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Debt and distress spur youth migration from rural Punjab

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Abstract

This paper analyses effects of debt and distress on the youth of rural Punjab. It examines papers which are diverse in their geographical location to provide a broad perspective on this exodus. The paper also points to the mental impact on farmers who are buried in debt and how this manifests into suicides. It also underscores the push and pull factors behind migration and lists out low income, less employment opportunities, indebtedness, corruption and drug abuse as major factors behind migration. It discusses various policy implications to improve this situation, including providing vocational education and employment generation.

Keywords: Debt, distress, migration, youth and farmers

Introduction

The state of Punjab, securing the food security of the nation, is known as the granary of India (Kaur and Sharma, 2017; Singh *et al.*, 2013; Thakur *et al.*, 2008) ^[7, 17, 16]. Punjab, comprising only 1.5 percent of the total geographical area of country now contributes 13-14 percent towards the total food grain production of the country (Grover *et al.*, 2017) ^[5]. The Green Revolution is a pivotal point in the history of Indian agriculture. The rural areas of Punjab experienced a general spurt in their prosperity after the green revolution in the mid 1960s, showing its short lived positive impact on farmers. The potentials of green revolution technology soon began to be exhausted in the 1980s generating pressure of economic stress among the poor strata of peasantry and agricultural labourers. With the replacement of labour with machinery, unemployment plummeted. The cost of inputs rose considerably and farming became unremunerative, causing almost 2 lakh small and marginal farmers to leave their occupation in the last one and a half decades, according to NSSO. Depeasantization in Asian high-performing economies is growth-led, whereas that in Punjab is deemed distress-driven (Singh *et al.* 2009; Singh 2012). These farmers failed to get absorbed by the industrial or service sector. In fact, the country had jobless growth during 2003-04 and jobless growth after 2012-13 (Gill 2024) ^[3]. The debt position of Punjab is truly an alarming figure, having the highest state-wise debt in the country in case of both individual and public debt. The debt burden on Punjab farmers was estimated to be 5700 crore in 1997 which increased to Rs 80,000 crores in 2016 and further estimated 1 Lakh crore in 2020. Public debt which was 1.78 lakh crore in 2017-18 rose to 2.48 lakh crore in 2020-21 (Sharma *et al.*, 2023) ^[12] and presently the state has accumulated more than Rs 3.51 lakh crore debt, which is 47 per cent of the debt-to-GSDP ratio (Singh 2024). Farmers are known to remain in a vicious cycle of debt and it is this distress, increasing input

costs, mechanisation and distress which prompts the rural youth to look towards greener pastures and resort to migration to better their standards of living. Punjab ranks second in sending international migrants after Kerala (Batra *et al.* 2022) ^[2]. The aftermath of migration and its impact on both the destination country and country of origin have been studied in this paper. It also underscores the push and pull factors of migration and focuses upon the unforeseen impact of brain drain and the effects of remittances sent back home by the migrants.

Materials and Methods

This paper is based on a detailed examination of ten papers published between 2005 to 2023. The studies reviewed employed a variety of methodologies, including structured questionnaires, personal interviews, secondary data analysis and mixed-method approaches. Data sources ranged from primary data collection through surveys and interviews to secondary data obtained from conference papers, academic journals, research articles, books and websites. The reviewed papers cover diverse geographical location within India and abroad, providing a broad perspective on how rural debt and distress spur youth migration from rural Punjab.

Results and Discussion

The table summarizes various research studies focused on migration and socio-economic challenges in Punjab and Tamil Nadu, revealing critical insights into the factors influencing migration, economic distress, and rural development.

- 1. Exodus from Rural Punjab: Analyzing its Drivers**
This study by Sharma *et al.* (2023) ^[12] explores the factors driving migration from rural Punjab, with a specific focus on Jat Sikhs. The findings highlight that unemployment, low income, and social issues such as

corruption and drug abuse are significant motivators for migration. The research suggests that to address these issues, policies should be developed to create job opportunities through agro-processing units and vocational training, thus improving the employability of the rural youth.

