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EFFECT OF FINANCIAL STRESS ON BURNOUT AMONG FARMERS IN ENUGU STATE, NIGERIA

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Abstract
The present-day dwindling economic conditions have affected every aspect of human functionality. Several authors have underscored the pattern and prospects of financial stress accompanying the current economic realities in Nigeria. However, little is known about the role of financial burden in farmer's fatigue. The present study examined financial stress as a scarcely explored variable that could predict burnout in a sample of farmers in Enugu state, Nigeria. One hundred and ninety-eight farmers were recruited for the study. They completed a self-report measure of the Maslach Burnout Inventory (MBI) developed by Maslach et al. (2018) and the Financial Stress Scale (FSS) developed by Northern et al. (2010). Data were analyzed using the statistical package for social sciences SPSS, Version 23. The result of a linear regression indicated that financial stress statistically predicted farmers' burnout F (1,196), 21.36 P< .05 with an R^2 of 118. In particular, the result revealed that financial stress accounted for about 11.8% of the variation in farmers' burnout. The finding offers valuable data to the psychologists and counselors who might be interested in improving farmers' resilience.

Keywords: *financial stress, burnout, farmers, agriculture*

BACKGROUND TO THE STUDY

Nigeria has an arable land area of about 34 million hectares, 6.5 million hectares for crop production, and 30.3 million hectares of meadows and pastures (Simona, 2021). Nigeria's substantial agricultural resource base offers growth potential relative to food production (Ogwumike & Akinnibosun, 2013). Several researchers attest to the significant contribution of agriculture to the GDP of Nigeria (Bala & Alhassan, 2017; Giroh et al., 2021; Ikenwa et al., 2017; Nkiru, 2006; Nwaogwugwu & Evans, 2016; Ogbanga, 2018; Ogbonnaya, 2003; Olajide et al., 2010; Sa'ad & Yau, 2016; Sokoya et al., 2014). It represents a vast source of livelihood for about 90 percent of the rural population and provides raw materials for agro-allied industries (Ogwumike & Akinnibosun, 2013). Nigeria's agricultural sector is the leading producer of various agricultural products, including palm oil, cocoa beans, pineapple, and sorghum. It is the world's second-largest producer of sorghum, after only the United States, and ranks fifth in the production of palm oil and cocoa beans. Nigeria is also a key global exporter of nuts. In terms of value, it is the world's second-largest exporter of cashew nuts. Indeed, among the top 10 export categories are oil, fruits, nuts, and seeds.

Under the domain of agriculture, a farmer produces a range of food items for human and animal consumption. Farmers come in various forms, from those who raise livestock to those who cultivate crops. All of the crops and livestock required for our survival are the responsibility of farmers. Farmers strive daily to preserve a plentiful supply of crops and animal products on the market because the world would progressively perish without food. A farmer's primary objective is to raise quality crops and healthy animals to make a living and feed the population. Farming is an important activity for many Nigerians across the six geopolitical zones. Farming activities provide a livelihood for many households, whereas the outcome of farming activities includes food for the entire population. Accordingly, many households in Nigeria participate in crop farming activities, while many others raise livestock. More people participate in agricultural activities in rural areas than in urban areas. Several communities in Enugu state, Nigeria, are primarily known for farming and food production. These communities are located across the 17 local government areas of the state. Indeed, farming is a popular activity in Uzo-Uwani, Awgu, Ugbawka, etc. Mostly, cassava, yam, and various types of vegetables are the focus of farmers in the state. However, the proliferation of livestock farming in recent times has significantly increased the number of farmers in the state.

Although the number of farmers continues to increase, there is a growing intimation suggesting a massive decline in food production and agricultural activities (Anigbogu et al., 2015; Austin et al., 2011; Eze & Chinedu-Eze, 2016; Njoku, 2000; Okongor et al., 2021; Okoro et al., 2016; Onogwu et al., 2017). The trend is observed in the ever-increasing food insecurity and dependency that have led to massive food importation. There are indications that efforts are geared toward improving food production (Sabo et al., 2017). However, security challenges remain the central problem of agricultural productivity in Nigeria (Adelaja & George, 2019; Njoku, 2018; Nwanmereni, 2022; Sadiq et al., 2018; Udemezue. & Kanu., 2019). Indeed, it negatively impacts farmers' productivity and ability to participate in farming.

