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Introduction

Farmers and ranchers face constant risks in their operations, and effectively managing these risks is essential for success. The Extension Risk Management Education (ERME) program plays a crucial role in helping producers prepare for, adapt to, and overcome these challenges. The North Central ERME Center, funded by the USDA's National Institute of Food and Agriculture, delivers educational programming and funds projects across the North Central region. The Center supports initiatives that address the five main areas of agricultural risk—marketing, production, financial, legal, and human—helping producers achieve effective risk management, improve farm profitability, and ensure business success.

A key component of the Center's mission is identifying and addressing agricultural risks, starting with understanding the unique issues and needs of producers. Special emphasis is placed on underserved producer groups, as defined by legislative action. These groups include:

- Beginning farmers or ranchers
- Legal immigrant farmers or ranchers establishing themselves in the U.S.
- Socially disadvantaged farmers or ranchers
- Farmers or ranchers preparing for retirement or using transition strategies to support new producers
- Producers converting production and marketing systems to access new markets
- Producers underserved by the Federal crop insurance program
- Veteran farmers or ranchers

To better understand the needs of these groups, the Center collaborates with various producer focused groups, comprising stakeholders from the aforementioned audiences. Insights from various meetings in recent weeks and months in 2024 provided valuable feedback into various educational needs and key considerations for effective program delivery for the future.

Educational Needs

The discussions uncovered a broad spectrum of educational needs, ranging from fundamental program knowledge and management skills to advancements in specialty or diversified operations focused on local or direct-to-consumer markets. Many groups consistently highlighted the challenges faced by small producer operations. Some of the key issues identified included:

- **Infrastructure Limitations:**
 - **Transport and Logistics:** Limited transportation options and infrastructure can make it difficult to efficiently move goods to market.
 - **Technology Access:** Insufficient access to modern technology and the internet can limit business operations and growth. The need for proper equipment to run operations and the lack of funding to purchase such equipment was seen as a major issue, especially with the stringent guidelines in some assistance programs.
- **Cultural and Social Barriers:**
 - **Cultural Sensitivity and Preservation:** Balancing traditional practices and cultural preservation with modern business demands can be difficult.
 - **Discrimination and Prejudice:** Ongoing social discrimination can impact business opportunities and community support.

- **Regulatory Challenges:**
 - **Land Use and Ownership Issues:** Complexities related to land ownership and usage rights can create barriers to production and development.
 - **Land Access:** Many small producers report difficulties in finding land to expand their operations and anticipated that they might need to relocate in the future to accommodate growth.
 - **Bureaucratic Hurdles:** Navigating federal, state, and local regulations can be particularly challenging, especially when these regulations overlap or conflict.
- **Economic Barriers:**
 - **Access to Capital:** Limited access to financial resources and credit can hinder business growth and sustainability.
 - **Market Access:** Producers can face difficulty in reaching broader markets and consumers outside of local areas.
- **Grant Accessibility and Eligibility Requirements:**
 - Accessing grants and funding that align with their objectives can be challenging and is often not readily available or accessible.
 - Their primary focus in agricultural production may be on feeding their community or tribe, rather than producing for public sale or profit, emphasizing the importance of food sovereignty.
- **Education and Training:**
 - **Business Skills:** Limited access to business education and training programs can restrict entrepreneurship and business development.
 - **Technical Skills:** The lack of opportunities for technical training relevant to production and modern business practices can hinder producer opportunities.
- **Mentorship for Beginners:**
 - Finding mentors to impart knowledge and provide training for new producers can be a challenge.
- **Co-operatives:**
 - Producers may benefit from developing co-operatives to create a viable market for small operations.
- **Insurance:**
 - Producers may need assistance and education to understand insurance programs, requirements, benefits, and costs.

Programming and Delivery Considerations:

In addition to the specific issues raised, the stakeholder groups offered valuable insights on programming and delivery considerations. Communication emerged as a critical factor, emphasized consistently across the risk management education grant program, policies, and outreach to target audiences through collaboration. Establishing trust and building relationships with these groups, while considering their socioeconomic status, cultural differences, and language barriers, was recognized as essential for strengthening future connections between federal programs and small producers.

Accordingly, the North Central Extension Risk Management Education Center aims to help bridge the gap between producers and government or quasi-government entities through education. For more information about the North Central Center, the competitive grants program, previously funded projects, or other risk management topics, visit <http://ncerme.org>.



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