

# FARM MANAGEMENT EDUCATION FOR WOMEN: THE ANNIE'S PROJECT PROGRAM

Subtheme: Labour force of the future

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## Abstract:

*Women are an increasingly visible portion of farmers in the United States, rising to about 14 percent of principal farm operators. The Annie's Project educational program is dedicated to strengthening women's roles in the modern agricultural enterprise. It is a multi-session educational program (typically six three-hour sessions) for women farmers and ranchers with content from across a range of risk management topics. Its aim is to empower women in agriculture to manage information systems for decision-making processes and to build local social and information networks. This paper describes the Annie's Project methodology and its implementation in the state of Wyoming.*

**Keywords:** *women, agriculture, agribusiness, farm management, risk management, networking*

## Introduction

In the United States, women now comprise 13.7 percent of principal farm operators (rising from 5 percent in 1978) and are 46 percent of all farm operators, as measured in the 2012 Census of Agriculture (USDA-NASS, 2014). The number of women who were the principal operators of a farm or ranch is 288,264 of the nation's 2.1 million farms.

In international development, improving the status of women farmers is often seen as a crucial element to improving the well-being of women, their families, and their communities. Although women are significant contributors to agriculture, with long-term access to educational programming, women farmers and ranchers continue to be an underserved audience as defined by the United States Department of Agriculture. In the United States, Rivera and Corning (1990) suggested that, in comparison to male farmers, women farmers lack access to and were often not well served by Extension (non-credit continuing education through most US public universities). Only in very recent times have programs arisen that target women in agriculture. One approach has been the Annie's Project program developed in 2002 in Illinois. It was specifically designed to meet women's learning needs to give them the knowledge and skill to manage business

risk, enhancing their farm and ranch businesses financial viability, and thus their well-being.

The Annie's Project program was created by Ruth Hambleton, University of Illinois Extension, Farm Business Management and Marketing Educator, who was inspired by her mother's challenges and successes in agriculture. The mission of Annie's Project is to provide an educational program designed to empower farm/ranch women to manage information systems used in decision making processes and develop a support network to provide continuing education and self-help. The program has been duplicated and has been delivered in 33 states throughout the country. (Hambleton, 2017).

### **Program Methods**

Annie's Project provides programming based on principles intended to be meet women's farm management needs. It is designed to be widely adaptable within guidelines. Local program leaders strive to adhere to key principles with every course taught:

1. Teach risk management in all five agricultural risk areas: financial, human resources, legal, marketing, and production,
2. Allocate half of class time to discussion and hands-on activities,
3. Invite local practitioners and service providers to serve as guest instructors,
4. Provide unbiased, research-based information applicable to local needs, and
5. Create a learning environment in which mentoring is spontaneous.

Annie's Project targets women actively involved in agriculture and agribusiness, including women landowners. The age of the women participating is not restricted: women ranging from their mid-20s to over 70 years of age are welcomed. Nor is the educational level or experience of participants restricted. Because of its focus on women and their interests, the program tends to attract large numbers of eager and enthusiastic participants.

The program is typically delivered in a series of six sessions that are three hours in length, for a total of 18 contact hours. A program is delivered over a six week period of time, typically in winter. A meal is usually provided at each session.

Each Annie's Project program creates a diverse agenda intended to attract women involved in the agricultural industry based on the interests of potential participants.

Content for the agenda covers the five areas of risk through sessions taught by a variety of experts, preferably women from the local area. The program combines lecture, discussion, individual work, small group work, computer work and audio/visual support to address such topics as risk, financial statements, understanding personalities, marketing plans, business plans, estate planning, spreadsheets, and technology. Table 1 is a generalized program structure and the topics that might be offered in the program.

**Table 1. Sample Annie's Project Syllabus**

	Session 1	Session 2	Session 3	Session 4	Session 5	Session 6
Topic 1	Introduction	Women and Money	Record keeping for the Farm Business	Managing Ag Taxes	Interpreting the Financial Statements	Soil Analysis
Topic 2	Personality Assessment	The Four Financial Statements	Communication and Conflict	Local and Niche Ag Products	Passing on Nontitled Property	Succession Planning – Transitioning Management
Topic 3	What is Management?	Strategic Planning and Goal Setting	Targeted Grazing	Budget Analysis for Niche Marketing	Risk Management Simulation	Wrapup

The program is almost always delivered through the Cooperative Extension Service educators located in each state. Typically there is an office located in each county that serves the county (or perhaps a multi-county area). Each state offering Annie's Project is trained in the program prior to offering it. Annie's Project has been offered in 33 states throughout the country, serving more than 12,000 women. (Hambleton, 2017).