2. Socio-economic and Demographic Analysis of International Migration from Rural Punjab:

Kaur *et al.* (2021) ^[8] focus on the socio-economic characteristics of migrants from the Patiala district. The study reveals a youth-centric migration trend, largely influenced by unemployment and aspirations for better living standards. The authors advocate for government initiatives to generate sufficient local employment and combat drug abuse, emphasizing the need to improve the living conditions in Punjab to retain its population.

3. Indebtedness among Rural Households in Punjab: An Economic Analysis

Toor *et al.* (2023) ^[15] assess the

debt situation of rural households, finding that medium farm households experience the highest levels of indebtedness. The research suggests enhancing the cooperative sector to provide easier access to agricultural loans, particularly for small and marginal farmers, in order to alleviate their financial burdens and reduce reliance on non-institutional moneylenders.

Economic Distress and Farmer Suicides in Punjab

Gill (2005) ^[4] examines the interlinked phenomena of economic distress and farmer suicides in Punjab. The study identifies a close relationship between economic hardship, debt, and suicides, pointing out that various socio-economic factors contribute to this crisis. The research calls for immediate compensation for affected families and enhanced educational support in rural areas to break the cycle of poverty and despair.

Table 1: Migration and socio-economic challenges in Punjab and Tamil Nadu

S. No	Title of Paper	Name of Author(s)	Years and Place	Objectives	Methodology	Data Source	Findings	Policy Implications
1	Exodus from Rural Punjab: Analysing its Drivers	Shalini Sharma, Amit Guleria and Manjeet Kaur	2023, Punjab	To examine the factors driving migration from rural Punjab	Multi stage random sampling technique was used in this study pertaining to 22 districts in Punjab. First, two blocks from each village was selected. Second, a village from each block was selected and thrirdly, 15 migrants and 15 non migrant households were selected from each village. The sample size thus comprised 44 blocks, 44 villages, 640 migrant households, 660 non migrant households. Logistic regression was used for the analysis of factors affecting migration.	Primary Data	Migration was higher among Jat Sikhs than the other castes. Less employment opportunities (72.9%), low income (72.8%), widespread corruption (72.9%), prevalence of drug abuse (52.6%), factionalism (50.9%), lack of social security, small size of land holdings and landlessness- all are the major factors feeding the exodus from rural Punjab. A positive relationship between age, income and education of household heads and the probability of migration. Female headed households have a greater probability of migration.	Unemployment, one of the driving factors, should be controlled by setting up agro processing units to provide a viable alternative to the sluggish agricultural sector of Punjab. Efforts need to be made to invest in human capital, improve quality of rural education, strengthen vocational skill training and encourage entrepreneurship to enhance employability of rural youth.
2	Socio-economic and demographic analysis of International Migration from Rural Punjab:A Case Study of Patiala District	Gurinder Kaur, Gian Singh, Dharampal, Rashmi, Rupinder Kaur, Sukhvir Kaur, and Jyoti	2021, Patiala	To analyse the socio-economics and demographic aspects of international migration from Rural Punjab	Five villages from Patiala district were randomly selected. From these, households who had at least one person who had migrated between 151 to 2019. The study consisted of 296 migrants from 207 households. The data was collected through personal interview method. Statistical methods such as mean values and proportions were used for tabular analysis.	Primary Data	The study reveals migration to be a youth centric phenomenon, with 96.62% of migrants belonging to the age group of 15 to 45 years. Unemployment, desire for higher remuneration for work and better standard of living, peer pressure an other social issues were the major drivers for migration. A linkage between education and migration is evident by the fact that 43.58% of surveyed migrants migrated just after completing their secondary education. One of the study's positive aspects was that in 92.91% of cases, migration followed a legal channel.	International migration causes Brain Drain, Capital Drain and even loss of Demographic Dividend. Central and state governments should take initiatives to create sufficient job opportunities so that Punjabis don't have to migrate abroad. The state's living conditions and administration needs improvement. Punjab's drug menace needs to be seriously controlled. Awareness against illegal migration channels needs to be spread.
3	Indebtedness among Rural Households in Punjab: An	Jasdeep Singh Toor, Naresh Kumar and	2023, Punjab	To assess the overall debt position of rural households in	Three stage stratified sampling was used involving the following three steps- Selection of	Primary Data	The study shows that a major segment of Punjab rural households are victims of indebtedness which is highest	The cooperative sector needs to be strengthened to provide easy

