

Determinants of Farmers' Suicide in South-Western Punjab: A Sociological Analysis

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Abstract

Agricultural crisis has become a major cause of farmer suicides, a horrifying reality that most people witness helplessly, with no end in sight. According to the National Crime Records Bureau (NCRB) report 11,290 farmers committed suicide in 2022 across the country. The tremendous pressure of agriculture becoming highly mechanized, and rising costs of variable inputs, weakening of the support system have made Punjab agriculture in general and small farming in particular unremunerative. The present study was undertaken with specific objective of understanding the determinants of farmers' suicide in south-western Punjab. This study explores the factor behind farmer's suicide, based on a primary survey in Bathinda, Mansa, and Sangrur. Using snowball sampling, data were collected from 240 households across 77 villages through structured interviews. The study highlights a highest number of farmer suicide recorded in year 2016 (17.08%) and no significant decline through February 2024. More than half (62.08%) of the suicides were due to indebtedness. Most victims were aged 26–40 indicating severe distress among economically active farmers, while 28.33 per cent were illiterate pointing to a strong link between low education and vulnerability. A substantial proportion of farmers continued to depend on non-institutional sources of credit, particularly Artiyas, despite the presence of institutional alternatives such as cooperative banks and commercial banks. The average total debt burden among suicide victims was alarmingly high, amounting to Rs. 831,927, with nearly equal shares from institutional (55.09%) and non-institutional (44.91%) lenders. Consumed insecticide was the most prevalent (58.33%) mode of suicide and 43.75 per cent of suicides occurred at home. 34.58 per cent faced humiliation from lenders as a trigger factor. These findings underscore the urgent need for incorporated policy measures targeting financial relief, mental health support and systemic agricultural reforms.

Key words: Agricultural crisis, Determinants, Farmer suicides, Indebtedness, Mode of suicide

JEL Classification: Q14, O13, I31, D19

Introduction

Farmers' suicide has become a horrible reality that the majority of people are witnessing helplessly, with no end in sight. Suicides have remained uninterrupted since the neoliberal period began, despite various state-sponsored relief initiatives. In rural Punjab, there has been a separation between agriculture and agriculturist, as well as a gap between farmers' real experiences and their normative aspirations. According to the National Crime Records Bureau (NCRB) reports that 11,290 farmers committed suicide in 2022 across the country. At the time when India is fast integrated into the global economy and emerging as global player, such statistics about farmers suicides are seen by many as a blot on the image of a nation. The most of discussions and reports on farmer suicides have associated

these suicides with increased indebtedness and the overall lack of development of agriculture. Green revolution and agriculturally developed belt of the country is worst hit by the phenomenon. Drawing on various studies five states viz. Maharashtra (4248), Karnataka (2392), Andhra Pradesh (917), Tamil Nadu (728), Madhya Pradesh (641) and account for the largest proportions of recorded suicides. Punjab reported 204 cases of farmers' suicide in 2022 (Chindarkar, 2007; Gayathri, 2010; Deshmukh, 2011; Vasavi, 2012; Kale *et al*, 2014; Sharma *et al*, 2019; Singh *et al*, 2021; NCRB, 2022; Arora *et al*, 2025).

The tremendous pressure of agriculture becoming highly mechanized, and rising costs of variable inputs, weakening of the support system have made Punjab agriculture in general and small farming in particular unremunerative. The main consequences of agrarian distress has been that the marginal and small farmers, who find it increasingly hard to sustain on

farming, are getting pushed out from agriculture. As a result, unemployment is at its all-time high level (8.6% for Punjab compared to 3.2% of the national average, 2023). The level of debt both individual and public is the highest among all the states of India. The debt burden of Punjab farmers was estimated to be Rs. 5700 crore in 1997 which increased to Rs. 80,000 crore in 2016 and further estimated at Rs. 1 lakh crore in 2020. Public debt which was Rs. 1.78 lakh crore in 2017-18 rose to Rs. 2.83 lakh crore in 2021-2022 to further Rs. 3.23 lakh crore in 2023-2024. By the end of fiscal year 2024-2025 the state's total liabilities are estimated at Rs. 3.78 lakh crores according to the data shared by the Union Ministry of state for finance in Parliament. Punjab state's debt to gross domestic product (GDP) ratio stood at 46.6 per cent, which is the second highest in the country. According to the, report on Fiscal Health Index, released by the NITI Aayog, Punjab's FHI score is also lowest in the country at 10.70 (The Tribune 2025).

