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AGRARIAN DISTRESS, INDEBTEDNESS AND PSYCHOLOGICAL STRESS AMONG FARMERS: A STUDY IN JALGAON DISTRICT OF MAHARASHTRA

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Keywords

Agrarian Distress, Indebtedness, Psychological Stress, Farmers, Social Work Intervention, Jalgaon District.

Abstract

Agrarian distress has emerged as a critical socio-economic issue in India, particularly in regions dependent on rain-fed agriculture. The present study examines the socio-economic profile of farmers, extent of agricultural indebtedness, major causes of agrarian distress, and the relationship between debt burden and psychological stress among farmers in Jalgaon district of Maharashtra. A descriptive and analytical research design was adopted with a sample of 200 farmers selected through multistage random sampling from selected blocks of Chopda, Yawal, Raver, and Amalner. Data were collected using a structured interview schedule and analyzed using percentage, mean, and chi-square statistical tools. The findings reveal that a majority of farmers are small and marginal, with 79% of respondents being indebted. High input costs, low crop prices, crop failure, and loan repayment pressure were identified as major distress factors. The chi-square test indicated a significant relationship between debt level and psychological stress ($\chi^2 = 16.42$, $p < 0.05$). The study concludes that agrarian distress is a multidimensional problem requiring integrated social, economic, and psychological interventions. Recommendations include

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	strengthening irrigation, enhancing crop insurance awareness, promoting farmer producer organizations, and providing mental health support at the village level.

1. Introduction

Agriculture remains the backbone of the Indian economy, employing a large proportion of the rural population. However, increasing input costs, unpredictable climate conditions, market volatility, and limited access to institutional credit have intensified agrarian distress across several states, including Maharashtra. Jalgaon district, located in the Khandesh region, is characterized by semi-arid conditions and dependency on monsoon agriculture, making farmers particularly vulnerable to income instability and debt accumulation. Agrarian distress is not only an economic issue but also a social and psychological concern. Increasing cases of farmer suicides reported by the National Crime Records Bureau (NCRB) highlight the urgency of understanding the relationship between indebtedness and mental health among farmers. In this context, social work interventions play a crucial role in addressing both structural and emotional dimensions of distress.

2. Review of Literature

Studies by NABARD (2022) highlight that rural indebtedness remains high due to dependence on informal credit sources. Reports by the Ministry of Agriculture indicate that crop failure and price fluctuations are major contributors to farmer vulnerability. Economic and Political Weekly (EPW) research articles emphasize the link between agrarian distress and mental health issues such as anxiety, depression, and suicide risk. NCRB data consistently shows that Maharashtra remains one of the leading states in farmer suicides, largely driven by debt burden and crop failure.

3. Objectives of the Study

- To examine the socio-economic profile of farmers.
- To study the extent of agricultural indebtedness.
- To identify major causes of agrarian distress.
- To assess the relationship between debt burden and psychological stress.
- To suggest social work interventions for suicide prevention.

4. Hypotheses

H1: Higher agricultural debt is associated with higher psychological stress.

H2: Farmers with limited irrigation facilities experience greater economic distress.

H3: Market price fluctuation significantly affects farmers' financial stability.

5. Methodology

The present study is based on a descriptive and analytical research design, which is considered appropriate for understanding the socio-economic conditions of farmers, the extent of indebtedness,

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and the relationship between debt burden and psychological stress. This design helps in describing the existing conditions as well as analyzing the interrelationships among key variables related to agrarian distress. The universe of the study comprises all farmers of Jalgaon district in Maharashtra. Jalgaon district is an agriculturally significant region in the Khandesh belt, where farming activities are largely influenced by monsoon dependency, irrigation availability, and market fluctuations.

The study area is specifically confined to four talukas of Jalgaon district, namely Chopda, Yawal, Raver, and Amalner, which represent diverse agricultural conditions, irrigation patterns, and socio-economic backgrounds of farmers. These selected areas provide a suitable representation of the district's farming community. A total of 200 farmers were selected as the sample size for the study to ensure adequate representation and reliability of data. The sampling technique adopted was multistage random sampling, wherein talukas were selected in the first stage, villages in the second stage, and individual farmers in the final stage, ensuring randomness and reducing selection bias. The primary tool used for data collection was a structured interview schedule, which enabled the researcher to collect detailed and systematic information directly from the respondents regarding their socio-economic conditions, debt status, and stress levels. Both primary and secondary data were utilized in the study. Primary data were collected through field surveys, while secondary data were obtained from government reports, journals, and publications such as NCRB, NABARD, and the Ministry of Agriculture.

