



Assessing Producer Risk Management Education Needs for Special Emphasis and Underserved 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 USDA-NIFA to carry out a comprehensive program of risk management education focused on agricultural 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, NGO's 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 and underserved audiences. USDA defines these underserved audiences as those included in the Hispanic and Latino, Hmong, Native American, African American, Women, Beginning/Returning and Veteran farmer populations.

Representatives of the NCERMEC met with representatives of many of these groups to work to determine the issues and some of their identified needs. Topics of discussion included: workforce development, producer decision making, relationship building, collaboration, trust with those outside their working group, creating support networks and mentoring, program delivery, marketing products, communication, cash flow, profitability and spending, land use and access, disaster recovery, immigration, looking long-term, and more production efficiency.

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 participants of these underserved groups during discussion:

1. The political culture in our country in regard to immigration to the United States has changed dramatically since the 2016 general election. Not only are migrant workers concerned about their future in this country, they are also concerned about their ability to continue working in their current jobs. Most are scared and many plan to leave, feeling there is no light at the end of the tunnel. As a result, workforce development education for producers who hire immigrant workers has become a much bigger risk management issue. This has been a concern for several years but an even bigger concern in 2019.
2. Mentoring and the establishment of networking support would be very useful for all of these audiences especially veteran/farmers. Giving these groups this opportunity to work with experienced, established producers would give them invaluable experience, if they are willing. It was noted that having a trusted

support network and mentors would give them the comfort to share with those that may have experienced many of the same issues they are struggling with.

3. The most important recurring theme and issue all of these audiences noted 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 the underserved audiences are slow to develop; requiring much effort by both parties and can be costly, in both time and money.
4. Transparent communication between all parties is valued very high. Many families have one family member fluent in English who serves as a translator and as a go-between to communicate to their family members. It is advantageous to have the same person providing information and working with individuals consistently as a relationship of trust is built and established.
5. 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. This may also be related to the trust factor noted above.
6. Available Internet access for most is quite variable. Most people have cell phones but may not 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.
7. The current state of the agriculture economy requires that producers have careful and accurate knowledge of their cash flow. This is also something that needs to be shared with all of the special emphasis audiences for maximum profitability. They also may not be aware of their spending in relation to becoming more profitable. Access to credit for all audiences is becoming a bigger issue in 2019. A low literacy rate among Latinos makes it difficult for them to understand the financial support process, budgeting and bookkeeping. Financial support again needs to be available in their native language.
8. It is known that many underserved group producers tend to operate smaller more diverse types of agriculture productions and in this time of limited production costs, many are adding value to their operations instead. It was noted that access to land is becoming more difficult, as it is in the general population. All producers are competing with urban sprawl and are finding affordable land hard to find.
9. More resources and educational training needs to be done in the immigrant's native language. This includes bilingual training staff to assist Latino producers. Resources would include videos, demonstrations and handouts.

Managing These Risks and Educating Underserved Producers

One item that members of all the underserved groups noted is something all producers should keep in mind in this challenging agricultural economy; educators need to encourage their producers to continue to look at the long-term future and "what-if" consequences to their decisions. Overall, educational programs that target underserved audiences should address this and other existing barriers to build trusting relationships which 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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