agricultural labour outnumbers cultivators (the ratio of cultivators to agricultural labour is less than 1) are concentrated in Kerala, Tamil Nadu, the old Andhra Pradesh (including Telangana) and West Bengal, in addition to some districts in other states of central and eastern India. This pattern is predictably reflected in the ratios of suicides as well. Table I tells us that all these states also have ratios of agricultural labour suicides to cultivators' suicides that are well above 1. These states include Kerala that was found to have the highest incidence of suicide. As mentioned earlier a paper by one of the authors of this paper found Kerala to be the only state in India which had a greater rate of farmers' suicides than the rate of suicides for others in every year of the twenty-year period 1994 to 2014. There is thus a case to take our search for the appropriate village to gain insights about suicides of agricultural labour to the state of Kerala. We then conducted a similar exercise within Kerala to identify the

district that best reflected the intensity of the crisis of farmers' suicides as well as the numerical dominance of agricultural labour over cultivators in its agriculture. The extent of the crisis of farmers' suicides was measured in terms of the number of years over a ten year period (2005 to 2014) in which the rate of farmers' suicides was greater than the rate of other suicides. The numerical dominance was more simply reflected in the ratio of the number of agricultural labour among main workers in the district in 2011 to the number of cultivators among main workers in the district in the same year. As Table 2 tells us Palakkad has a significantly greater ratio of agricultural labour to cultivators than the other districts. In terms of the extent of suicides Idukki and Malappuram have greater farmers' suicide rates than the rates of other suicides in all ten years studied. Palakkad and Kottayam are a close second with this criterion being met in nine out of the ten years. Taking the two criteria together it was decided to look for a village characterised by agricultural labour suicides in Palakkad district.

**Table 2: District-wise patterns of farmers’ suicides in Kerala for the ten year period 2005-2014**

District	Ratio of the share in Main workers of Agricultural Labour to Cultivators 2011	Number of years when farmers’ suicide rates is greater than the suicide rates of others
Alappuzha	2.02	5
Ernakulam	1.04	1
Idukki	1.31	10
Kannur	1.55	6
Kasargod	1.18	1
Kollam	1.23	8
Kottayam	0.98	9
Kozhikode	1.45	5
Malappuram	1.79	10
Palakkad	3.24	9
Pathanamithitta	1.09	3
Thiruvananthapuram	1.83	7
Thrissur	1.42	4
Wayanad	1.48	7

Source: Kerala State Crime Records Bureau and Census of India

Palakkad recorded 73 cases of farmers’ suicides in 2015<sup>8</sup>, of which 72 were agricultural labour and one a farmer cultivating leased land. Of these cases 39 were reported in a single police circle comprising three police stations. More than half these cases, 20 in number, were recorded in a single police station with give gram panchayats. One of these

gram panchayats which had recorded five suicides of agricultural labour was chosen for a closer analysis, particularly of the wards in which these five victims had lived. In this paper we shall refer to this village as Thiyoor and all names that are mentioned in this narrative have also been changed.

<sup>8</sup> Palakkad District Crime Records Bureau,2015

## Agricultural labour suicides in thiyoor

Thiyoor lies between two state highways connecting Kerala to Tamil Nadu. With a population of 16500 in 2011<sup>9</sup> it easily meets the population criterion to be classified as a Census Town, but it falls well short meeting another requirement for that classification. It does not meet the condition that more than 75 percent of its male main workers should be engaged in non-agricultural activities. In 2011 only 58 percent of its main workers were engaged in non-agricultural activities. At the time of the fieldwork in 2017 and 2018 it retained a prominent place for its agriculture even as a number of other activities had begun to mushroom around it. There was a considerable amount of construction activity on the two highways on the peripheries of Thiyoor. But as we moved away from the highway the dominance of agriculture became quite evident. On one side of the agricultural fields were the houses of agricultural labour and on the other were the homes of those who owned more land than the few cents owned by agricultural labour. Our survey first collected quantitative data through a multistage sequential random sample through which a questionnaire was

administered to the heads 203 households in two wards. This was followed by extended interviews with key persons in the socio-economic and socio-political sphere of that village including the families of the five agricultural labours who commit suicide in 2015 and others relatives and friends who knew them.<sup>10</sup>

The current nature of agrarian processes in Thiyoor has to be seen in the historical context of Palakkad and indeed the larger Malabar region. This region which was a part of the Madras Presidency in the colonial period had a janmi system of land relations that the British could approximate to one between landlords and their tenants. The powerful landowners who leased out land were predominantly Brahmins and Nairs. The tenants in Thiyoor were predominantly Ezhava as well as some among the Scheduled Castes of Kanakka Charma<sup>11</sup> and Pananar<sup>12</sup> There was also a class of agricultural labour belonging to the Kanakka Charma and Pananar castes as well as among the Muslims. With the coming of the Kerala Land Reforms Act in 1969, the Brahmins and the Nairs lost their land to their tenants. Most of the Brahmins left the village to move to urban settings where their higher levels of

<sup>9</sup> Government of India (GoI). 2011. District census handbook, Census of India. Ministry of Home Affairs, New Delhi

<sup>10</sup> The survey was conducted by P Shihabudeen.

<sup>11</sup> In the official list of the Kerala government this caste group is known as Kanakka. Locally its known as Kanakka Charma

<sup>12</sup> In the official list of the Kerala government this caste group is known as Panan. Locally it is known as Pananar

education would be a greater advantage. The Nairs too followed a similar path with only a handful of them remaining in Thiyoor. The Ezhavas well the Scheduled Castes and Tribes who were tenants acquired the land they were earlier cultivating for the landlords. The amount of land the former tenants received was not even, leading to the emergence of marginal, small and medium landholdings in the post land reform peasant agriculture. As was perhaps to be expected not all of them did equally well as agriculturists. Those that did not do well slipped into being agricultural labour, sometimes losing their land to other former tenants. The urge to sell the land was evidently more extensive than the ability of the relatively more successful former tenants to buy the land. With the traditional elite Brahmin and Nairs alienated from the land in the village by land reforms the desire to sell their land had to be met from outside Thiyoor. The demand was met

by the trading caste of Udayars from the neighbouring state of Tamil Nadu.

