



Farmers and ranchers must continually manage risk in their operations to be successful. But, the amount of risks and challenges they have faced over the past few months and years seems almost unprecedented. From financial challenges to production and market shocks to public health scares and policy developments, agriculture has had to respond and adapt to a wide range of issues.

Helping producers prepare for, adapt to, and overcome these challenges is part of the broad educational mission of the Extension Risk Management Education (ERME) program. The North Central ERME Center is funded through USDA's National Institute of Food and Agriculture to deliver programming and fund educational projects throughout the North Central region. The Center supports educational projects that address the five broad areas of agricultural risk from marketing to production, financial, legal, and human risk to help producers achieve real risk management results and improve farm profitability and business success.

Identifying issues and needs is an important first step to understanding and addressing agricultural risk and is part of the Center's on-going mission. A significant part of the needs assessment process is identifying the unique needs of special emphasis or underserved producer audiences. Through legislative action, special emphasis audiences are defined to include producers traditionally underserved by agricultural programs, specifically including:

- Beginning farmers or ranchers;
- Legal immigrant farmers or ranchers that are attempting to become established producers in the United States;
- Socially disadvantaged farmers or ranchers;
- Farmers or ranchers that—
 - are preparing to retire;
 - are using transition strategies to help new farmers or ranchers get started;
 - are converting production and marketing systems to pursue new markets;
- Producers that are underserved by the Federal crop insurance program; and
- Veteran farmers or ranchers.

As part of its needs assessment effort, the Center works with a Special Emphasis Listening Group representing stakeholders from various segments of the producer audiences listed above. Input from the group at an August 2020 listening session provides insight on several educational needs and programming considerations as well.

Educational Needs

Producers from the special emphasis groups listed above tend to be engaged in smaller operations with more diverse crop and livestock enterprises and more direct producer-to-consumer marketing than traditional large-scale commodity producers. In the midst of the current COVID-19 pandemic, producers have had to adjust their operations, particularly their marketing methods to reach consumers given the constraints on direct marketing and consumer contact. For customer relationships built on connection and trust, it can be a challenge to maintain connections.

With the focus on value-added opportunities, there is also the realization the many entrepreneurial producers ready to pursue value-added opportunities know how to produce, but know little about marketing opportunities, business plans, management, finance, food safety, and other regulatory requirements. Appropriate educational projects can help producers analyze their opportunities beyond production to become a successful small or micro food or ag business.

An important component of the underserved producer emphasis is the focus on producers that are specifically underserved by Federal crop insurance. While crop (and livestock) insurance may be widely available with many new, innovative products, there are a number of reasons why it is still underutilized or ineffective for some producers. Beginning farmers or ranchers or other disadvantaged farmers or ranchers often lack the knowledge of program availability and applicability as well as the production history and records to facilitate effective insurance use. Small, diverse, alternative production enterprises and direct, value-added marketing systems do not necessarily fit well with many of the primary insurance products and standard commodity-level prices. Whole farm policies offer potential, but can be very complex for diverse operations and have been limited in utilization to date. Education on the wide range of crop insurance tools including whole farm policies and their applicability to small, diverse, value-added operations is an important need.

It was also noted that many times, a producer wanting to utilize insurance or other programs ends up needing to educate the insurance agent or agency personnel about programs, production, and market information when the producer's operation is not a traditional commodity operation with common policy or program needs. Insurance policies and program provisions for specialty crops, livestock, diverse enterprises, and value-added price differentials can all be challenging to address, but need to be addressed for both producers and professionals.

Programming Considerations

The COVID-19 pandemic has also changed how producers receive information and education and how groups interact with them. While many groups and producers prefer face-to-face interaction to build relationships and trust, both have had to adjust to new methods in recent months. Many producers are adapting to online delivery methods even as some educational groups are struggling with how to establish and maintain connections to producers.

There should be more opportunities for mixed face-to-face and online delivery methods in future educational efforts. However, it will be important to specifically plan for each method. Online delivery may help educators reach a larger audience or better reach a unique, but dispersed producer group. However, online delivery is more than just posting or streaming a video of a meeting. Educators will need to provide support and feedback to make online education accessible and effective for producers, likely utilizing multiple online delivery methods.

Related to the mixed delivery methods, there was discussion that educators should plan for multiple methods as a way to address the risk that certain methods will not be feasible or successful. For example, given the current uncertainty over COVID-19 and future face-to-face programming, having a contingency plan for how to effectively deliver online education should be a critical component of a successful educational project.

An important consideration for many educational programs targeted at special emphasis audiences is the potential language barrier for various ethnic producer groups and the need for delivering educational opportunities through bilingual programs or through programs and materials in native languages. Beyond just the issue of language, designing programs to effectively meet the needs of producers may also require flexible, adaptable programming plans to respond to the unique needs of producers participating in the programs. One of the examples noted by stakeholders is the benefit of working with successful producers to engage in farmer-to-farmer or peer-to-peer education as a way to not only teach but also demonstrate desired educational objectives and practices, building on the credibility and trust for a member of the producer community.

Producers in the special emphasis groups may have been underserved by programs and educational efforts for numerous reasons. Whether it is because they faced historical challenges of equal access to programs or their unique operations have not been well served by traditional programs or traditional educational efforts do not fit with their needs or availability or for other reasons, there is a need to emphasize these specific audiences. The goal of addressing these specific needs is to help encourage and guide educational efforts that provide access and applicability and do so in a method that effectively reaches and engages affected producers.