Extension is a non-formal educational program in the United States designed to help people use research-based knowledge to improve their lives. The service is provided by the state's designated land-grant universities. In most states the educational offerings are in the areas of agriculture and horticulture; home, family and nutrition; community economic development; and youth and 4-H. Funds to support Extension come from the federal, state and local levels.

Funds to support the direct costs of hosting an Annie's Project program come from local sources through contributions or from grants to provide education.

### **Audience**

Often under-appreciated, rural women represent an untapped resource to the stability and success of the farm or ranch operation. The number of female-operated farms and women landowners continues to rise in the United States. For instance, the 2012 Census of Agriculture lists 1,618 women principal operators in the state of Wyoming managing a total of 2,660,417 acres statewide. These estimates are up from the 2002, 1997 and 1992 estimates of 1,532, 940, and 794 farms, respectively (USDA). These statistics reflect women operators' increasingly important and changing role in the health of the agricultural economy.

While women's roles have been significant in agriculture – they drive tractors and combines, haul grain, work cattle and sheep, act as bookkeeper, cook supper, and take care of their families – it is only in recent years that women have become more involved in the business operations of the farm. Farm women have diverse backgrounds, some of which prepare them well for the responsibilities of running a farm business. Other farm women come into farming operations by marrying into it, having been a part of it all their lives, having started on their own, or by when a spouse or family member dies, leaving the woman in charge. Thus this audience has needs for training in finance, business planning and other farm management areas which become apparent when interacting with individual and industry organizations.

### **Program Components**

When adapting and delivering an Annie's Project program, Annie's Project educators strive to apply the following core values.

- **Guided intelligence.** The aim behind guided intelligence is to build on women's natural tendency to share, teach and learn with other women. It occurs through the extensive discussion that is expected to occur in a class (up to half of a class session will be in discussion).
- **Connection.** The program creates opportunities to connect with other farm and ranch women, educators and practitioners. These connections occur before and after the program when participants gather and interact, as well as at meals and during the program.

- **Discovery.** Education often happens when content is presented in a practical way, so the program facilitates participants making sense of topics through hands-on activities and discussion.
- **Safe Harbor.** The program provides a comfortable and secure environment in which all questions are welcome. (Annie's Project).

### ***Pre-program Listening Session***

Each program offered in an area is expected to host a listening session prior to establishing the program. The purpose is to gather insight from potential participants on their interests for the content of the programming. These insights on topics and presenters are collected by the program facilitator for use in building the program's content.

The listening session serves the secondary purpose of generating interest in the program. It is hoped that the participants in the listening session will then promote the program amongst people they connect with, thereby expanding the interest in the program.

### ***Education***

The program is intended to address the five main areas of risk financial, production, human resources, marketing, and legal. These categories are quite broad and leave the program facilitator room to select topics that fit the interests of the audience and the resources available in the region.

**Financial risk** results when the farm business borrows money and creates an obligation to repay debt. It relates to the possibility of having insufficient cash to meet expected obligations, lower than expected profits, and loss of net worth. Changing interest rates and land values, and restricted credit availability are aspects of financial risk. Topics covering business planning and goal setting, personal money management and safety, enterprise analysis, financial statements and their use, trend analysis, whole-farm insurance, record keeping, cost control, working with a lender, expansion or contraction of the business, communication with suppliers, off-farm employment, leasing, and non-farm investments would fit under this topic.

**Production risk** derives from the uncertain natural growth processes of crops and livestock. Drought, freezes, rainfall, disease, pests, and other factors affect both the quantity and quality of products produced. Topics covering farm insurance products, soil management, animal and crop production techniques, diversification, breed or variety

selection, site selection, season extension, and technology (such as irrigation or resistance traits) would fit under this topic.