The results of these processes are visible in the snapshot of the agrarian wards in the village that emerged from the 2017 and 2018 surveys and is provided in Table 3. The numbers of the earlier dominant castes in the village – the Brahmins and the Nairs – had been reduced to a point where they could only be included in the category of other castes who, as a whole, accounted for less than 7 percent of the households. In terms of numbers the agrarian wards in the village continued to be dominated by Ezhavas – who accounted for nearly half the households – followed by the Kanakka Charma who totalled just a little less than a quarter of the households. The Udayars with just over 7 percent had the same proportion of the households in the village as the Muslims, and the Pananars accounted for around 5 percent of the households.

**Table 3: Caste-wise distribution of sample households in Thiyoor**

Caste/Religion	Proportion of households	Average land owned in acres	Average of Indicator of Distance from Poverty	Coefficient of Variation of land owned	Coefficient of Variation of Distance from Poverty
Ezhavas	49.26	0.67	10.33	174.65	121.81
Kanakka Charma	23.65	0.15	4.48	145.45	88.47
Udayar	7.39	4.25	86.65	59.98	72.46
Muslim	7.39	0.06	5.05	38.85	60.52
Pananar	5.42	0.16	3.05	158.23	94.48
Other castes	6.9	--	--	--	--

Source: Village Survey 2017-18.

Note: Average land for other castes has not been calculated as they included opposite ends of the caste hierarchy from Nairs to Scheduled Tribes giving the average little analytical value.

The numerical dominance of the Ezhavas does not translate entirely to economic dominance. The prominent role the Udayars played in buying the land of the former tenants is reflected in their being, by far, the most prominent of the land-owning communities in the village. The average land owned by an Udayar household was as much as 28 times the average land owned by a Kanakka Charma household. The process of differentiation within the poorer castes can be seen in the variation in the land ownership within these castes. The Ezhavas have the highest coefficient of variation in land ownership followed by the Pananars and the Kanakka Charma. The variation within a social group is least at the two ends of the land distribution – the Muslims with the least average land per household and the Udayars with the highest land per household. This pattern of variation within caste or religious groups is not a peculiarity of land ownership. It extends to asset ownership as well. This is evident from the variation in the asset indicator that was constructed for the agrarian wards of the village. <sup>i</sup>(Please refer End

note for details on asset indicators) The patterns of variation within the social groups remain exactly the same with the Ezhavas recording the highest coefficient of variation followed by the Pananars, Kanakka Charma, Udayars, and the Muslims.

This transformation within agriculture has to be seen in the context of a larger transition out of agriculture. The 2011 Census recorded Thiyoor as a whole having 53.87 of its main workers in agriculture, in our sample from 2017 that number was further reduced to 48.71 percent. The Muslims have the lowest share of their workers in agriculture at a little less than 30 percent. This could be attributed to their having had traditional non-agricultural occupations, particularly in trade. In the case of other communities, interviews in the village suggest that a lower share of their workers in agriculture is the result, at least in part, to a movement out of agriculture. The extent to which a caste moves out of agriculture would depend on the opportunities available to it outside agriculture. The poorer castes of Pananars and Kanakka Charma appeared have greater difficulty moving out of agriculture with the proportion of their workers in agriculture being above the village average. The ability to move out apparently improved as we moved up the

hierarchy of the distance from poverty. The proportion of Ezhava workers in agriculture was around the average for the village and that of the Udayars a little lower. The landowning upper classes such as Nairs, Udayars, Chettiar and Muthliyar were also shifting to private employment outside of the village. The exception to this class based trend were the Muslims who were not very much above the poorest castes in terms of their distance from poverty and yet had the highest proportion of their workers outside agriculture. But this, as we have noted, could be attributed to their traditional involvement in trade.

The hierarchy in the ability to move out of agriculture was reflected in their role within agriculture as well, as Table 4 tells us. The ability of the Udayars to move out of agriculture added to their being able to avoid

agricultural labour altogether. All the Udayar workers in agriculture in the village were cultivators. Correspondingly those who had the least ability to move out of agriculture the Pananars and the Kanakka Charma, in terms of their distance from poverty being the lowest, also had virtually no cultivators among them. All the agricultural workers in the Pananar households in our sample were agricultural labour and the Kanakka Charma did only marginally better with negligible number of cultivators among them. The Muslims too had no cultivators among them with all their workers in agriculture being agricultural labour. The Ezhavas did have a greater presence among cultivators with 8 percent of its workers belonging to this category, but a vast majority of its workers in agriculture were also agricultural labour.