The issue of farmers' suicides in rural Punjab has become a subject of major policy concern and is much debated both at the Central as well as State Government. According to a benchmark survey (2000–2010) conducted across all villages of Punjab by Punjab Agricultural University, Ludhiana, Punjabi University, Patiala, and Guru Nanak Dev University, Amritsar, found that 6,926 suicides occurred in the state overall. Among these, 3,954 were farmers, while 2,972 were agricultural laborers (GOP, 2011). Given that Punjab had 20 lakh cultivators and 15 lakh agricultural laborers, the suicide rate averages 18 farmers and 18 agricultural laborers per lakh workers annually. Suicide rates among farmers and agricultural workers were comparable in terms of both number and pattern. This pattern was also reflected in the recent suicide report submitted to the Government of Punjab by Punjabi University. Indebtedness and poverty have driven many a farmer towards suicide in the state of Punjab. Suicide is such a complex phenomenon which is largely linked with the economic, social and psychological stress of the victims as well as their family members (Vasavi, 2012; Sharma *et al*, 2019; Mann and Chauhan, 2020; Singh and Singh, 2016; Singh, 2018; Singh *et al*, 2021). So, with this the present study was undertaken with specific objective of understanding the determinants of farmers' suicide in south-western Punjab.

Data sources and Methodology

The present study was based on primary data collected from rural Punjab during the year 2023-24. The span of farmers' suicide considered under the study was from year 2015 till February, 2024. Government of Punjab entrusted three universities viz. Punjab Agricultural University, Ludhiana; Punjabi University Patiala; and Guru Nanak Dev University, Amritsar to conduct studies on farmer suicide between the year 2000 to 2018 in the state. Based upon the data reported in these studies the number of farmer suicide

committed in each district, three districts i.e. Bathinda, Mansa and Sangrur were purposively selected that from where the highest incidence of farmer suicides was reported. A snowball sampling technique was employed, with information on suicide cases obtained from village sarpanches, panchayat members, Kisan union's members, Agricultural Development Officers, Cooperative Societies, *chownkidars*, anganwadi's workers and *Lambardar*. The data was collected from three blocks from each selected district. Further, the sample of 77 villages from selected blocks were chosen (29 villages from Bathinda, 27 villages from Mansa, and 21 villages from Sangrur). A proportionate random sample of 80 households from each district was selected. Thus, making the total sample size of 240 farm households for the study. Data were collected using a structured interview schedule designed to assess causes of farmers' suicide.

Results and Discussion

The paper analyzed the determinants of farmers' suicide in south-western Punjab. The determinants contains the information regarding profile of farmers' who committed suicide in south-western region of Punjab which included age, education, desire of farmers, and year of suicide, mode of suicide, reasons, trigger factors, place and failed attempt of suicide etc.

Age

The Data in the Table 1 indicated that nearly one-fourth each of the farmers who committed suicide were from the age group of 26–40 years and 41–60 years indicating that severe hardship had affected younger and middle-aged farmers. Suicides among very young farmers (up to 25 years old) accounted for 12.92 per cent, with Mansa having the largest percentage (15.00%), while elderly farmers (over 60 years old) accounted for just 9.17 per cent, with Bathinda having the highest percentage (11.25%). These findings showed that economic difficulties and the agrarian crisis had significantly affected younger and middle-aged farmers, with Mansa and Bathinda being the most affected districts.

Literacy level

The literacy level of a population is an essential indicator of social development (UNESCO, 2005). The data on the literacy level of suicide victims revealed that more than one-fourth (28.33%) of the victims were illiterate, while 27.92 per cent had completed education up to the middle level. Another 15.42 per cent had completed only primary education and 18.75 per cent had studied up to the matriculation. Only 7.50 per cent of the victims had completed senior secondary education. Alarming, overall only three per cent of suicide victims were graduates and above, while Bathinda district reporting the highest proportion (3.75%). Among the districts, Sangrur had the highest percentage (30.00%) of illiterate farmers, while Mansa recorded the largest proportion of victims with middle-level education (35.00%). The high

incidence of suicide and low literacy levels among farmers suggest that limited access to education may have contributed to their financial crisis.