**Market (or price) risk** refers to uncertainty about the prices received for ag products or the prices paid for inputs. Topics covering marketing plans, marketing channels, direct marketing, contracting, market research, market timing, cooperative marketing, pricing, and input sourcing would fit under this topic.

**Human (or personal) risk** refers to factors such as succession (transferring management), disability, wellness, or human relationships that affect the viability of the farm (such as divorce, sibling rivalry, and intergenerational issues). Labor relations or labor supply are also relevant issues for this risk. Sessions on human resources, time management, communication, and personality traits would also fit under this topic.

**Legal (or institutional) risk** relates to fulfilling business agreements and contracts. Another major source of legal risk is tort liability, *i.e.*, causing injury to another person or property due to negligence. Legal risk is also related to environmental liability and concerns about water quality, erosion, and pesticide use. It is also related to uncertainties surrounding government actions such as tax laws, regulations for chemical use, rules for animal handling, tracking or waste disposal, and the level of price or income support payments or subsidies for insurance.

Assessment by Tranel, Hewlett, Weigel, Rahman, Teegerstrom & Ehmke indicates that of the five sources of risk, financial is the one that most concerns farm operators in states in the Rocky Mountain West. Financial risk was followed by production, then human, then marketing and finally legal/institutional. The nature of the program content and discussion within an Annie's Project program reinforce the ranking – many questions center around financial management.

An Annie's Project program begins with a session on personality traits so that participants gain an understanding of the natural inclinations of people regarding how they best receive information as well as strategies on how best to share information with people of other personality types, recognizing that a single style may not be effective. Other farm management programs have successfully used this approach, such as the long running Farming Together program (Ehmke and Miller) and the Executive Institute for

Commercial Producers (Ehmke and Gray) which both incorporated personality assessments at the beginning of a program, as well as numerous leadership programs.

### ***Discussion***

Discussion is encouraged in the program—in fact, it is central to offering an Annie's Project program. Hewlett and Ehmke (2010) reinforce the value of discussion with the finding that the preferred source of educational content is in a one-on-one situation.

The extensive degree of discussion means that single topics cannot be presented in any depth. The presenter in an Annie's Project often can only raise awareness about a specific issue and point out a few resources for further, independent, research. The Annie's Project coordinators have thus devised a Level II program in which a small number of topics of particular interest may be addressed in greater depth. The coordinators have also devised a curriculum for passing on the management and ownership of a farm or ranch to the next generation.

The high degree of discussion and interaction among participants and with presenters is intended to facilitate the building and strengthening of networks. These networks can then provide the social and formal support to help strengthen the agricultural community.

### ***Evaluation***

As professional educators, Extension personnel take a keen interest in the effect of their programming efforts. With an Annie's Project, a pre- and post-survey would be typical, perhaps augmented by evaluations delivered at the end of each session. In some cases a survey delivered some months after the completion of a program would assess the longer term behaviors and perceptions that were changed through involvement in the program.

### **Program Hosting**

The work of the local facilitator is significant. The local facilitator commits to lead the program in their service area and go through training by the national host of the program, Annie's Project—Education for Farm Women (a nonprofit organization). The facilitator's role is to make the decisions required to deliver a successful program in line with the Annie's Project principles and their own knowledge of local resources and needs. Actions required at the local level for hosting a program include the following:

- Establish a local steering committee charged to identify topics that would be of interest to participants,

- Identify, invite and prepare subject matter experts to provide educational programming in the topic areas identified, emphasizing local sources where appropriate,
- Establish an agenda and timeline for the program,
- Market the program using brochures or paid advertisements in newspapers or newsletters, emailed invitations as well as direct contacts and generally build interest in the program,
- Arrange for in-class requirements such as computers, presentation equipment, food, and perhaps child care,
- Create a unique and nurturing learning environment for each week of the program and between the class sessions, and
- Collect feedback on the program and measure perceived knowledge gained and other metrics as tools to make adjustments to future Annie's Project sessions and programs.

Hosting a multi-session farm management program is a good opportunity to interact with local and regional individuals who support agriculture. Often, funds to provide a program come from financial institutions and agencies. Also, speakers in the program tend to be local. So a program helps the facilitators and participants build partnerships and relationships.