**Table 4: Caste wise Share of Cultivators and Agricultural Labour in Total Workers in Thiyoor**

Caste	Cultivators	Agricultural Labour	Share of workers in Agriculture
Ezhava	8.40	40.08	48.48
Kanakka Charma	1.47	55.15	56.62
Udayar	45.45	0.00	45.45
Muslim	0.00	29.03	29.03
Pananar	0.00	52.63	52.63
All castes	8.82	39.89	48.71

Source: Village Survey 2017-18

The politics of the village reflected the historical evolution of its socio-economic reality. The historical transformation of land relations by the land-to-the-tenant reforms provided a prominent place for the Communist Party of India Marxist. The party continues to dominate the political institutions in the village<sup>13</sup>. The opposition to this dominance comes from other political parties, such as the Congress and the BJP, as well as other caste and religion-based organizations. Thiyoore has seen the evolution of multiple caste associations such as the Sri Narayana Dharma Paripalana (SNDP) of the Ezhavas. The consolidation of democratic politics in the village through panchayat raj institutions has strengthened the link between political parties and cooperatives. The Service Co-operative Bank plays a central role in the political economy of the village<sup>14</sup>. It accepts deposits, lends for agricultural and consumption purposes, provides warehousing facilities, pays out the state government's procurement price and disburses other financial support by the state government to cultivators. For example, the Kerala Government provides an advance of Rs. 40,000 to cultivators at the beginning of kharif and rabi cropping seasons. The cultivators

receive this advance from the cooperative bank. Although, there is a nationalised bank in the village, the cooperative is the most accessed. This dominance of the cooperative is not just because of the higher transaction costs of the nationalized bank but also due to the link between cooperatives and political parties.

The influence of political parties on the cooperative is quite evident with the director of the cooperative society being a well-known member of the local political party.<sup>15</sup> With the villagers directly approaching the director for loans, the cooperative has become deeply embedded into village politics. This is reflected, as Table 5 tells us, in the patterns of lending of the cooperative bank when compared to the other major sources of lending in the village. It would be expected that the cooperative banks would focus their attention on the poorest so that a greater share of the loans would go to the poorer groups. But the compulsions of party politics in an electoral democracy are reflected in the distribution of the loans. The quiet but firm influence of caste politics in Thiyoore within the larger class politics discourse has ensured that the Cooperative bank lends to all caste

<sup>13</sup> Village Survey 2017-18

<sup>14</sup> Interview by co-operative bank secretary, dated 1th July, 2017

<sup>15</sup> Interview dated 16<sup>th</sup> May 2018

groups roughly in the proportion to their share of the population. The caste wise proportion of the number of loans given by the Cooperative bank to each caste has a striking resemblance to the caste wise distribution of the households in the village. Even the Udayars who are clearly much richer than other social groups in the village have received loans from the Cooperative bank roughly in proportion to their share of the village population. This pattern is in stark contrast to the two other major sources of lending in the village: microfinance institutions and the moneylender. None of the Udayar houses in our sample had borrowed from these two sources. These two sources also provide a much higher share of their lending to the

major disadvantaged groups in the village. The focus of microfinance institutions is largely on the Kanakka Charma, with this caste accounting for more than half the loans provided by this source. That is, the share of the Kanakka Charma in the loans provided by Microfinance Institutions is more than twice their share of the population. This pattern in the distribution of loans can be seen in the distribution of the loans of moneylenders as well. The share of the Kanakka Charma in the loans given by moneylenders is twice their share of the population and that of the Pananars is nearly four times their share of the population. Interestingly the moneylender option is closed to the Muslims.

**Table 5: Patterns of lending in Thiyoor by source and major caste groups**

Caste/ Religion	Thiyoor features		Cooperative bank		Microfinance		Moneylender	
	Proportion of households	Distance from Poverty	Proportion of loans	Average loan amount	Proportion of loans	Average loan amount	Proportion of loans	Average loan amount
Ezhavas	49.26	10.33	49.01	1.27	28.57	0.67	32.26	0.18
Kanakka Charma	23.65	4.48	23.18	1.31	52.38	0.73	45.16	0.21
Udayar	7.39	86.65	7.28	0.43	0.00	0.00	0.00	0.00
Muslim	7.39	5.05	4.64	2.50	4.76	1.00	0.00	0.00
Pananar	5.42	3.05	7.28	1.59	9.52	0.45	19.35	0.38

Source: Village Survey 2017-18.

Notes: Proportion of loans is the percentage distribution of the number of loans. Average loan amount is in Rs lakhs.

Having met the political requirement of catering to all sections of the village the Cooperative bank does tend to provide larger loans to the poor. The average amount of the loan is highest, at Rs 2.5 lakhs, to the Muslims. The average amount then declines roughly in inverse relation to the position of the caste groups in the indicator of the distance from poverty, with the average for Pananars being Rs 1.59 lakhs, Rs 1.31 lakhs for the Kanakka Charma and Rs 1.27 lakhs for the Ezhavas. The average size of the loans to the richest social group in the village, the Udayars, is only Rs 43,000. The amounts the cooperative banks lend to all castes are significantly greater than the amounts given by Microfinance institutions to all castes, and the average lending of the microfinance institutions is in turn well above the amount of the loans the moneylender can provide. The cooperative bank can then provide the poor loans of a magnitude they cannot hope to get from other sources. The political nature of the operation of the cooperative bank influences the process of getting loans, bringing in the possibility of the poor getting loans they may not reasonably have a chance of repaying. And this factor we will see later is not an insignificant influence on suicides by agricultural labour in the village.

### **Points of pressure on agricultural labour**

The sharp distinction between the pressures on agricultural labour and that on cultivators becomes evident as we explore the options each has to repay loans. Under extreme pressure the cultivators have the option of selling their land and joining the larger movement out of agriculture. The sale of land option is very limited as an option for agricultural labour. Not only is the land they own very small but it is also located in the areas that would not benefit from the processes of development around the village. The immediate impact on land values in Thiyoore has come from the two highways that sandwich the village. The increased construction activity along the highways has had its impact on real estate values in their immediate vicinity. But the spatial distribution of land within the village works against agricultural labour benefiting from a real estate boom. The cultivators live in the areas immediately beyond the vicinity of the highways. Beyond their residences are large tracts of agricultural lands and beyond that is the area where the agricultural labour live. The agricultural labour households are thus located at some distance from the highways, well beyond the circle of influence of the real estate boom on the edge of the highways.