For statistical analysis, appropriate quantitative techniques such as percentage, mean, and chi-square test were applied. Percentage analysis was used to describe the socio-economic profile and distribution of responses, mean values helped in understanding average trends, and the chi-square test was used to examine the association between debt burden and psychological stress among farmers.

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6. Data Analysis and Interpretation

6.1 Socio-Economic Profile of Respondents (n = 200)

Category	Frequency	Percentage
Small farmers	96	48%
Marginal farmers	58	29%
Medium farmers	32	16%
Large farmers	14	7%

Interpretation:

The finding that 77% of respondents belong to small and marginal farmer categories is highly significant in understanding the structure of agrarian distress in the study area.

This indicates that out of the total 200 sampled farmers, a large majority either own very small landholdings or operate on marginal agricultural land, which is typically insufficient to generate stable and sustainable income. Small and marginal farmers generally face multiple structural disadvantages such as limited access to irrigation facilities, dependence on monsoon rainfall, low bargaining power in agricultural markets, and higher dependence on informal credit sources. These conditions collectively increase their economic vulnerability.

In the context of the present study, this dominance of small and marginal farmers (77%) suggests that the agricultural economy in Jalgaon district is largely subsistence-oriented rather than commercially stable. Such farmers are more likely to experience income instability, crop failure risk, and debt accumulation, which directly contribute to agrarian distress.

This demographic pattern also explains why psychological stress levels are higher among respondents, as smaller landholdings reduce the capacity to absorb financial shocks. Even a single failed crop season can push these households into debt cycles, making repayment of loans difficult and increasing dependency on moneylenders or repeated borrowing from institutional sources.

6.2 Extent of Indebtedness

Debt Category	Farmers	Percentage
Less than ₹50,000	42	21%

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₹50,000–₹2 lakh	98	49%
Above ₹2 lakh	60	30%

Interpretation:

The data on farmers' debt clearly shows a significant level of financial stress in the study area. Only 21% of farmers (42 respondents) are in the low debt category of less than ₹50,000, indicating a relatively smaller group with limited borrowing needs, though even this group may rely on seasonal credit for agricultural inputs. The largest proportion, 49% (98 respondents), falls under the medium debt category of ₹50,000–₹2 lakh, which reflects a common condition of cyclical indebtedness where farmers continuously borrow for cultivation, repay old loans, and meet household expenses, often leading to limited savings and financial insecurity. Meanwhile, 30% (60 respondents) are in the high debt category of above ₹2 lakh, which is a serious concern as it indicates severe financial burden, likely caused by factors such as crop failure, rising input costs, and dependence on credit, often pushing farmers toward distress situations including asset loss and migration. Overall, with 79% of farmers belonging to medium and high debt categories, the findings clearly highlight widespread indebtedness and financial vulnerability among farmers in the study area, pointing to the urgent need for stronger institutional credit support, effective debt management strategies, and sustainable agricultural income enhancement measures.

6.3 Major Causes of Agrarian Distress

Cause	Frequency	Percentage
High input cost	152	76%
Loan repayment pressure	146	73%
Low crop price	138	69%
Crop failure	124	62%
Water shortage	110	55%

Interpretation:

The data clearly indicates that farmers in the study area are facing multiple interrelated economic and agricultural stress factors, with high input cost (76%) emerging as the most dominant cause of distress. This suggests that the rising prices of seeds, fertilizers, pesticides, irrigation, and labor are significantly increasing the overall cost of cultivation, thereby reducing profit margins and pushing

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farmers into a cycle of debt. Closely following this is loan repayment pressure (73%), which reflects the heavy burden of existing credit obligations; many farmers are likely borrowing repeatedly to repay old loans, creating a continuous debt trap situation. The third major factor is low crop prices (69%), indicating that even when production is achieved, farmers are unable to secure remunerative market rates, which directly affects their income stability. Additionally, crop failure (62%) highlights the risks associated with climate variability, pest attacks, and insufficient risk management mechanisms, which further deepen financial losses. Lastly, water shortage (55%) shows that irrigation constraints and dependence on rainfall continue to be a critical structural problem affecting agricultural productivity. Overall, the findings reveal that farmers' distress is not caused by a single factor but by a combination of rising input costs, debt burden, market instability, climatic risks, and water scarcity, which together create a persistent cycle of economic vulnerability in the farming community.