Furthermore, natural environmental resources such as rainfall, temperature, and relative humidity (Idumah et al., 2016), high rate of disease and pest attacks, lack of loan and credit procurement, and lack of technical knowledge (Abu, 2016; Anosike et al., 2020) are critical to food production. More so, inconsistent government policies, environmental degradation, and non-sustainable agricultural production (Metu et al., 2016), including inconsistency in agricultural mechanization policy, lack of favorable conditions for full integration of agricultural mechanization, and lack of essential infrastructure (Olaoye & Rotimi, 2010) contribute to the low farming output. However, studies have implicated burnout as a constrain to agricultural and food productivity (Botha & White, 2013; Jones-Bitton et al., 2019; Kallioniemi et al., 2016; Reissig et al., 2019; Truchot & Andela, 2018).

Agriculture in Nigeria has seen considerable changes in recent decades. The sector is increasingly transitioning from traditional farming to a more systematic production process, including higher investments, higher risks, a more structured workplace with personnel, and the integration of new technologies. Farming's occupational challenges are well known and can contribute to burnout. The trend describes a conflict between one's work and one's well-being. Burnout occurs over time in stressful situations and is a particularly understudied aspect of farmer mental health. Accordingly, Leiter and Maslach (2016) described burnout as a fundamental crisis in the psychological connections that individuals establish with work, reflecting exhaustion, cynicism, and low professional efficacy. Burnout is associated with negative consequences to physical and psychological health and has negative professional implications, including job dissatisfaction,

absenteeism, and presenteeism (Salvagioni et al., 2017). Hence, burnout in farmers poses personal risks to those affected and could have negative implications for farm productivity and business and the ongoing success of the agricultural sector.

Financial stress and burnout

Many farmers in Nigeria complain about financial conditions, and almost all worry about money. Similarly, Melberg (2003) included the evaluation of the state of the household economy among the main stressors among farmers. There is an increasing concern that farmers frequently experience a high level of financial stress, which could negatively affect their well-being, farming engagement, and performance. Farmers, especially in rural communities, are confronted with challenges of meeting the contemporary demand in agriculture and current financial situations. Financial stress reflects the inability to meet one's financial obligations, which involves psychological and emotional effects (Northern et al., 2010). Nonetheless, financial stress instigates affective conditions and exacerbates the state of physical, emotional, and mental exhaustion. Indeed, financial stress might influence agricultural self-efficacy and potentiate the experience of withdrawal. The primary purpose of the present study is to examine the variation in farmers' burnout based on financial stress.

Hypothesis: Financial stress will significantly predict farmer's burnout

Method

The present study was conducted in the five farming communities in Enugu state, Nigeria. The specific areas included Uzo-uwani, Awgu, Ugbawka, Aninri, and Nsukka. The selected communities are widely considered farming communities regarding the intensity of agricultural activities. A simple random sample procedure was adopted in the study. Male and female farmers were recruited as study participants. Between April and July 2021, two hundred and twenty-three farmers were approached and asked to participate in the study. All of the participants were active farmers in their farming communities. They were instructed on the study's objectives and informed that participation in the survey was entirely voluntary and that they might opt out at any time. In particular, 218 people agreed and signed a consent form. As a result, they were given the study questionnaire to fill out on the spot. A total of 218 questionnaires were distributed. However, only the adequately filled ones (198) were used in the study. The remaining 20 questionnaires were rejected owing to incorrect completion or went unreturned.

Instrument

Burnout was measured with the Maslach Burnout Inventory (MBI–GS) developed by Maslach et al. (2018). The scale is a 16-item self-report scale used to measure the three components of burnout separately: exhaustion (5 items), cynicism (5 items), and professional efficacy (6 items). Items are measured using a 7-point Likert scale (0–6). The exhaustion scale assesses general feelings of exhaustion (e.g., "Working all day is a strain for me"), while the cynicism scale "assesses feeling of indifference or a distant attitude towards work; it represents dysfunctional coping with job strains" (e.g., "I have become less enthusiastic about my work"). The professional efficacy subscale assesses an individual's "feelings of effectiveness at work" and "encompasses both social and non-social aspects of occupational accomplishments" (e.g., "At my work, I feel confident that I am effective in getting things done"). The reliabilities of the scales were obtained following a pilot study (Cronbach alpha values of 0.83).