Largely isolated from the real estate boom agricultural labour households are forced to rely on their daily earning from agriculture to repay their loans. At the prevailing wage rate of Rs.400 for men and Rs.230 for women the repayment of at least the smaller loans would appear difficult but feasible. But for the wage rates to translate into meaningful income much depends on the availability of employment<sup>16</sup>. And it is here that agricultural labour faces its greatest challenge as agriculture in Thiyoor is under severe pressure. Paddy, which is the predominant crop in the village, is highly water intensive. In a good rainfall year the Southwest monsoon provides the water needed for paddy cultivation in the Kharif season. The paddy crop during the Rabi season is dependent on the water provided by the canals connected to the Parambikulam Dam under the Parambikulam-Aliyar project<sup>17</sup>. The employment of agricultural labour in Thiyoor is very heavily dependent on the paddy cultivators getting adequate amounts of water in both seasons. Both sources of water had however come under severe pressure at the time of the survey of the village. The Southwest monsoons have not been as assured as in earlier times leading to Palakkad district

being declared drought affected in several years leading up to our survey. And canal irrigation has been a direct victim of an interstate water dispute. The water available from the Parambikulam-Aliyar Project is dependent on an interstate water sharing agreement between Kerala and Tamil Nadu. The failure of the negotiations between the two states has resulted in the complete drying up of the canals in this project that feed Thiyoor<sup>18</sup>.

The pressures of the shortage of water have been compounded by the changing nature of agriculture. The use of high yielding varieties of seeds which farmers are convinced require even greater use of fertilizers and pesticides have contributed to an increase in the costs of cultivation. At the same time the price of paddy has not shown a comparable tendency to rise. Faced with a pressure on margins cultivators have been turning to mechanization in an effort to cut costs. And those who still find it difficult have chosen the option of leaving agriculture altogether and either selling their land or using it for non-agricultural purposes. The pressures on agriculture thus lead to a decline in the demand for agricultural labour at different levels. A failure of the monsoons leads to a decline in the

<sup>16</sup> Village Survey 2017-18

<sup>17</sup> Parambikulam Dam is an embankment dam on the Parambikulam River. Parambikulam is located in the Palakkad district of the Western Ghats of Kerala, India. The dam is operated and maintained by Tamil Nadu, but the ownership rests with Kerala.

<sup>18</sup> Mathrubhumi, 2018

demand for agricultural labour in the Kharif season, the pressures on the canal irrigation system hurt the demand for this labour in the Rabi season, the rising costs contribute to a tendency to leave land fallow for a season or two contributing to a further reduction in the demand for agricultural labour, and the sustained pressures that convince cultivators to move out of agriculture reduces the long term demand for agricultural labour.

The decline in the availability of work in agriculture has resulted in agricultural labour seeking work at lower wages. Fortunately for them Thiyoor has its lower wage rate options. Palakkad was one of the districts in which the Mahatma Gandhi National Rural Employment Guarantee Schemes (MGNREGS) were begun on a pilot basis in 2006, and it continues to provide the promised employment guarantee of 100 days or work per family at a rate that is significantly below the market rate. A similar opportunity is available for women under the Kudumashree<sup>19</sup> programme. It remains a source of employment. But the ceiling on the number of days of employment that can be provided under the MGNREGS, the limits on the resources available for Kudumbashree, together with the low wage rates ensure

that these options cannot fully offset the reduced employment due to the decline in agriculture in Thiyoor.

The burden of declining employment potential is also felt disproportionately across age groups. By its very nature agricultural labour is difficult for older workers. The strenuous activities involved make it difficult for more elderly workers. Given the larger trend of a relative decline in agriculture itself it is perhaps to be expected that the workers in this sector would be the older ones who have not had the option of leaving. This is true of both cultivators and agricultural labour. But the cultivators are clearly able to last longer than the agricultural labour. Table 6 below shows that nearly 80 percent of cultivators are over the age of 45, while this number drops to 73 percent for agricultural labour. The difference becomes even sharper as we look at workers over 55 years of age. These workers account for 44 percent of the cultivators but only 31 percent of agricultural labour. What is even more strikingly distressing is that once agricultural labour cross the age of 55 they have nowhere else to go. Less than 1 percent of non-farm wage workers are over 55 and there was no one in our sample in this age group who was self-employed in the non-farm sector. Indeed,

<sup>19</sup> Village Survey 2017-18

the problem for older agricultural labour finding work in other sectors begins even earlier with nearly three-fourths of the workers in the non-farm sector in Thiyoor being 35 years or younger.

A consolidated process of the younger generation finding work outside agriculture has its effects on the household and the family. The children finding work in activities their parents rarely, if ever, engaged in has brought about an occupational diversification across generations within the family. This occupational diversification adds momentum to the tendency towards nuclear families. Most of the agricultural labour households in Thiyoor consist of a relatively older husband and wife employed as agricultural labour living on their homesteads consisting of a marginal landholding and their house. The daughters from these households are married to men from the non-agricultural sector within or outside of

the village and have traditionally been expected to leave the household and reduce contact with their parents. The traditional expectations from sons being different parents typically try to retain a stronger relationship, involving more frequent contact, with their sons. This is an expectation that is often belied. Unlike their forefathers, the sons of agricultural labourers are employed agriculture in non-farm activities such as construction, driving, and small business activities like grocery stores outside the village or have migrated and settled in the neighbouring state of Tamil Nadu. The married sons of cultivator and labour families, across class and economic status, live separately from their parents either within Kanyachery or outside. And among the households with cases of suicide, the sons tend to concentrate on their own families and do not believe they need to meet obligations their fathers have entered into without consulting them.