	Economic Analysis	Gian Singh		Punjab and identify the factors leading to their indebtedness	districts, selection of villages and selection of households. The data was collected through 591 sampled households, involving 23 villages from 4 districts of the Punjab State. Statistical tools like mean, percentage, simple multiple linear regression have been used to analyse the findings.		among medium farm households, then large farm, small farm, marginal farm, artisan, non agricultural labour, agricultural labour and 'Other' households. Medium and small farm households owe highest amount of debt to commercial banks and marginal and large farmers owe it to primary agricultural cooperative societies. Purpose wise, the highest share of debt taken is for purchase of machinery, equipment and farm inputs.	agricultural loans to marginal and small farm households. Low interest institutional loans need to be made available to the farmers at all levels, to save them from the clutches of non-institutional moneylenders. Moreover, sale of insecticides, pesticides, fertilisers and quality seeds needs to be insured through primary agricultural cooperatives.
4	Economic Distress and Farmer Suicides in Punjab	Sucha S. Gill	2005, Punjab	This paper aims to examine the manifestations of economic distress and the magnitude and causes of suicides in rural Punjab. It also uncovers certain policy issues.	The paper has been divided into three sections. The first section deals with the emergence of economic distress and its manifestations. The second section discusses the magnitude of this phenomenon and the causes of migration. The third section brings up some policy implications.	Secondary data	Primary sector is experiencing a decline both in SDP and its share of workforce. Even by raising productivity by 10-15 percent from present 75 percent of realizable potential, post the green revolution, these farmers can't be taken out of the vicious cycle of poverty. The causes for farmer suicides include family discord, indebtedness, illicit drug use, loss of status, lack of resources, crop failures etc. The study reveals a close linkage between economic hardship, indebtedness and suicide. The decline of traditional support system mechanism accompanied by a spirit of individualism and commercialisation of agriculture have also led to farmer suicides.	The Punjab government needs to look into making estimations of economic stress related suicides in Punjab. Immediate compensation of 2 lakhs should be provided as support to the victim families and they must be freed by writing off all their debts. Districts like Sangrur, Mansa and Bathinda need special attention. Educational infrastructure needs to be strengthened and functionality should be ensured in rural schools.
5	Punjab to Abroad- Factors, Causes and Advantages - A Case Study of the International Migration from Rural Punjab	Nivedita Agnihotri, Apra and Anupama	2022, Punjab	This study aims to analyse the socio-economic conditions of migrant's households and the drivers behind their migration. It also focuses upon the impacts of remittances on the migrant's family and the patterns of utilisation of these remittances by receiving households.	The primary data is from the year 2018-19, taken from migrant's homes. This primary source of information was gathered using a standard questionnaire which asked about the household conditions, education, earning and activity status, sources of income etc of the migrants. The secondary data is provided by National Sample Survey Organisation (NSSO), International Labour Organisation (ILO), the International Monetary Fund (IMF), RBI Reports, Census Reports, Statistical Abstract of Punjab etc.	Primary and Secondary Data	The findings of the study revealed that out of 375 households, 579 NRIs have migrated abroad. The proportion of male NRIs is higher than that of female NRIs. The major reasons for migration to the developed, Gulf or South-east Asian countries is the search for better job opportunities and/or higher education. Education, skill efficiency, duration of stay and legal status affect the income earnings of the migrants. There is a win-win situation for both the destination and origin country in case of migration. The remittances are sent to the migrant's households in the origin country who use this money to buy property, household goods or on social ceremonies (upper middle class) or for construction purposes (lower middle class).	Notwithstanding the benefits of migration, it causes large scale brain drain. To curb this situation, the Government of India should introduce efficient employment generation programmes and provide job opportunities to the deserving personnel of India.