Religion

Religion is defined as the set of beliefs, values, and concepts that impact and justify social structures, relationships and activities in a given culture. Economic, political, and cultural systems frequently shape and influence

people's views, power dynamics, and interactions in social environments, which religion represents (Durkheim, 1915; Dillon, 2014). It promotes a sense of community by developing connections of belonging and shared identity while sustaining cultural traditions and values. Religion in Punjab is more than just a set of beliefs; it is associated with identity, politics and daily life. Despite historical issues, Punjab remains a symbol of religious belief, cultural

Table 1: Socio-economic profile of the victim farmers (Number)

Particulars	Bathinda (n ₁ =80)	Mansa (n ₂ =80)	Sangrur (n ₃ =80)	Overall (n=240)
Age (Years)				
up to 25	8 (10.00)	12 (15.00)	11 (13.75)	31 (12.92)
26-40	25 (31.25)	39 (48.75)	31 (38.75)	95 (39.58)
41-60	38 (47.50)	24 (30.00)	30 (37.50)	92 (38.33)
More than 60	9 (11.25)	5 (6.25)	8 (10.00)	22 (9.17)
Literacy level				
Can't read and write	23 (28.75)	21 (26.25)	24 (30.00)	68 (28.33)
Primary	12 (15.00)	11 (13.75)	14 (17.50)	37 (15.42)
Middle	22 (27.50)	28 (35.00)	17 (21.25)	67 (27.92)
Matric	13 (16.25)	16 (20.00)	16 (20.00)	45 (18.75)
Senior Secondary	7 (8.75)	3 (3.75)	8 (10.00)	18 (7.50)
Graduation & above	3 (3.75)	1 (1.25)	1 (1.25)	5 (2.08)
Religion				
Sikhism	76 (95)	75 (93.75)	78 (97.5)	229 (95.41)
Hinduism	3 (3.75)	5 (6.25)	2 (2.50)	10 (4.16)
Muslims	1 (1.25)	0 (0.00)	0 (0.00)	1 (0.41)
Type of house				
Kaccha	10 (12.5)	6 (7.5)	10 (12.5)	26 (10.83)
Pacca	42 (52.5)	37 (46.25)	39 (48.75)	118 (49.17)
Mixed	28 (35.00)	37 (46.25)	31 (38.75)	96 (40.00)

Note: Figures in parentheses indicate percentages to total farmers in respective district

prosperity and religious diversity (Chakraborty, 2020). The data revealed that significant majority (95.41%) of the farmer who had committed suicide practiced Sikhism followed by 4.16 per cent of households were Hindu. Hence, this was due to the effect that the present study was on farming community of rural Punjab, where the majority of the farmers constituted *Jat Sikh*.

Type of house

In terms of type of houses of the farmers' households highlights the victim farmers living conditions. Houses were classified into three categories, *kaccha* house (temporary or less durable buildings), *pacca* house (permanent or substantial structures), or mixed house (a combination of both types). Nearly half (49.17%) of the farmers' families resided in *pucca* houses; whereas Bathinda had the highest proportion of families living in *pucca* houses (52.50%), while the Mansa had the lowest proportion (46.25%). It was surprising to reveal that still 10.83 per cent of households of farmers had *kaccha* houses, with Bathinda and Sangrur accounting for 12.50 per cent each. Another 40 per cent of the farm households had mixed houses. This suggested that some households continue to live in more unstable or temporary conditions, most likely due to economic challenges. The mixed and *kaccha* houses revealed regional economic disparities.