**Table 6: Age distribution of workers in different occupations in Thiyoor**

Occupation	Age group				
	Below 18 years	18-35	36-45	46-55	Above 55
Cultivators	0.00	4.17	16.67	35.42	43.75
Agricultural labour	0.46	11.52	14.75	41.94	31.34
Self employment in non-farm sector	0.00	55.00	30.00	15.00	0.00
Non-farm wage worker	0.00	73.95	13.45	11.76	0.84

Source: Village Survey 2017-18

## Responses to pressure

The traditional response of a decline in agriculture would be to share the financial burden among its male members. The sons would be expected to contribute to tiding over a financial crisis brought upon the household by agricultural misfortune. And if loans are needed to overcome the financial crisis, the sons would share the burden of repayment. But with the sons moving out into separate households their perception of their responsibility towards repaying the loans of their fathers has considerably diminished, if not disappeared altogether. The burden of the agrarian crisis on agricultural labour households has then to be borne by the head and the remaining members of his household, usually his wife. And the absence of work for agricultural labour typically affecting both the husband and the wife, the financial pressures have been sought to be met primarily through borrowing. The patterns of borrowing of the cultivator and agricultural labour households in Thiyoor are a reflection of both the extent of crisis as well as the priorities of agricultural labour that have emerged in the socio-economic context of an occupational category left behind in a society moving out of agriculture.

**Table 7: Average loans of a household for different purposes (in Rupees)**

Purpose	Cultivators	Agricultural labour
House Construction	60,869.57	49,326.92
Agricultural Inputs	16,739.13	2442.31
Other Business Loans	3,043.48	0.00
Consumption Loans	3,478.26	12,278.85
To Pay off Other Loans	0.00	673.08
Major Life Events	19,565.22	62,884.62
Festivals	0.00	480.77
Others	21,195.65	13,221.15
Average total loans	1,24,891.30	1,41,307.69

Source: Village Survey 2017-18

The feature of the household borrowings that strikes us the most is that the magnitude of the loans of the average agricultural labour households. Table 7 shows that at Rs 1.4 lakhs the average debt of an agricultural labour household is noticeable above that of a cultivator household. A significant contributor to this difference is the higher consumption loans of the agricultural labour households. The data clearly confirms what is visible in Thiyoor: the burden of the agrarian crisis has hit agricultural labour more than it has the cultivators. Agricultural labour is also apparently under greater pressure for repayment, and has to resort to the practice of borrowing in order to repay

other loans. The two other features of the borrowing patterns that are of significance are the prominence in borrowing given to house construction and to major life events, particularly marriages.

The average loans for house construction for agricultural labour are predictably lower than that of cultivators. With cultivators being relatively better off this is only to be expected. Indeed, what is worthy of attention is that the average borrowing of agricultural labour households for house construction is less than 20 percent lower than the borrowing of cultivators for the same purpose. This would suggest an effort by agricultural labour, despite their strained economic situation, to try and stay up with the cultivators. This tendency would be greatest in the castes like the Ezhavas where there has been considerable differentiation, with some remaining cultivators while others were pushed into the class of agricultural labour.

The difference that would demand greater attention would be in the amounts that are borrowed for marriages. The average borrowing of an agricultural labour household for major life events is more than three times greater than that of a cultivator household. The pressure on them to borrow to spend on weddings is

clearly greater than that on the cultivators. There could be a multiplicity of reasons for this pattern. Landowning cultivators would be economically better off and would have had greater opportunities over the years to save for the weddings of their daughters. They would also have a higher status in the village and would be under relatively less pressure to use the wedding to give the impression of a higher status. Agricultural labour households, in contrast, may feel a need to use the wedding to present an economic status that may be well beyond their means. This pressure would increase at a time when the economy is moving out of agriculture and parents would like their daughters to be married into non-agricultural labour families, if not to men who have moved out of agriculture altogether. The intensity of this pressure is tragically reflected in the events leading up to the agricultural labour suicides in Thiyoor.

### Loss of hope

The five agricultural labour suicides in Thiyoor in 2015 are situated within the crisis resulting from the agrarian transition in the village. The five agricultural labourers who committed suicide – who we shall call Mani, Giri, Raju, Ramu and Madu<sup>20</sup> – were all over 55 years old. They lived in small

<sup>20</sup> All the names of persons have been changed, except the caste-based title.

homesteads with their wives who were also agricultural labour. The immediate consequence was the loss of work but they were also deeply affected by the movement of the younger generation out of agriculture. It is not just that the sons were seeking work outside agriculture, but the parents also wanted to ensure their daughters married outside agricultural labour families. None of the daughters of the five who committed suicide were married to agricultural labourers, though one of Madu's daughters is working as agricultural labour.

In all five cases of those who committed suicide the costs of getting their daughters married to men working outside agriculture had been quite high. All five of them had spent amounts going up to Rs 2.5 lakhs on the dowry and other expenses for the marriage of their daughters. And it wasn't just the dowry that was needed. They also had to make sure they gave the impression their families were worthy of their non-agricultural labour sons-in-law. A major part of this impression was created through the construction of new houses with concrete roofs. The role of the new house became even more significant when the sons-in-law were working cities and could not afford to immediately

take their families with them.<sup>21</sup> The houses had then to be good enough to be the home to the children of someone who had a salaried job in the city. This pressure could be quite intense.

Take the case of the 58-year-old Mani<sup>22</sup>. He was a member of the Ezhava community which, as we have seen, had benefitted from land reform but later saw considerable differentiation in their economic condition. Some in this caste were now cultivators and were setting the norms for the rest of the community to aspire for. Mani was an illiterate agricultural labour and had just 0.1 acres of land. His elder daughter was married to a man working in a private company in Coimbatore. At the time of the wedding he had to spend more than two lakh rupees on her dowry in the form of gold and cash. Since the costs of education were too high in Coimbatore the daughter's two children were staying with Mani and going to school in Thiyoor. This is likely to have strengthened Mani's resolve to build a proper concrete house on his 0.1 acres of land, a project that cost him Rs 5 lakhs.