6	Effects of a brief psychological intervention on students' sense of belonging and educational outcomes: The role of students' migration and educational background	Tamara marksteiner, Stefan Janke, Oliver Dickhauser	2019, Germany	The present study aims to investigate the long term effects of the social belonging intervention on student's sense of belonging to their university, depression, emotional burden with studying, self-reported grades and intentions to persist along with grades few months after the intervention. This study also test whether students with a non-educational or migrant background will benefit from the intervention in question.	The study involved a total of 106 students with a median age of 19.80, belonging to different courses at the university. A general 2x2x3 procedure (intervention x diary x student background) was applied between subjects pre-post follow up design. An online survey was used to assess the baseline sense of belonging, depression symptoms and demographic information of the subjects. Further information like emotional burden with studying, self reported grades, high school GPA, intentions to persist, migration background were collected and analytical tools were used to interpret all this information.	Primary Data	For students without a migration background, the intervention had a lasting positive impact which in comparison, diminished over time for student with a migration background. Regardless of the background, all participants benefitted from the study in the way that after the intervention, there was a flattened development of their depression symptoms. The intervention had a differential effect on self reported grades of students. In the control group, students with a migration background reported significantly worse grades than students without a migration background, probably due to their impaired sense of belonging. In the intervention group, however, all students reported similarly good grades, diminishing the earlier difference.	It needs to be ensured that school counsellors of disadvantaged students inform the students about the challenges faced at college and how it is a very common phenomenon. The messages of belonging intervention should be incorporated in their counselling sessions, especially during their graduation year. Students should be encouraged to pursue college education, irrespective of their migrant background.
7	International Migration from Central Punjab: Push and Pull Factors	Sarish Batra, Lavleen Kaur and Vipan Kamboj	2024, Punjab	The objective of this study is to analyse the socio-economic aspect of migration as well as the push and pull factors that cause this mass movement.	The central plain zone was selected randomly out of the five agro-climatic zones of Punjab. Multistage random cum purposive sampling techniques were used to choose the sample. Two districts, Tarn Taran and Amritsar were selected randomly first. Then two blocks were randomly selected from each district. And then at the third stage, two villages from each block were chosen. Lastly, 120 agricultural households were selected from the selected villages, keeping in mind that at least one family member from each of these households had migrated abroad. Relevant information about expenditure was taken from the migrant's family and their place of origin. Descriptive Statistics was used for this study.	Primary Data	The study revealed a strong linkage between age and migration, with 64% of emigrants who migrated at the age of 21 to 25 years. Also, a linkage between education and migration is evident by the finding that 38% of the youngsters migrated just after completing their secondary education. The push factors of migration (posed by the place of origin) include increasing unemployment, peer pressure, corruption, agricultural distress, indebtedness, political instability, declining income of agriculture, etc. The pull factors attracting migrants to destination countries include better education and employment opportunities, economic development, higher incomes, better standard of living, gender equality and favourable administration. Indebtedness among small and marginal farmers is also caused due to the high cost of migration coupled with the declining agricultural income	To control the mass exodus, Government should create non-farm employment in rural areas by setting up industries. Skill development centres and self employment should be encouraged. Scholarship and part-time job opportunities should be provided to students. Females should be made to feel secure to prevent their migration due to causes like dowry system and gender inequality. To improve the sex ratio in the state, incentives should be given to households with only daughters.
8	Overseas Marriages: The Course of Events from Marriage till Abandonment	Lavjit Kaur, Shalini Sharma and Simran K. Sidhu	2013, Punjab	The objective of this paper is to study the course of events that take place from settling marriages till abandonment in Punjab. It aims	The study was conducted in Kapurthala, Nawashahar, Jalandhar and Hoshiarpur districts in the Doaba region of Punjab. After the selection of the districts,	Primary Data	The study found that these marriages were settled by relatives and friends within two weeks time without any prior meeting of the bride and the groom. 13.3% of these marriages were not registered. More than half of the NRIs went back within 20	To be proactive in the implementation of rehabilitation measures, the traumatised girls should be provided counselling to enable them to overcome their traumatic