Farmers' suicide across different districts

An in-depth analysis of the yearly suicide cases in Bathinda, Mansa and Sangrur district of Punjab reveals a distressing pattern, with the number of suicides rising significantly after 2015 (Table 2). The findings of the study in Table 2 found that the maximum number of suicide cases were in the year 2016 (17.08%) of the total reported cases from the year 2015 to February, 2024. Nearly 13.00 per cent each of the cases occurred in the years 2015 and 2017, respectively. Between 2018 and 2020, the incidence of farmers' suicides showed a declining trend in absolute numbers across the three districts, though with some inter-district variation. In the year 2018 and 2020 nearly eight per cent of the total suicides cases were reported (7.92% and 7.08% respectively). In the year 2019, nearly 10 per cent (9.58%) of total farmer suicides incidences were reported. The year 2023 accounted for nearly 12.00 per cent of total cases. Nearly 10.00 per cent each of the cases were reported in the years 2019 and 2021. Up till February 2024 only 8 cases of farmers' suicide happened in Bathinda, Mansa, and Sangrur districts in Punjab, highlighting the ongoing struggles faced by the farming community in these regions. The data illustrates that the number of suicides had not decreased, with certain years like 2021 and 2023 continuing to see substantial numbers of cases. This data reflects the critical situation of farmer suicides in these districts and underscores the need for

Table 2: Year of farmers' suicide across different districts, 2015 through 2024* (Number)

Year	Bathinda (n ₁ =80)	Mansa (n ₂ =80)	Sangrur (n ₃ =80)	Overall (n=240)
2015	11 (13.75)	8 (10.00)	11 (13.75)	30 (12.50)
2016	6 (7.50)	23 (28.75)	12 (15.00)	41 (17.08)
2017	13 (16.25)	11 (13.75)	7 (8.75)	31 (12.92)
2018	7 (8.75)	5 (6.25)	7 (8.75)	19 (7.92)
2019	9 (11.25)	9 (11.25)	5 (6.25)	23 (9.58)
2020	5 (6.25)	4 (5.00)	8 (10.00)	17 (7.08)
2021	4 (5.00)	8 (10.00)	13 (16.25)	25 (10.42)
2022	11 (13.75)	2 (2.50)	5 (6.25)	18 (7.50)
2023	9 (11.25)	7 (8.75)	12 (15.00)	28 (11.67)
2024	5 (6.25)	3 (3.75)	0 (0.00)	8 (3.33)

Note: Figures in parentheses indicate percentages to total farmers in respective district

*Upto February 2024

urgent interventions to address the socio-economic challenges contributing to these alarming statistics.

Sources of institutional and non-institutional loan

The data in Table 3 revealed that the distribution of farmers was based on their sources of institutional and non-institutional loans. Among institutional sources, co-operative banks/co-operative societies and commercial banks were the primary sources of credit for farmers. The three-fifths (60.42%) of the farmers borrowed loans from cooperative banks/cooperative societies, followed by commercial banks (54.47%). The highest reliance on cooperative banks and commercial banks was observed in Mansa, with both sources accounting for 64.10 per cent. The lowest reliance was recorded in Sangrur, (48.71%) for cooperative banks and more than half (53.83%) for commercial banks. Very few farmers relied on Regional Rural Banks (RRBs), with the highest proportion in Mansa (5.13%) and the lowest in Bathinda (2.53%). In contrast, non-institutional sources, particularly Artiyas (commission agents), were the most dominant, with 71.91 per cent of farmers depending on them. Moneylenders accounted for 8.09 per cent of loans, while 11.49 per cent of farmers turned to relatives and friends. The highest proportion of farmers borrowed from relatives and friends was in Mansa (19.23%), whereas Bathinda and Sangrur had lower shares (7.59% and 7.69%, respectively). Landlords were the least common non-institutional source, with an overall of 6.81 per cent, most prevalent in Bathinda (10.13%) and least in Sangrur (1.28%). It is evident in the

study that more than half of the farmers relied on institutional loan sources. Similar trends were observed by Choudhary *et al* (2021) who found that 54 per cent of total debt originated from institutional sources. Rao and Iyer (2020) also found that a majority of farmers relied on cooperative banks for their financial needs, which aligns with the current study's findings.

