Success Story Title
Annie’s Project Courses Bring Risk Management Resources to Iowa Farm Families

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Relevance
Women have significant employment, management and ownership on family farms and agribusinesses in Iowa. The 2017 Census of Agriculture reported 49,085 women farm operators, representing 34 percent of all farm operators in Iowa. The census indicates a majority (60.9 percent) of these women also have off-farm careers. Women own 47 percent of all Iowa farmland according to the Iowa Farmland Ownership and Tenure Survey 1982–2017: A Thirty-five Year Perspective. Women have become more than half of the undergraduates in the Iowa State University (ISU) College of Agriculture and Life Sciences representing 53.1 percent for the 2018-2019 academic year. There is a critical need for education directed specifically to women in agriculture to help them make good decisions that contribute to food security and agricultural sustainability.

Response
To help meet this need, the Iowa State University Extension and Outreach Farm Management Team improved curricula and delivered 20 Annie’s Project farm management courses reaching 356 women in the past three years. The goal of the educational program is to empower farm women who want to be more knowledgeable about their agricultural businesses. Annie’s Project creates a comfortable and supportive learning environment focused on the best farm business management practices. This enables women to become stronger business partners in their farming operations.

The team accessed USDA Risk Management Agency and USDA National Institute of Food and Agriculture grants as well as agricultural industry sponsorship to bring financial resources to the program. They collaborated with ISU county extension professionals and ISU Extension to Human Sciences specialists; as well as USDA Farm Service Agency staff, USDA Natural Resources Conservation Services staff, and other industry partners on program delivery.

Outcomes
For a group of the most recent Annie’s Project participants completing 156 pre-course surveys and 133 post-course surveys, 46.2 percent were beginning farmers, having farmed 10 or fewer years. There were 9.1 percent of respondents who had been farming more than 41 years. Survey responses indicated the women managed or helped manage 85,902 acres of diverse farmland. Nearly three-fourths (70.5 percent) of respondents grew corn or soybeans. Other crops grown included hay and pasture, vegetables, fruits, forest products, and nursery, greenhouse or sod. Survey responses raised or helped raise 150,813 head of poultry, 128,343 head of hogs, 23,801 head of beef cattle, 5,218 head of dairy cows and heifers, 219 sheep and goats, and 123 horses.

Participant knowledge increased in all five areas of agricultural risk management.
1. Financial: pre-course surveys indicated 20.0 percent of respondents ‘knew quite a bit’ or ‘were completely familiar with this’ for ‘where to find research-based estimates for costs of production;’ 73.3 percent of post-course respondents knew this.

2. Human Resources: pre-course surveys indicated 44.8 percent of respondents ‘knew quite a bit’ or ‘were completely familiar with this’ for ‘my/our family insurance needs (life, health, disability);’ 83.3 percent of post-course respondents knew this.

3. Legal: pre-course surveys indicated 16.2 percent ‘knew quite a bit’ or ‘were completely familiar with this’ for ‘basic estate planning terminology;’ 65.2 percent of post-course respondents knew this.

4. Marketing: pre-course surveys indicated 26.5 percent of respondents ‘knew quite a bit’ or ‘were completely familiar with this’ for ‘where to find market price information;’ 65.2 percent of post-course respondents knew this.

5. Production: pre-course surveys indicated 8.4 percent of respondents ‘knew quite a bit’ or ‘were completely familiar with this’ for ‘which crop, livestock or whole farm insurance products are available for my/our farm or ranch business;’ 67.9 percent of post-course respondents knew this.

Participants took new actions during the six-week Annie’s Project courses in all five areas of agricultural risk management.

1. Financial: pre-course surveys indicated 28.7 percent of respondents ‘had completed or currently do this’ or ‘were in progress’ for the action of ‘compare my/our farm financial ratios to benchmarks;’ 61.7 percent of post-course respondents completed or made progress on this.

2. Human Resources: pre-course surveys indicated 46.7 percent of respondents ‘had completed or currently do this’ or ‘were in progress’ for the action of ‘use my knowledge of communication styles to prepare for a meeting with family members or partners;’ 81.2 percent of post-course respondents completed or made progress on this.

3. Legal: pre-course surveys indicated 27.0 percent of respondents ‘had completed or currently do this’ or ‘were in progress’ for the action of ‘modify forms of property ownership to reduce liability or meet other goals;’ 53.8 percent of post-course respondents completed or made progress on this.

4. Marketing: pre-course surveys indicated 35.5 percent of respondents ‘had completed or currently do this’ or ‘were in progress’ for the action of ‘prepare or follow a marketing plan;’ 68.9 percent of post-course respondents completed or made progress on this.