				to investigate the reasons behind NRI men deserting their Indian wives abroad.	fifteen respondents were selected randomly from each district on the basis of first information reports lodged with the NRI police station. There was a total sample of 60 abandoned brides. The research instrument used was interview schedule. To analyse the collected data, frequency distribution, percentages and Kendall's Coefficient of Concordance was used.		days after marriage and three fourth of them never called back their wives. Overall, 58% of the abandoned brides conceived and just 10 percent succeeded to go abroad and join their husbands, and even then they were isolated and without monetary support. The demand for more money was reported as the main reason of abandonment by most brides. Punjabi's craze for foreign country was the prime reason for this devastating state of affairs.	situation and move on. Further, the police needs to be sensitised in dealing with such matters. Efforts should be taken to educate women, provide them with vocational training and make them financially independent. Marital relations should be severed as soon as possible in order to counter the situation of Hanged Marital Status.
9	Tamil Nadu Migration Survey 2015	S Irudaya Rajan, Bernard D'Sami, S Samuel Asir Raj	2015, Tamil Nadu	The objective of this study is to study the demographic, social and economic characteristics of migrants, both out-migrants and in-migrants in the state. It also aims to analyse the amount of remittances received, cost of migration and the problems that the world abroad poses for migrants.	In this study, primary sampling unit is the selected household. From Tamil Nadu, first a locality was selected, then from it a ward, from which 50 households were selected using systematic random sampling method. Using this method, 400 localities from over 32 districts were selected, keeping in mind choosing the households on the basis of proportion of rural and urban strata, using the Census of 2011. Thus, the total sample size was 20,000 households. The ECR method is used to calculate the total remittances to Tamil Nadu.	Primary and Secondary Data	Estimated number of emigrants from Tamil Nadu living in any other part of the world are estimated to be 2.2 million. Out of these, the estimated number of people who return home is estimated at 1.3 million. Migrants migrate to various countries like Malaysia, UAE, Saudi Arabia, USA and Singapore, with Singapore having the highest number of emigrants. Women constituted 14.7% of the emigrant population from Tamil Nadu. The remittances sent back to Tamil Nadu formed 14 percent of its SDP. The main reason for return of emigrants was expiry of contract. Returned migrants faced quite a few problems concerning salaries and wages.	
10	Death in the midst of plenty: Farmer Suicides in Punjab	Sukhpal Singh	2018, Punjab	The objective of this study is to address the misconceptions regarding farmer suicides and investigate the causes for farmer suicides in Punjab. Solutions to address the prevailing crisis of the peasantry in Punjab is also discussed.	This paper makes use of secondary sources such as the report of the Punjab State's farmer commission, findings by the Punjab Agricultural University, research reports and census surveys.	Secondary data	This paper debunks the myth that farmers in Punjab are not working by choice. The overall requirement for labour has gone down, owing to the prevalent use of farm machinery and chemicals. The onset of the lean period further brings in unemployment. Surplus labour from the agricultural sector is not absorbed in the industrial or service sector. Another misconception is that farmers land up in debt due to their lavish spending habits and unproductive expenditure. This is false because three quarters of the total debt is incurred for productive purposes, including purchasing farm inputs. Due to a short span between sowing and harvesting, tractors are required by the whole farming community, which refutes the misconception that smaller farmers purchase	Adequate and immediate compensation must be provided to alleviate financial stress on the affected families; The Scheme for Debt Swapping for Borrowers should be made effective to convert non institutional debt to institutional debt. The MSP should be set at cost plus 50 percent as per Swaminathan Report. Quality farm inputs should be supplied to farmers at subsidised prices, Mahatma Gandhi National Rural Employment Guarantee Scheme should be effectively implemented, guaranteeing stipulated 100 days of annual employment

