

SUCCESS STORIES

Help is available for financial stress. “Doing things starts to go better when you remember that there are alternatives”

Farmers' financial stress is often a comprehensive issue that can be a widespread issue. Financial stress also affects the personal life of the agricultural entrepreneur, the personal or/and family's livelihood. Economic challenges cause thoughts that are also related to farm continuity and transgenerational values. There has been financial stress on farms for a long time. Living in constant uncertainty and the fact that farms have to somehow plan ahead at the same time. The investments are big and they are made with an eye to the future, but it is not possible to plan the economy further than maybe a few years at the most at the moment.



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Name of the interviewed	Maija Pispä
Type of farming activity	Work Ability Coordinator, Project worker, Support the Farmer- project
Mental health issue and affecting factors	Financial stress

What is your story?

In financial stress, a certain type of avoidance behavior is typical. The behavior becomes short-tempered and stressed, sleep difficulties and other symptoms begin. In avoidance behavior, for example, you stop opening invoices because you feel that you cannot pay the invoices when there is no money in the account. There is a tendency to ignore and avoid talking about and to have it pushed out of the mind. The issue can be taken out of proportion. is quite typical. The thought that what does it matter even if this costs several hundreds, when the account is missing 50,000 all the time.

Short-sighted repair attempts are also quite common. The changes may be big, for example, the farmer changes the direction of production and hopes that the situation will improve without stopping to think about the economy: what actions should be taken to correct the financial situation. He does not create a plan. There is typically the fear of losing the farm and the family home, loss of the family inheritance, and feelings related to shame. This feeling of shame is one of the most significant factors that prevents facing financial difficulties and taking the necessary preventive actions.

Handling the situation

Help is available. There are advisory organisations from which various calculations for the financial situation are available to resolve the situation. The decisions to be made to fix the financial situations are often quite big and making them alone without professional support is difficult. It is not very likely that farmers will end up with reasonable solutions alone in financial stress. Stress causes farmers thoughts to be limited and it can be difficult to see different options. Alone, farmers probably will not even notice all the possible solutions and alternatives that exist. In the Support the Farmer -project, for example, they can help at the beginning by breaking down all the core aspects of the farm enterprise and looking at all the things that impact on. Often there is more to it than just economics. They map out whether there are issues related to health or farm production in the background, whether training, health care or what is needed. Sometimes financial difficulties can also be caused by an excessive amount of work, in which case production cannot be used to its potential. Things are thought about on a case-by-case basis, there are many options for different situations. When the farmer is tired, the Support the Farmer -project is an important factor in order to get started with what is needed. Training sessions are organized by several organizations, there are many advisers, accounting firms and accountants that can be of help. It is important to find out what causes the financial problems. After this, the situation can start to improve and the farmer can progress. There is a lot of different and varied support available.

Conclusion and tips

The important thing in moving forward is finding the courage to face the economic situation. With financial stress, one easily becomes critical of oneself, as the economy is something that just happens. It is important to be encouraged to address the issue. Shame often includes the thought of one's own inferiority and a sense of failure. Instead of thinking that I am unsuccessful, farmers should rather see the matter as an issue that needs to be addressed. Farmers should think they fail at doing this, but I'm still good. After getting rid of the feelings of shame things will become easier. When farmer let go of the shame, they realize that financial problems or the fact that they have to sell their family farm, for example, are caused by surrounding circumstances, the condition the farm was in when it was transferred to him, an investment at the wrong time, related to something that is completely not within your own control. When farmers can differentiate these and leave the shame to one side. the farmer often becomes more active, for example, in making decisions to get their finances in order. in order.

Tips to other farmers

Let go of shame and then get the idea that you have to do something about your situation.. These thoughts prevent us from seeing different possibilities. Face your financial situation. Budget and plan. The fact that you know what your financial situation will reduce your financial stress.

“The ability to act is very helpful and when you let go of the idea of avoidance.. Doing things will be a good first step to making things better and to remember that there are many available alternatives supports”

Sometimes, for example, by changing production methods, the situation may be corrected. If the situation demands that the farm be sold, there are several options and things you can still do. Ask a professional financial adviser to look at the financial situation with you. Making decisions is easier

when the matter has been discussed and the effects of the decision have been evaluated. Even after big changes, you will notice that this was also a way forward.

Recognizing financial stress is important. It may be easier to seek help from a doctor for sleep problems, than to stop and think about its root causes. Of course, treating insomnia is important, but at the same time attention should also be paid to the root causes. If the experienced symptom is due to financial stress, the fact that we only pay attention to the symptom will ultimately not make the situation easier in the long run.

Maija brings out avoidance behavior. When you feel that there are no opportunities to change the financial situation, it is possible that you do not even try to fix it. This type of thinking is a sign that you are avoiding the reality of your situation. Remember that there are always options. Even if you need to make difficult decisions due to the financial situation, it is typical that after difficult decisions you feel relieved in the end and you find new hope and new dreams in life. In the case of financial stress, the best help comes from cooperation. Financial and production counseling, support for finding root causes and various treatments to reduce symptoms, for example psychotherapy.

Let go of shame. Ask for help as early as possible and remember that it's never too late.

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