The pressures of differentiation lower down the social hierarchy as well. The story of Ramu<sup>23</sup> the 60 year old agricultural labour who was a Pannahar

<sup>21</sup> When the families, or at least the grandchildren are left in the village, we get what has been called a collective household that is one that has members other than the immediate nuclear family (Pani and Singh 2010).

<sup>22</sup> Interview dated 10<sup>th</sup> July 2017 and May 17<sup>th</sup>, 2018

<sup>23</sup> Interview dated 11<sup>th</sup> July 2017 and May 17<sup>th</sup>, 2018

– a Scheduled Caste – is quite similar to that of Mani. Ramu’s elder daughter too is married to a man working in a private firm in Coimbatore. Her two children too are living, and studying, in Thiyoor. Ramu had even less land than Mani, just 0.05 of an acre. But he built a concrete house on it. In the process he spent around Rs 6 lakhs on the marriage of his daughters and the construction of his house.

The levels of expenditure on the marriages of their daughters as well as the construction of their houses are well beyond what the agricultural labour household could have saved. The difference between their savings and their socially determined requirements necessarily had to be met through loans. But this only brought them face to face with another gap, the one between their need for finance and their very visible low capacity to repay. It is sometimes possible in the socially nebulous state of the family to cover this gap by distorting ownership patterns. Giri,<sup>24</sup> another Pananar engaged in agricultural labour, lived in a house built on 0.1 acre of agricultural land which was inherited property that had not yet been divided among his siblings. He married his elder daughter to a man who had a salaried job in the private sector. The cost of this marriage, including the dowry, forced

him to seek a loan for Rs 2 lakhs from the local cooperative bank. In order to get the loan he offered as collateral the land on which his house was built, handing over the documents to the bank. When his brothers found out that he had used the jointly held property as collateral they objected strenuously. Under pressure Giri borrowed Rs 75,000 from a local moneylender in the hope that if he returned a part of the amount he had borrowed he would get back the family documents. But the cooperative bank was not willing to return the documents on the basis of a partial repayment, setting Giri further into the downward spiral that was to finally result in his suicide.

The lack of clarity in the documentation for Giri’s loan from the Cooperative bank points to the fuzziness in the process of evaluating a loan. This fuzziness enhances the scope for the Director of the Cooperative bank, and his political associates, to influence the process. In Giri’s case he first met a political leader who refused to help him, but on meeting another political leader who supported his case, the loan was sanctioned within a week. The ability of political parties to influence the Cooperative banks makes the sanctioning of loans a critical element of politics in Thiyoor. The need to offer fresh loans

<sup>24</sup> Interview dated June 28<sup>th</sup> June 2017 and May 16<sup>th</sup>, 2018

to their constituents make politicians quite sensitive to the ability of the Cooperative Bank to keep generating lendable resources. To this end politicians are willing to pressurise those who they have helped get a loan into meeting their repayment schedules to the Cooperative bank. The conflicting needs of wooing voters by offering them loans and then pressuring them to repay can be met by good-politician-bad-politician actions where one member of the party offers the loan and the other steps up the pressure to repay.

This act does not however always work as desired. Mani had been affiliated to the political pressure on him to repay, even as a collection agent from a private financial company kept visiting his house and threatening to destroy his household goods, Mani committed suicide. This act had an immediate effect on the politics of Thiyoor. The Ezhava caste to which Mani belonged had divided political loyalties. Many remained loyal to the party that had decades earlier provided the tenants of this caste land under land reforms. At the same time there was a loyalty to the social institution of the Ezhavas, the SNDP. With the SNDP beginning to actively support non-left parties in the twenty-first century it provided the Ezhavas an alternative to the party of

land reforms. After Mani's death, a few members of the SNDP came forward to help his wife to repay some of the loans. This led to tension between the old party and the SNDP. And Mani's wife, who had previously always voted for the old party her husband was affiliated to, began to actively participate in the activities of the SNDP and support the parties the SNDP supported.

A similar pattern could be seen in the case of Raju, the other Ezhava agricultural labour who committed suicide. After his death a few members of the SNDP came forward to help his wife to repay some of the loans and provided legal support to fight against the cooperative bank. His wife filed a case against the bank and money lenders. This led to tensions between the local political party to Raju had been affiliated to and the SNDP. The family which had been actively working for the political party before the suicide changed its voting pattern after the tragedy. Raju's wife and other members of the family began to actively support the caste association.

Not all caste associations, particularly those of individual Scheduled Castes like the Pananars or the Kanakka Charma, are as powerful as the SNDP. In such cases the widows have tended to take a less direct political role and fall back on Self

Help Groups within the larger context of the Kudumbashree programme.<sup>25</sup> In Giri's case his Pananar caste group along with his children did finally get the ancestral property divided resulting in his wife getting ownership of 5 cents of land. She has since then been working as agricultural labour and has become an active participant in a Self Help Group. In the case of the other Pananar victim, Raju, too the loan was repaid aided by the bank converting the old loan to a SHG loan, reducing the interest rate, and increasing repayment period. His wife is now living alone and she is an agricultural labourer and is also working in MGNREGA. The family began to actively participate in SHG activities. This family says it does not participate in any political activities because they did not get any support from political parties when they needed it.