							tractors unnecessarily. It is also found that an average of 18 farmers and 18 agricultural labourers commit suicide per lakh workers per annum. Drug addiction, despite being a menace, is not the sole determinant of farmer suicides. The root cause of this crisis is declining farm probability. Plummeting incomes, mounting debt and high interest rates of non institutional resources are drivers of deprivation among farmers.	rather than the existing 30 days to every family in the state.
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1. **Punjab to Abroad: Factors, Causes, and Advantages:** Agnihotri *et al.* (2022) analyze the socio-economic conditions of migrant households and the impact of remittances. The findings indicate that many migrants move abroad for better job opportunities, with significant remittance usage for property and social ceremonies. The authors stress the need for employment generation programs to mitigate brain drain and ensure that the local economy benefits from the skills of its youth.

2. **Effects of a Brief Psychological Intervention on Students' Sense of Belonging:** Marksteiner *et al.* (2019) investigate the effects of a psychological intervention on students, particularly those from migrant backgrounds. The study found that the intervention significantly improved the sense of belonging among students, highlighting the need for educational institutions to support disadvantaged students through counseling and community-building efforts.

3. **International Migration from Central Punjab:** Push and Pull Factors Batra *et al.* (2024) ^[2] analyze the push and pull factors associated with migration from Central Punjab. The research underscores the importance of education and employment opportunities in attracting migrants to foreign destinations while identifying socio-economic distress, including corruption and agricultural decline, as major push factors. The authors recommend creating non-farm employment opportunities and supporting skill development to curb migration.

4. **Overseas Marriages- The Course of Events from Marriage till Abandonment:** Kaur *et al* (2013) ^[6] analyses the various events that take place from the marriage of NRIs with their Punjabi wives to the abandonment of their brides. The study indicates that the parents' want for an 'Indian bahu' is what prompts them to marry an Indian girl. Further the causes behind the abandonment and the impact of the abandonment are discussed. Various changes have been proposed to improve the situation, which include introduction of counselling sessions and empowering women to be economically independent.

5. **Tamil Nadu Migration Survey 2015** Rajan *et al.* (2015) provide a comprehensive demographic analysis of migrants in Tamil Nadu, revealing significant remittance flows that support the local economy. The study indicates that while migration

offers financial benefits, return migrants face challenges such as wage discrepancies and reintegration issues. Addressing these challenges through supportive policies is essential for maximizing the positive impacts of migration.

6. **Death in the Midst of Plenty: Farmer Suicides in Punjab**
Singh (2018) critiques common misconceptions about farmer suicides, attributing the crisis to systemic issues like declining agricultural profitability and rising debt. The research advocates for immediate financial support and policy reforms to improve market conditions and guarantee fair prices for farmers, thus addressing the root causes of economic distress.

Conclusion
Overall, these studies highlight the complex interplay of socio-economic factors influencing migration patterns, indebtedness, and agricultural distress in Punjab and Tamil Nadu. They argue for comprehensive policies to improve rural employment opportunities, support vulnerable groups, and improve education infrastructure to build a more sustainable future for rural communities. Addressing these issues holistically is essential to curb migration and promote socio-economic stability in these regions. Overall, the studies show a strong association between economic distress (characterized primarily by debt and low agricultural profitability) and youth migration. High debt and economic challenges have forced young people to seek better opportunities abroad, creating a cycle of exodus that can deplete the local labor force in Punjab and cause broader socio-economic problems. Recommended policies often focus on improving local economic opportunities, improving education and vocational training, and providing financial assistance to alleviate rural household distress.

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