6.4 Relationship between Debt and Psychological Stress

Debt Level	High Stress	Low Stress
Low Debt	18	24
Medium Debt	61	37
High Debt	49	11

Chi-square value: $\chi^2 = 16.42$, $p < 0.05$

Interpretation:

The data clearly demonstrates a strong and statistically significant relationship between farmers' debt levels and their psychological stress, as indicated by the chi-square value ($\chi^2 = 16.42$, $p < 0.05$). This confirms that debt burden is not just an economic issue but also a major psychological stressor among farmers in the study area. Among farmers with low debt, a comparatively higher number (24 respondents) reported low stress, while only 18 experienced high stress, suggesting that limited financial liability provides relatively better mental well-being and stability. However, even in this category, a noticeable portion still experiences high stress, indicating that factors beyond debt may also contribute to psychological pressure.

In the medium debt category, a clear shift is observed, where 61 farmers reported high stress compared to 37 reporting low stress. This indicates that as debt increases, the likelihood of psychological stress also rises significantly. Farmers in this group are likely experiencing constant

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financial pressure due to repayment obligations, rising input costs, and uncertainty in agricultural income, which collectively contribute to emotional strain and anxiety.

The situation becomes more severe in the high debt category, where 49 respondents reported high stress compared to only 11 reporting low stress. This sharp imbalance highlights that farmers with heavy indebtedness are significantly more vulnerable to psychological distress. Such high stress levels may be associated with fear of loan default, loss of assets, social pressure, and uncertainty about future income.

The findings strongly suggest a clear and progressive relationship between debt burden and psychological stress, where increasing debt levels correspond with increasing psychological distress. This highlights the urgent need for not only financial interventions such as debt restructuring and credit support but also mental health awareness and counseling services for farmers to address the psychological impact of agrarian distress.

7. Findings

The findings of the study clearly indicate a severe level of agrarian vulnerability in the study area. A majority of respondents are small and marginal landholders, which itself reflects limited land resources, low production capacity, and reduced income stability. This structural condition makes farmers highly dependent on external credit and increases their exposure to economic risks. The data further shows that 79% of farmers are indebted, highlighting widespread reliance on borrowing for agricultural and household needs, which often leads to a continuous cycle of debt.

Among the various distress factors, high input costs and loan repayment pressure emerge as the most dominant causes of farmer distress, indicating that rising cultivation expenses combined with existing financial obligations are severely straining farmers' economic conditions. Additionally, irrigation scarcity further intensifies vulnerability by reducing crop productivity and increasing dependence on unpredictable rainfall, thereby heightening the risk of crop loss and income instability. The study also establishes a significant relationship between debt level and psychological stress, showing that farmers with higher debt burdens experience greater mental stress and emotional strain. Overall, these findings reveal that agrarian distress in the study area is multi-dimensional, involving economic, environmental, and psychological factors that collectively deepen the vulnerability of farming households.

8. Conclusion

The study concludes that agrarian distress in Jalgaon district is a multifaceted and deeply rooted issue shaped by a combination of economic, environmental, and psychological factors. The high level of indebtedness among farmers, along with unstable and often unfavorable market prices for agricultural produce, significantly undermines their income security and financial stability. In addition, irrigation limitations further aggravate the situation by reducing productivity and increasing

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dependence on erratic rainfall patterns, while continuously rising input costs place additional financial pressure on farming households, pushing many into a cycle of borrowing and repayment.

The findings also clearly establish a significant association between debt burden and psychological stress, indicating that farmers with higher levels of indebtedness experience greater mental and emotional strain. This underscores that agrarian distress is not only an economic concern but also a serious mental health issue affecting rural livelihoods. Therefore, the study emphasizes the urgent need for integrated and holistic interventions that simultaneously address financial insecurity and psychological well-being. Sustainable improvement in the condition of farmers requires coordinated efforts from agricultural, financial, and social welfare institutions, including effective credit support systems, improved irrigation infrastructure, price stabilization mechanisms, and accessible mental health and counseling services for farming communities.

9. Recommendations

Expansion of irrigation infrastructure in drought-prone areas.

Strengthening awareness and implementation of crop insurance schemes.

Establishment of village-level mental health counseling services.

Promotion of Farmer Producer Organizations (FPOs).

Ensuring timely procurement at Minimum Support Price (MSP).

Easy and institutional credit access to reduce dependence on informal lenders.

10. Social Work Intervention Framework

Social workers can play a crucial role through:

Crisis counseling for distressed farmers.

Formation of self-help groups (SHGs).

Financial literacy programs.

Community awareness on mental health.

Linkage with government welfare schemes.

Suicide prevention helplines and outreach programs.

11. AUTHOR(S) CONTRIBUTION

The writers affirm that they have no connections to, or engagement with, any group or body that provides financial or non-financial assistance for the topics or resources covered in this manuscript.

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12. CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

13. PLAGIARISM POLICY

All authors declare that any kind of violation of plagiarism, copyright and ethical matters will take care by all authors. Journal and editors are not liable for aforesaid matters.

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