Average amount of loan

The study divulged in Table 4 that almost majority (97.91%) of the farmers who committed suicide were under debt at the scenario. Further the data highlighted that distribution of average loan amounts borrowed by farmers categorized into institutional and non-institutional sources. The average total debt of suicide victims at the time of their death was estimated to be Rs. 8,31,927. Of this amount, approximately 55.09 per cent (Rs. 4,58,281) was borrowed from institutional sources, while the remaining 44.91 per cent (Rs. 3,73,646) was borrowed from non-institutional sources. Out of the total debt from institutional sources share of commercial banks, cooperative banks/cooperative societies and Regional Rural Banks (RRBs) constituted 38.59 per cent, 15.32 per cent and 1.18 per cent respectively. Less than half (44.91%) of the average amount of loan was raised from non-institutional sources, with Artiyas being the most significant contributors (34.59%), followed by money lenders (3.59%), relatives and friends (4.50%), and landlords (2.23%). Mansa reported the highest total average borrowings of Rs 9,81,188 and Bathinda the lowest at Rs 6,68,589. The exorbitant rate

Table 3: Sources of institutional and non-institutional loan

(Multiple response)

Particulars	Bathinda n ₁ =79	Mansa n ₂ =78	Sangrur n ₃ =78	Overall n=235
Institutional loan sources				
Commercial bank	36 (45.57)	50 (64.10)	42 (53.85)	128 (54.47)
Co-operative Bank/Co-operative society	54 (60.76)	50 (64.10)	38 (48.71)	142 (60.42)
Regional Rural Bank (RRB)	2 (2.53)	4 (5.13)	2 (2.56)	8 (3.40)
Non institutional sources				
Money lenders	5 (6.33)	7 (8.97)	7 (8.97)	19 (8.09)
Artiya	56 (70.89)	57 (73.08)	56 (71.79)	169 (71.91)
Relatives and friends	6 (7.59)	15 (19.23)	6 (7.69)	27 (11.49)
Landlords	8 (10.13)	7 (8.97)	1 (1.28)	16 (6.81)

Note: Figure in parentheses indicate percentages to total farmers in respective district

of interest charged by non-institutional sources, such as moneylenders and commission agents (*Artiya*) ranging from 1.18 per cent to 3 per cent per month, were highly exploitative, leading to a heavy burden. In contrast, institutional sources like commercial banks, cooperative banks/societies offered significantly lower rates, 1.7 per cent to 12 per cent per annum as compared to non-institutional sources. The data highlights the continued reliance of farmers on both institutional and non-institutional sources, with a significant dependency on commercial banks and *Artiyas*, respectively.

Mode of suicide

Different modes were adopted by farmers who committed suicide, such as consuming spray, hanging, burning, and drowning. The data in Table 5 divulged that consuming poison, insecticide, and pesticide was the most common mode of suicide, accounting for 58.33 per cent of cases overall. This method was most prevalent in Mansa and Sangrur (63.75%) each, while Bathinda had a lower percentage (47.50%). Hanging was the second most common method, with thirty per cent of cases, and Bathinda had the highest proportion (32.50%) in this category. The other methods were significantly less frequent. Jumping before a

train was reported in 5.42 per cent of cases, while burning and drowning (jumping into a river) each accounted for 2.50 per cent. Firearm-related suicides were extremely rare (0.83%). Additionally, only one case in Bathinda involved a farmer who used a combination of two methods *viz.* consuming spray and hanging himself. The farmer had chosen both methods because he did not want to survive under any circumstances. The farmer's decision to end his life "under any circumstances" suggests that he saw no hope of escaping his socioeconomic conditions. This aligns with anomic suicide, where the intensity of suffering, rigid social expectations, or overwhelming control (such as unpayable debt or pressure from lenders) makes life seem unbearable (Durkheim, 1951).

Place of suicide

In terms of place the data in Table 5 further reveal that a significant majority of farmer suicides occurred at home, accounted for 43.75 per cent of cases. This trend was most prevalent in Sangrur (51.25%), followed by Mansa (46.25%) and Bathinda (33.75%). Fields were the second most common location, with 39.17 per cent of suicides. Mansa and Sangrur had the highest proportion of suicides in fields (46.25%

Table 4: Average amount of outstanding loan borrowed by farmers

(Value in Rs.)

