



Farmers and ranchers must continually manage risk in their operations to be successful. 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 during August 2021 listening sessions provides insight on several educational needs and programming considerations as well.

## **Educational Needs**

A broad range of educational needs were mentioned, ranging from basic program knowledge and management skills to key developments and opportunities with specialty or diversified operations often engaged in local or direct-to-consumer marketing efforts. With a broad range of producers also underserved by existing crop insurance programs, a general focus on crop insurance products, principles, and providers was identified as a need along with a continued focus on the potential and the challenges of using innovative insurance products like the Whole Farm Revenue Protection policy. A summarized list of topics follows below:

- Dichotomy of agricultural producers and production
  - Policies and programs focused on traditional, large-scale, commodity agriculture
  - Small, diversified, non-commodity operations are not readily served by traditional programs, agencies, and organizations
- Management needs for small, beginning, diversified, direct marketing operations
  - Communication and connections between policies, program, and producers
    - Relationship and trust are key components
  - Rules and regulations
  - Business start-up and management principles
  - Cost control and budgets for small producers, diversified production, alternative commodities

- Land access and risk of losing land (often farming land adjacent to and prime for urban development)
  - High-value crops and longer-term investments (cover crops, fertility, structures, etc.) on rented land not optimal
- Crop/livestock insurance
  - General knowledge of insurance products and providers
  - Applicability of WFRP for diversified/specialty crop/livestock producers
- Livestock
  - Portfolio of insurance and disaster assistance programs available to livestock producers
  - Making insurance and risk management decisions
  - Managing after drought and fire losses
- Marketing
  - Post-COVID Changes in market channels and demand
  - Food safety
  - Business marketing and brand development in direct-to-consumer businesses
- Local foods markets
  - Market opportunities, viability, and resilience
  - Schools as a potential market
- Contracting
  - Production contracts or agreements for local or specialty crops may not be formal or enforceable

## Programming and Delivery Considerations

Beyond the specific issues, the stakeholder groups provided important insight on programming and delivery considerations. Communication was a key identified repeatedly from the overall risk management education grant program to policies and programs (mentioned in educational needs above) to communication with target audiences through collaboration. Reaching producer audiences that have traditionally been underserved by programming or specifically by crop insurance also involves recognizing that educational projects need to be relevant and appropriate for the intended audiences and need to use viable methods, recognizing that producers may benefit from programs delivered through existing structures or groups as well as delivery methods other than traditional in-person meetings. A summarized list of considerations follows below:

- Communication and collaboration
  - Communicating grant opportunities and project opportunities
  - Collaboration for planning, engagement, resources built on trust and relationships
  - Collaboration as a bridge between producers and programs, resources, or service providers
- Language appropriate and culturally appropriate programming and educational materials
  - Collaboration with targeted/underserved audiences
  - Leading producers and community members as collaborators/multipliers
- Methods
  - Adapting established educational series or platforms (e.g. Annie's Project, U.S. Military Transition Assistance Program, etc.) as models or vehicles for relevant audiences
  - Utilizing established networks of producers and collaborations with networks for educational projects
  - Multiple methods and channels
    - Online learning a key for producer audiences with production, employment, or scheduling constraints
    - Hybrid programming and online options to in-person programming (streaming or recording for later viewing where bandwidth is a challenge)
    - Online educational platforms, classrooms, etc.
  - Mentoring