## **Agricultural labour and farmers' suicides**

When analysing crises of a magnitude and urgency as farmers' suicides there is a temptation to focus almost entirely on the factors that are seen to be the most important causes

of the situation. Such an analysis would help us identify individual factors that are seen to be the cause should therefore be the focus of our policy attention. In its simplest form this would result in asking those who were closest to the person who has committed suicide what forced the extreme act. This is an approach that has been followed by the National Crime Records Bureau, which has come up with an analysis that identifies the causes for the suicides listed by individuals closest to the victims. The difficulty with this approach is that the narrative just before the suicide would necessarily be focused on the issues that are at the forefront at the time of the final extreme act. But such analyses could easily mistake the symptoms, as in the final pressures on the victims, to be the cause of the crisis. This approach would analyse the crisis in terms that the victim has understood it, which would typically ignore the larger socio-economic trends that are not immediately visible to the victim.

In the effort to move beyond the perceptions of the victims there have been studies that use econometric methods to identify, and rank, the specific causes for farmers' suicides. And most of

<sup>25</sup> Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community Network. Kudumbashree was set up in 1997. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples' Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs.

these studies lead to indebtedness being the primary cause for farmers' suicides. Studies have found that in Vidarbha region of Maharashtra indebtedness contributed the most to farmers' suicide followed by other factors such as, price volatility and environmental shocks<sup>26</sup>. It was also found that debt was the most common factor in Maharashtra at 86.5%, followed by deterioration in the farmers' economic status (73.9%)<sup>27</sup>. A comparison of the farmers committed suicide with those who had not done so showed they had three times as much debt, and the difference was significant to the 95% confidence interval. Other studies too have treated the increased level of indebtedness itself as the major cause of farmer suicides<sup>28</sup>.

An approach that ranks identifies and ranks causes assumes these factors to be substantially, if not entirely, independent of each other. But as we have seen in the cases in Kerala this is not quite the case. The extent of indebtedness depends on, among other things, the perceived needs of the household, which are in turn influenced by a variety of conditions including whether the household is one of agricultural labour or cultivators and the extent of the decline in agriculture. Indebtedness is then just one of the

elements in a larger story that drives a cultivator or an agricultural labour to suicide. Unpaid debts are typically the last stage in a variety of quite different stories that lead to suicide. The pressures on a farmer – whether cultivator or agricultural labour – to commit suicide could be driven by a variety of factors ranging, from the failure of crops to social pressures to get a daughter of the family married to someone outside agriculture. The fact that in most, if not all, cases indebtedness is the final stage of the story does not make it the primary cause. Indeed, to treat indebtedness as the primary cause is to mistake a common factor for the most important factor. It is not all that different from trying to control farmers' suicides by banning pesticides, on the grounds that in a large number of cases it is these chemicals that are used to commit the final act.

If we move beyond the search for a single dominant cause to the larger complexities that lead a farmer to commit the final act, we would be better served by recognizing that the pressures that finally lead to suicide emerge at different points in the entire process. These pressures can be seen to be emerging in three different stages: the pressures of larger social,

<sup>26</sup> Dongre and Deshmukh, 2012

<sup>27</sup> Mishra, 2006

<sup>28</sup> Sidhu and Gill 2006

economic and political transitions that are beyond the control of the farmer; the pressures that emerge from the decisions of the farmers, both on the farm and outside; and the pressures that emerge from the farmers' responses to the earlier pressures. And in all three stages the conditions faced by cultivators and agricultural labour could vary.

Among the economic conditions that are beyond the control of the farmer considerable attention has been paid to the decline in public investment in agriculture. This has been seen to be affecting, in the main, the extent of irrigation. The resultant dependence on rainfall for crop growth has contributed to the vulnerability that leads to suicides<sup>29</sup>. In some areas of Vidarbha, one of the worst affected areas of the crisis, where around 85% of the area is rain-fed, making farmers particularly susceptible to extreme variations in yields and therefore returns<sup>30</sup>. Farmers who did not commit suicide had a higher proportion of their land area that was irrigated than suicide victims in Andhra Pradesh<sup>31</sup>.

Beyond individual factors like irrigation there is a larger trend of a sustained decline in the share of agriculture in GDP. It has been noted

that this problem would not be so severe if the share of workers in agriculture saw a corresponding decrease, as the earnings of from individual agricultural households would then keep pace with the rest of the economy. But in reality, the absolute population dependent on agriculture has been growing (Gulati and Ganguly 2008). This generates pressure on the farming households to move out of agriculture themselves or to at least enable their next generation to do so. This pressure to move out of agriculture is likely to be felt by both cultivators and agricultural labour. But cultivators would appear to have greater options than agricultural labour, as they are better placed to take up ancillary occupations. This ability has been shown to be a factor in reducing farmers' suicides. Kale<sup>32</sup> interviewed 200 farmers family with cases of suicide and found 99 percent of them did not have any allied occupation. He conducted another study in 2014 again with 200 farmers' families that had experienced farmers' suicide and found that only 1 percent of the victims were engaged in dairy farming. This finding has been supported by Nagthan and others<sup>33</sup> who studied 30 cases of farmers' suicide with 30 controls and found that

<sup>29</sup> Nagaraj, 2014

<sup>30</sup> Kale, 2011

<sup>31</sup> Gedelal, 2008

<sup>32</sup> Kale, 2011

<sup>33</sup> Nagthan et al., 2011

87 percent of victims had “negligible supplementary enterprises”. In control group 93.3% observations were having access to supplementary employment. For agricultural labour the options are largely outside agriculture, in areas like construction. And the existence of, and access to, such alternative occupations is well beyond the control of individual agricultural labour households.

The second stage of the pressures on the farmers has some role for their decision making. The promise of higher returns encourages them to move from food crops to cash crops. The cost of production of food crops tends to be lower but the product being sold locally does not usually promise very high returns. Cash crops have the potential to cater to a global market and hence the potential for higher returns, but they come with higher costs. The promise of higher returns encourages cultivators to borrow to shift to cash crops. But the promise of higher returns need not be realized. Unexpected weather conditions can hurt yields. What are more there are the economic reasons for these crops to be susceptible to severe price fluctuations. High prices and the corresponding higher returns may attract a very large number of farmers to cultivate the crop. This could lead to an oversupply in the next

year, causing a crash in prices. Farmers who have borrowed heavily to make this shift to cash crops in a year when prices crash could find themselves under intense pressure, with no viable means of repaying the loan. Several studies have identified this shift from food to cash crops has a significant impact farmers’ suicides<sup>34</sup>.

