



NORTH CENTRAL
**EXTENSION
RISK MANAGEMENT
EDUCATION**

Assessing Producer Risk Management Education Needs – Special Emphasis Audiences

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Introduction

Located at the University of Nebraska-Lincoln, the North Central Extension Risk Management Education Center (NCERMEC) is one of four centers competitively funded by the USDA-NIFA to carry out a comprehensive program of risk management education focused on agriculture producers. These four centers (supported by a fifth center for online administration) implement a competitive grants program to fund educational institutions, farm and commodity organizations, lenders, consultants and other risk management education providers to deliver educational programs directly to farmers and ranchers.

As part of the risk management education process, this Center conducts an enhanced assessment of the north central region to assess risk management needs related to special emphasis audiences. USDA defines special emphasis audiences as those that are underserved, including Hispanic and Latino, Hmong, Native American, African American, Women and Veteran farmers.

Representatives of the NCERMEC met with representatives of each of these groups to work to determine the issues and some of their identified needs. Topics of discussion included: access to land and capital, basic crop and livestock production methods, basic cost/benefit economic analysis, entrepreneurship, water management, understanding government regulations, use of leases, use and cost of insurance products and business succession and estate planning.

Identified Risk Management Needs

USDA considers these producers underserved in part because traditional agricultural programming has failed to reach them. In turn, there are many barriers that have not been bridged by previous risk management programming. The following items were shared by special emphasis groups during discussion:

1. Language has historically been a barrier and a hindrance for some groups. Family members fluent in English have accompanied relatives to meetings and workshops in their attempt to gather information. For the most part, these attempts with interpreters have been unsuccessful. Educational programs must do a better job addressing this barrier.
2. Many potential educational participants have a full-time, off-farm job. More weekend and evening programming would benefit these workers.
3. It was noted that underserved audiences prefer one-on-one, face-to-face learning over traditional workshop/meeting methods. Knowing this makes mentoring, farm tours and farm/ranch demonstrations preferred learning activities.

4. Special emphasis audiences tend to have a very wide range of expertise which makes identifying learning needs extremely varied and difficult. Curriculum planning should consider very basic needs as well as more advanced educational needs.
5. Available Internet access for most is quite variable. Most people have cell phones but may not have or be properly trained in smartphone use or aware of what educational information is available to them on-line. Many families do have someone in the household with adequate Internet skills, but on-line educational efforts may have to be revised to serve those with limited access and knowledge.
6. The most important and recurring theme and issue in all of these audiences was the establishment and building of trust with outsiders to their group. The importance of trust in this relationship cannot be overstated. Most relationships with special emphasis audiences are slow to develop; requiring much effort by both parties and can be costly, in both time and money. When working with these audiences it would be advantageous to have the same person providing information and working with individuals consistently as a relationship of trust is built and established.

Managing These Risks and Educating Special Emphasis Producers

Most special emphasis producers want their cultural and ethnic heritage passed to the next generation and addressing this in risk management education is best done by mentoring, coaching and teaching, while keeping building trust in the forefront. Overall, educational programs that target underserved audiences, needs to address these existing barriers and build trusting relationships to ultimately improve the potential to have positive risk management education outcomes and results.

One of the resources available to address risk management education is the North Central Extension Risk Management Education Center. This grant program is available to all entities that can deliver and address these needs and reach producers with their programming. More information on the North Central Center, this competitive grants program, previously-funded projects, or other risk management issues is available at <http://ncerme.org>.



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