Particulars	Bathinda n ₁ =79	Mansa n ₂ =78	Sangrur n ₃ =78	Overall n=235
Institutional Sources				
Commercial bank	199938 (29.90)	412250 (42.02)	351000 (41.44)	321063 (38.59)
Co-operative bank/Co-operative society	154094 (23.05)	134563 (13.71)	93625 (11.05)	127427 (15.32)
Regional Rural Bank	6250 (0.93)	13125 (1.34)	10000 (1.18)	9792 (1.18)
Institutional loan amount (Rs)	360281 (53.89)	559938 (57.07)	454625 (53.67)	458281 (55.09)
Non-institutional Sources				
Money lenders	15000 (2.24)	38438 (3.92)	37500 (4.43)	29896 (3.59)
<i>Arhtiyas</i>	240594 (35.99)	302875 (30.87)	319875 (37.77)	287781 (34.59)
Relatives and friends	17089 (2.56)	63688 (6.49)	31250 (3.69)	37427 (4.50)
Land lords	35625 (5.33)	16250 (1.66)	3750 (0.44)	18542 (2.23)
Non-institutional loan amount(Rs)	308307 (46.11)	421250 (42.93)	392375 (46.33)	373646 (44.91)
Total borrowings	668589 (100.00)	981188 (100.00)	847000 (100.00)	831927 (100.00)

Note: Figure in parentheses indicates percentage to total farmers in respective district

Table 5: Distribution of victim farmers according to their mode and place of suicide (Number)

Mode of suicide	Bathinda (n ₁ =80)	Mansa (n ₂ =80)	Sangrur (n ₃ =80)	Overall (n=240)
Hanging	26 (32.50)	23 (28.75)	23 (28.75)	72 (30.00)
Consumed insecticide	38 (47.50)	51 (63.75)	51 (63.75)	140 (58.33)
Immolation	2 (2.50)	2 (2.50)	2 (2.50)	6 (2.50)
Jumping before the train	8 (10.00)	2 (2.50)	3 (3.75)	13 (5.42)
Jumping in the river	4 (5.00)	1 (1.25)	1 (1.25)	6 (2.50)
Firearm	1 (1.25)	1 (1.25)	0 (0.00)	2 (0.83)
Consumed spray + Hanging	1 (1.25)	0 (0.00)	0 (0.00)	1 (0.42)
Place of suicide				
Home	27 (33.75)	37 (46.25)	41 (51.25)	105 (43.75)
Field	28 (35.00)	37 (46.25)	29 (36.25)	94 (39.17)
Public place*	25 (31.25)	6 (7.50)	10 (12.50)	41 (17.08)

Note: Figures in parentheses indicate percentages to total

*Public places included secluded places, train, well, river and outside the village.

and 36.25% respectively), while Bathinda had a slightly lower proportion (35.00%). Public places, including secluded locations, railway tracks, wells, rivers and areas outside villages, accounted for 17.08 per cent of cases. The highest number of suicides in public places was reported in Bathinda (31.25%), whereas Mansa had the lowest proportion (7.50%) respectively.

Causes of suicide

An effort was undertaken to investigate the challenges that affected the farmers. Their problems were most often centered on economic issues such as heavy debt, crop failures and limited access to credit. In addition to these, sociological and psychological challenges such as social disintegration, heightened individualism and lack of community support further worsened their situation, often leading to mental health ailments like stress, depression and sometime suicidal tendencies. Several factors significantly contributed to farmer suicides across the three districts depicted in Table 6 that the majority (62.08%) of suicides occurred due to indebtedness, which was the most significant factor across all the districts. Crop failure was the second most common reason, accounting for (15.00%) of suicides. Bathinda had the highest proportion of suicides due to crop failure at (21.25%), likely because

the district relied more on cotton cultivation, which was highly vulnerable to failure. Other significant factors included financial burdens related to marriages, diseases, and accidents (5.83%), poor financial position (3.33%), and desperation or hopelessness (2.08%). A smaller percentage of cases were linked to the bleak future of children and the unavailability of easy credit, each accounting for (0.83%). Additionally, some suicides resulted from a combination of factors, such as crop failure with debt (3.33%) or financial burdens with other obligations (6.25%).