The impact of this factor is almost exclusively on cultivators, with only an indirect effect, if that, on agricultural labour. It is the cultivators who take the decision to move from food to cash crops and commit their resources to this shift. They bear the risk of a collapse in their earnings either due to crop failure or due to a collapse in price. Indeed, in cases when yields are determined by factors such as rainfall in a local area and prices are determined nationally or even internationally, it is possible for the cultivator to face both crop failure and price failure simultaneously. The burden of these risks is compounded if they have borrowed more than their ability to repay in order to invest in the cash crop. The pressure to repay their loans is entirely on the cultivator and can be intense enough to push them to suicide.

The effects of this shift to cash crops on agricultural labour are entirely derived from the decisions, and fortunes, of the

<sup>34</sup> Misra, 2006; Kennedy and King, 2014; Mohanty & Shroff, 2004; Mitra & Shroff, 2007

cultivator. The employment available to agricultural labour would depend on the extent of the cultivation of the cash crop and the methods the cultivator chooses to use. Much would depend not just on how much area is cultivated but also on whether the cultivator chooses to use a labour substituting or a labour enhancing technology. If they choose a form of cultivation that substitutes labour the demand for agricultural labour could decline even as cultivation increases. This could encourage agricultural labour to seek longer term options outside agriculture, leaving cultivators without short-term labour when they need them. This encourages a further shift towards labour substituting technologies. Once the decision to invest in a particular form of cultivation is made, there is no further risk for the agricultural labour, with the entire risk of crop or price failure lying with the cultivator. The risks for agricultural labour then lie at the stage of the cultivator's decision making, while that of the cultivator lie in the final outcome.

The differences in the risks faced by agricultural labour and by cultivators also have its impact on the nature of indebtedness. In analyzing the role of indebtedness there has been recognition

of the divergence in the outcomes from different sources of loans. It has been argued that the diminishing role of formal institutions has led to greater levels of borrowing from informal sources, thereby increasing suicides<sup>35</sup>. Further exploring the causes for the increased reliance on informal debt it was found that cultivators who have collateral to offer could have an easier access to institutional credit than agricultural labour, forcing the latter to rely more on local money lenders<sup>36</sup>. This tendency becomes even more serious as banks may be reluctant to lend to farmers who lack irrigation facilities as the return they receive on their investment is less assured<sup>37</sup>.

What have not received adequate attention is the differences in indebtedness that arise from the very different types of risks that are faced by cultivators and agricultural labour. For cultivators their risks are typically those decisions going wrong. The promise of substantial returns could lead them to borrow correspondingly large amounts. These loans may be well above what they can afford to repay in the event of a crop or price failure. The crisis that leads individual cultivators to suicide is then as sudden as it is overwhelming.

<sup>35</sup> Mishra, 2006

<sup>36</sup> Vaidyanathan, 2006

<sup>37</sup> Marriot, 2018

For agricultural labour, in contrast, the pressure comes from a decline in employment opportunities. This results in an immediate need for consumption loans. The sustained pressure on the employment front leads them to seek opportunities outside agriculture, if need be by taking additional loans. When the decline in employment opportunities makes the repayment of these loans even more difficult, there is a steady push towards acts of desperation, including suicide.

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## End note

### <sup>i</sup> Calculation of Distance from Poverty Indicator

In order to gauge the economic status of a household this study relied on the assets a household owned. The assets chosen in this indicator were based on the expected preferences of rural agrarian household. Since the focus of the study was on inclusion, the effort was to capture the variation at the lower end of the asset inequality there was greater attention paid to assets likely to be owned by the poor. In other words what emerged was an indicator of the distance from poverty. The eleven assets chosen for this exercise were: cycle, motorcycle/scooter, car, tractor, tiller, thresher, mobile phone, radio/ transistor, refrigerator, cow and color TV. Each of these assets has been given a weight. This weight has been calculated as the ratio of the price of the specific asset to the price of the most expensive asset. For each asset the price taken is that of the cheapest new product. For instance, the price of a car is that of the cheapest car. The highest priced asset among the eleven was the tractor. The price of the tractor was then taken to be equal to 100. The weights were then calculated for each of the assets as a proportion of their price to the price of the tractor times 100. Based on this methodology the weights of the assets were: Cycle= 0.4, motorcycle/ scooter =6, car= 30, tiller=3, mobile phone= 0.2, radio/ transistor= 0.14, refrigerator=1.6, cow=7, color TV= 1, Thresher = 12

The indicator of the distance from poverty (DFP) of a particular household was then taken to be (Asset1 Weight x number of units) + (Asset2 Weight x number of units) + .....(Asset 11 Weight x number of units)

## DOCUMENT CONTROL SHEET

1. Document No. and Date: NIAS/SSc/IHD/U/WP/011/2019
2. Title: Ignored in Life, Forgotten in Death: The Nature of Agricultural Labour Suicides
3. Type of Document: Working Paper
4. No. of Pages and Figures: 32 pages, 1 figure, 7 tables
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6. Authors(s): P Shihabudeen, Debosree Banerjee, Kshitija Joshi, and Narendar Pani
7. Originating School: School of Social Sciences
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11. Abstract:

Using a village survey, our study examines various hitherto unexplored aspects of vulnerability among cultivators and agricultural labourers. We find that the distress of cultivators is largely the outcome of agricultural transition; but agricultural labours' distress arises in the process of transition.
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