In some states, a farm management program may be approved by agencies and lenders that might require a farmer to go through training in farm management. For instance, the Farm Service Agency in Wyoming has approved the Annie's Project program to meet the needs of borrowers who are required to take a financial management class.

### **The Wyoming Experience**

In 2011 a proposal to the USDA Risk Management Agency seeking funding for a variety of projects in Wyoming, including training Wyoming educators in the Annie's Project program and offering the program in the state, was submitted. Two educators had been interested in working with the Wyoming Women in Ag organization (a group who had requested the program), and the educators thought that there would be enough interest to support a program.

The application was successful. A call was put out to University of Wyoming Extension educators, and a training was attended by eight educators in November 2011. That same winter a program was offered in Lusk and another was offered in Torrington. Both had classes of six sessions with about three presenters per session, and each session offered a meal.

The response to the two programs by the target audience was extremely positive. In the Lusk-based program, held in January and February, a total of 16 women participated in the class. Topics included True Colors personality type assessments, determining the cost per pound of protein in beef, determining the value of added grain for beef, goal setting, lending, strategic marketing, non-titled property transfer, financial statements, enterprise budgets, farming with disabilities, exploring new markets, and business transfer and succession.

In the Torrington-based program offering, held in February and March, a total of 24 women participated. Educational topics included: Keirse temperament sorter and generational communication; social media; QuickBooks; seasonal eating; business banking; AgrAbility; agriculture and current legal issues; entrepreneurship, and value-added agriculture. Data collected in Torrington, using a 1 to 5 modified Likert scale, indicate that the program was valued (4.6); that the information will be used by the participants (4.6); and the program will be highly recommended to others (4.9). It is also interesting to note that two-thirds of the participants would be willing to serve on the steering committee to help develop programming for a future Annie's Project session.

***What did you like the most?***

“Social interaction, topics, and introductions of participants”; “Getting together with people I didn't know and learning different things. You can never learn too much”; “Being with other women that share the same interest, the topics discussed, and the elegance of each meeting's setup”.

***General comments from participants included:***

- Excellent program! Thank you! Some type of occasional follow up info/meeting would be great. Maybe encourage/start a younger population to join Homemakers! Provide info on their groups/meetings. Have barely given the [registration] fee a 2nd thought. The evenings and education were worth so much more!

- This was such a great experience! I had no expectations going into it and met, learned, shared, received tenfold. Thank you!
- Great job everyone! The first [Annie's Project] was a success!
- The interaction between class participants was the best part of the program. Sharing ideas, knowing that others have the same concerns and problems and knowing where to go to get help provided invaluable help, guidance and comfort. (a number of evaluations had this comment).
- This was an amazing class, will there be more that I can participate in?
- I would highly recommend this class to other women in agriculture and many of these topics should be offered to the men in our operation.

The only negative comment was that they wished some topics would have been addressed in more depth. However, the purpose of the program is to introduce topics and give participants basic background and resources to study the topics more in-depth on their own.

Medium-term and long-term outcomes are yet to be collected or evaluated. Annie's Project in Wyoming expanded in winter 2012-2013 to programs in Converse County, Niobrara County (a Level II program of further content offerings for the original program to continue their affiliation), the Wind River Reservation, Fremont County, Natrona County, and Converse County. A regional bank serving agriculture, Farm Credit Services of America based in Omaha, Nebraska, funded the project in 2015-2016 with \$12,000 (it was estimated that each class would cost approximately \$1,500) and again for programs to be offered in 2017-2018.

### **Conclusion**

Despite their historic contribution to farm production, there is a need for educational programs for women. Annie's Project is one such program focused specifically on empowering and equipping women in agriculture. It provides farm women with knowledge and skills that are useful in making informed risk management decisions regarding their farm business operations. This enables farm women to become better managers, and in turn, increase the viability of their agricultural operations. The program also gives farm women an opportunity to network and interact with other women involved in agriculture.

The Annie's Project program has proven to be a successful effort to provide information resources to this audience. The envisioned aim was to assist women in gaining a better understanding of the risks they face and to become more knowledgeable about management practices. The experience to date has been that the six-week educational programs provide management tools, encourage life-long learning, and empower women to actively engage in managing risk. In short, agricultural women find answers, strength, and friendship in Annie's Project.

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