Trigger factors

Suicides among farmers were not triggered by a single factor or cause alone. There were multiple trigger factors that led to farmer suicides discussed. The data in Table 6 highlight that more than one-third (34.58%) of the farmers who committed suicide had faced humiliation by moneylenders, *Artiyas*, and banks, making it the most common trigger factor, with Sangrur reported the highest percentage (40.00%). Conflicts at home or with neighbors had contributed to 18.33 per cent of cases, while 9.16 per cent of suicides were triggered by the sale of land, either in part or whole, leading to the loss of their primary source of livelihood. In some cases, money lenders gave nothing

Table 6: Causes and trigger factor behind farmers' suicide (Number)

Causes of suicide	Bathinda (n ₁ =80)	Mansa (n ₂ =80)	Sangrur (n ₃ =80)	Overall (n=240)
Crop failure	17 (21.25)	8 (10.00)	12 (15.00)	37 (15.42)
Increase in debt	49 (61.25)	49 (61.25)	51 (63.75)	149 (62.08)
Poor financial position	3 (3.75)	2 (2.50)	3 (3.75)	8 (3.33)
Expenditure on marriage of siblings/children/diseases/ accidents	4 (5.00)	4 (5.00)	6 (7.50)	14 (5.83)
Desperation/hopelessness	3 (3.75)	1 (1.25)	1 (1.25)	5 (2.08)
Unavailability of easy credit	0 (0.00)	1 (1.25)	1 (1.25)	2 (0.83)
Bleak future of children	0 (0.00)	2 (2.50)	0 (0.00)	2 (0.83)
Crop failure + Expenditure on marriage of siblings/ children/diseases/accidents	1 (1.25)	3 (3.75)	2 (2.50)	6 (2.50)
Crop failure + Increase in debt	3 (3.75)	4 (5.00)	1 (1.25)	8 (3.33)
Increase in debt + Expenditure on marriage of siblings/ children/diseases/accidents	0 (0.00)	6 (7.50)	3 (3.75)	9 (3.75)
Trigger factors*				
Conflict at home/Neighbors	15 (18.75)	15 (18.75)	14 (17.50)	44 (18.33)
Humiliation by money lenders/Artiya/Bank	29 (36.25)	22 (27.50)	32 (40.00)	83 (34.58)
Sale of whole or part of land	9 (11.25)	9 (11.25)	4 (5.00)	22 (9.16)
Money lenders gave nothing in return from sale of crop/ land**	3 (3.75)	2 (2.50)	3 (3.75)	8 (3.33)
Recovery agents took away farm machinery/assests	4 (5.00)	6 (7.50)	6 (7.50)	16 (6.67)
Others***	28 (35.00)	30 (37.50)	27 (33.75)	85 (35.42)

Note: Figures in parentheses indicate percentages to total

*Trigger factors are multiple response options.

**The whole amount got adjusted owned and ancestral debts*

***Others responses included loneliness, Marriage of children, crop failure, want go to abroad, Depression, Disease in family

in return from the sale of crops or land (3.33%), worsening their financial situation. The distress caused by recovery agents grabbing farm machinery and assets accounted for (6.67%) of cases. Additionally, other factors (35.42%) such as loneliness, tension over children's marriages, crop failure, depression, illness in the family and the desire to go abroad, also played a significant role in triggering these extreme actions. Furthermore, humiliation by moneylenders and financial institutions was a major trigger factor for suicide

victims. These findings were aligned with the study of Deshpande *et al* (2020) and Singh & Kaur (2019), who highlighted how public shaming further exacerbates mental well-being and contributes to emotional distress.

Conclusions and Policy Implications

The profile of victim farmers reveals a persistent and severe agrarian crisis in the south-western region of Punjab, with farmer suicides peaking in 2016 and continuing at

a consistent rate through early 2024. The primary cause of suicides was indebtedness, followed by crop failure. Most of the victims were in their prime working age 26-40 years, highlighting deep distress among economically active farmers. A significant number of them had low levels of education, suggesting a strong connection between limited education and increased vulnerability. Despite the presence of institutional credit options such as cooperative and commercial banks, many farmers continued to rely significantly on non-institutional sources like *Arhtiyas*. The average debt burden at the time of suicide was extremely high. Non-institutional loans often carried highly exploitative interest rates, far exceeding those offered by institutional source. Farmers face intertwined social and psychological challenges, with social disintegration, lack of community support and individualism contributing to serious mental health issues. Insecticide consumption emerged as the most common mode of suicide, and most incidents took place within the home. Humiliation by *Arhtiyas* and bank officials was immediate trigger factor. These findings highlighted the urgent need for integrated policy responses, including financial relief, mental health support and comprehensive agricultural reforms to address the structural causes of farmer distress.

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