5. Production: pre-course surveys indicated 42.6 percent of respondents ‘had completed or currently do this’ or ‘were in progress’ for the action of ‘apply to programs offered by the USDA Farm Service Agency;’ 64.9 percent of post-course respondents completed or made progress on this.

Of the 13 standard topics in the Annie’s Project courses, survey respondents indicated the most valuable topics were basic financial documentation, estate planning, and marketing. The women-centered learning environment was important to 93.1 percent of survey respondents. There were 92.2 percent of survey respondents who ‘agreed’ or ‘strongly agreed’ with the statement, ‘local professional provided valuable information and/or resources.’
The participant responses to open-ended questions indicate societal or long-term changes leading towards greater agricultural sustainability.

1. Farm Profitability and Innovation
   a. I have started talking more openly about leasing, financials, and my opinions on what we should do with the ground.
   b. We have initiated more contact with our renters to understand their experiences and challenges in farming and how we as landowners, can help them be more effective and profitable.
   c. Started more conversations with my father to better understand his plans/actions and better prepare us for financial success in the future.
   d. Created our balance sheet and cash flow statement. Calculated our breakeven.

2. Soil and Water Conservation
   a. [The most important thing I learned] was more information on soil conservation.
   b. I went to FSA and NRCS and found programs to benefit our farming operation.
   c. Used Web Soil Survey to review our leases.
   d. [My goals for applying what I learned are to] utilize NRCS programs more.

3. Community and Rural Lifestyle Satisfaction
   a. [The most important thing I learned] is my thoughts and feelings about farming were supported by other women.
   b. [The most important thing I learned] is there are resources immediately available, easily accessible and highly competent that can contribute to managing a farm business.
   c. Started having family meetings to ensure everyone is communicating.
   d. Started succession planning talks with my family.

**Educator Perspective**
Ryan Drollette, Iowa State University Extension and Outreach Farm Management Specialist, taught three Annie’s Project courses in Eastern Iowa from 2018 to 2019 reaching 50 women with courses in Jones, Washington and Cedar counties. He also taught six other multi-session farm management courses for women from 2014 to 2019.

“It’s always my goal to go out and find engaging presenters,” explained Drollette, “I want class members to walk away with someone new they can call on.” He is on track. The survey results for Drollette’s July 2019 Annie’s Project course indicated 100 percent of respondents ‘agreed’ or ‘strongly agreed’ the ‘course provided a safe and nurturing environment for learning,’ ‘participants felt encouraged to learn from other participants,’ and ‘local professionals provided valuable information and/or resources.’ “I like to gauge the success of the program by how long people hang out after the classes,” added Drollette, “When I see lots of networking happening, that is a sign of success.”

Survey respondents from Drollette’s July 2019 Annie’s Project course shared what changes they made during the course to improve profitability in the five areas of risk management. Representative statements follow.
• Financial: I have taken a hard look at what I am spending, so I do less impulse buying.
• Human Resources: I am looking into new [family] insurance policies.
• Legal: [I] changed lawyers and found one that knows farming.
• Marketing: [I will] market ahead of harvest, grow non-GMO beans, and look at growing seed beans.
• Production: [I will] utilize FSA and NRCS more, and be more engaged in crop production decisions.

Drollette believes one of the most important things women get out of the Annie’s Project courses is they know they are not alone. “They find a network of peers and professionals they can all on and ask questions of and these relationships are long lasting,” stated Drollette. At a steering committee meeting for an upcoming Annie’s Project in Jackson County, Drollette was pleased to hear past program participants say they still pull out their course books and use the ISU Ag Decision Maker website on a regular basis.

One past participant that stands out to Drollette is Jenny Hemmingway who attended Managing for Today and Tomorrow; farm transition planning, Women Marketing Grain and Annie’s Project; farm business management courses. “Jenny stands out as an advocate for her peers,” stated Drollette, “She is a driving force for the next women’s farm management program and she always brings her friends along, too.”

Groups of friends are not the only women learning together. Drollette also sees families attending classes together. Ann Uthoff attended the July 2019 Annie’s Project with her daughter and daughter-in-law. Ann’s daughter-in-law had been in 4-H and was familiar with Extension programs for families, but she was new to agriculture and to being part of a family farm business. “It was rewarding to see this family learning together and supporting each other,” commented Drollette.

**Impact**

When farm women are empowered, they can contribute to a more sustainable agriculture by improving economic resiliency, conserving natural resources, and supporting each other’s influential roles in families and communities. Women across Iowa trust Extension to provide research-based information and tools to help them make good risk management decisions. The Farm Management team has an important role in providing effective and efficient education for women in Iowa. By improving agricultural sustainability, women in the industry are key stakeholders in the production of safe, plentiful and accessible food.