Financial stress was assessed using a self-measure of the Financial Stress Scale (FSS) developed by Northern et al. (2010). The FSS was modified to fit the current study. Thus, it was designed to measure a farmer's financial stress and consisted of 22 items covering various financial domains that are considered associated with a farmer's financial status and stress level. The scale is in Likert form, and each item requires respondents to rate their personal experience on a 4-point scale. The FSS displayed high internal consistency (Cronbach's alpha = .872) in the present study.

Result

A cross-sectional research design was employed for the study. The table below shows the result of a simple linear regression analysis conducted to test the interaction between financial stress and burnout among farmers.

Table 1:
Table 1: shows the linear regression for financial stress and burnout.

	B	SEB	β	t	R^2	Sig
Constant	1.81	.043		37.72	.118	.000
Financial stress	-.67	.066	-.67	-12.16		.000

Note: B = Unstandardized regression coefficient; SEB = Standardized error of the coefficient; β = Standardized coefficient; R^2 = Coefficient of determination. *P<.000.

The study was conducted to test the assumption that financial stress significantly influences farmers' burnout. The analysis performed on the data using a simple linear regression model demonstrated a statistically significant effect of financial stress on farmers' burnout F (1,196), 21.36 P< .05 with an R^2 of 118.

Discussion

The present study examined financial stress as a scarcely explored variable that could predict burnout in a sample of farmers in Enugu state, Nigeria. One hundred and ninety-eight farmers were recruited for the study. A single hypothesis was tested using data from the respondents. It was found that financial stress statistically predicted farmers' burnout. In particular, the result revealed that financial stress accounted for about 11.8% of the variation in farmers' burnout. The result corroborates previous findings (Reissig et al., 2019), which associated burnout with interpersonal conflicts, financial stress, heavy workload, time pressure, lack of free time, and poor health. The result suggests that the ongoing inflation, which is implicated in financial struggles and economic hardship, and the ever-increasing rise in labor wages and prices of farming inputs trigger a psychological state of burnout in farmers. Many farmers in rural communities are solely dependent on their farm output for survival. However, the dwindling economic challenges might compel most of them to reduce or suspend farming activities. In this case, financial stress instigates affective conditions and exacerbates the state of physical, emotional, and mental exhaustion. Thus, leading to burnout. The increased burden of expenses with lower income flow in the long or short-term is typically confronted with a psychological state of tension. This work presents evidence that the trend of financial stress triggers a certain level of fatigue that interferes with the working condition of the farmers. Accordingly, in recent research, Greig et al. (2020) reported that stress and anxiety are significant variables that influence farmers. Thus, this finding presupposes that many farmers in present economic uncertainties experience many forms of psychological challenges and stressors, predominately involving increased burnout relative to a financial burden. In particular, such experiences affect farmers' motivation to partake in farm activities.

Conclusion

The present research examined financial stress as a potential instigator of the farmers' burnout. A linear regression analysis performed on the data supports the hypothesis that financial stress is a significant predictor of farmers' burnout. Thus, the research finding provides insight into the psychological state of the farmers during the era of growing financial burdens in Nigeria. Consequently, the study concludes that the economic crisis of the present day negatively impacts the farmers' psychological well-being and increases burnout. In other words, the finding demonstrated a positive interaction between financial stress and farming burnout. However, the study encountered certain limitations that are necessary to report. For example, the mechanism through which financial stress correlates with burden remains unclear and requires further research. Also, the sample size and the self-report measures pose potential limitations to the generalization of the result. Future research should use more comprehensive samples and multiple data collection methods. Regardless of the limitations, the present finding contributes to the literature by revealing financial stress as a potential contributor to farmers' burnout, which might be implicated in the ongoing food insecurities in Nigeria. Also, the study broadens our knowledge of the psychological disposition of many farmers in an era of persistent economic uncertainties. The result offers valuable data to the psychologists and counselors who might be interested in improving farmers' resilience.

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