



**Annie's Project Provides Resources for Women in Mills and Fremont Counties**  
**By Rylee Sloss, Tim Christensen, and Madeline Schultz**  
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Photo by Madeline Schultz: Women working on a farm family communication activity.

**Relevance**

The 2017 Census of Agriculture reported 1,047 farms in Fremont and Mills Counties with a combined \$249.5 M in total sales of agricultural products. Women have significant employment, management, and ownership on family farms in the counties. There were 660 women farm operators who represented 36 percent of all farm operators in Fremont and Mills Counties. Nationally, the 2017 Census of Agriculture showed 74 percent of women producers were involved in recordkeeping and financial management. In Iowa, the 2017 Farm and Rural Life poll showed women participated in record keeping or financial management at substantially higher rates than men.

**Program Response**

Annie's Project is an 18-hour agricultural business education program that empowers women in agriculture to be successful through education, networks, and resources. Annie's Project creates a comfortable and supportive environment that allows for guest speaker appearances and group discussion. Participants enrolled in Annie's Project learn effective strategies in the five

agricultural risk management areas of financial, human resources, legal, marketing, and production.

Tim Christensen, Iowa State University Extension and Outreach Farm Management Specialist, offered an Annie's Project in winter 2022 in southwest Iowa. Mandy Maher, Fremont County Director, and Abby Sorensen, Mills County Director, coordinated the course. Christensen recognized there could be an interest in Annie's Project in the area following a Farmland Leasing Workshop in 2021 where several women were conversing and sharing similar ideas and questions they had regarding agriculture. "My goal with this course was to partner with a neighboring county to recruit women and bring in dynamic speakers," Maher stated. Christensen and Maher agreed the course was successful because the participants had a lot of great interaction and asked great questions. Mandy commented, "A lot of discussion occurred that in other settings would have been missed."

The course was made possible through a Northcentral Extension Risk Management Education grant project supported by USDA/NIFA under Award Number 2018-70027-28586, and a statewide gift from Farm Credit Services of America.

### **Women's Stories**

Annie Whitty and her husband raise corn and soybeans on 1,200 acres of owned or leased farmland. When Whitty moved from Quebec to Iowa to join her husband and his family on the farm five years ago, she had zero background in the agriculture industry. The Annie's Project class provided Whitty with the opportunity to learn about the different parts of an agriculture operation. This has been helpful because she plans to take over the bookkeeping for the farm from her mother-in-law. "Tim and Mandy were very helpful to explain things I did not understand," shared Whitty.

Christensen was impressed almost everyone attended all six weeks of the course. "The whole group was eager to learn, and Annie was practically on the edge of her seat, just taking it all in," said Christensen. English is Annie's second language, and she was not familiar with some of the more technical terms. Once Christensen understood this, he provided her with vocabulary ahead of class and the other participants were very helpful in explaining terms to her as well. "It's rewarding to see the women helping each other," added Christensen.

The Annie's Project course was a good experience for Whitty. The most valuable part for her was learning there are resources like Ag Decision Maker. "I loved it! It was a great time out of the house, informative, and there was something for everybody. I can't wait to attend more!", shared Whitty.

"My family and career revolve around agriculture with living in a small town," Amanda Moore shared. Moore is an Iowa State University alumna with degrees in agriculture business and horticulture. She grew up on her family farm where they kept a small cow/calf operation. She was also a member of both 4-H and FFA. Today, Moore works as a loan officer and portfolio manager.

This was Moore's second Annie's Project class. With her career being in finance, the curricula offered through Annie's Project allowed her to think deeper. A key takeaway for Moore centered around the insurance coverage portion of the class. Moore shared, "It opened my mind to things I wasn't thinking about."

For Moore, Annie's Project has allowed her to connect with other women, specifically women outside of her immediate area. Moore's advice for other women who might enroll in an Annie's Project class is to, "Keep an open mind. Even if you get nothing else out of it, it is a great way to interact with other women in agriculture."

### **Survey Results**

Of the 21 women enrolled in the course, 18 completed the pre-course survey and 16 completed the post-course survey. Survey responses showed the women owned or operated from 0 to 5,200 acres of land. The land was located in six Iowa counties and four other states. The respondents had from less than one year to 40 years of experience farming and were ages 25 to 64. Three out of four respondents raised corn, soybeans, or other row crops. One in three respondents raised pasture, hay, and cattle. Other crops and livestock raised included fruits and vegetables, hogs, horses, and poultry.

Before the course, survey respondents shared they wanted to learn about marketing, estate planning and finances. After the course participants indicated the most valuable topics were marketing, estate planning, farmland leasing, insurance for farm families, and Farm Service Agency.

### **Knowledge Gained**

- Before the course, 16.7% of survey respondents 'knew quite a bit' or were 'completely familiar' with where to find research-based estimates for costs of production. After the course this increased to 81.3%.
- Before the course, 11.1% of survey respondents 'knew quite a bit' or were 'completely familiar' with basic estate planning terminology. After the course this increased to 81.3%.
- Before the course, 16.7% of survey respondents 'knew quite a bit' or were 'completely familiar' with which crop, livestock, or whole farm insurance products are available for my/our farm or ranch business. After the course this increased to 75.0%.

### **Actions Taken**

- Before the course, 16.7% of survey respondents have 'completed/currently do this' or were 'in progress' on the action of compare my/our farm/ranch financial ratios to benchmarks. After the course this increased to 62.5%.
- Before the course, 37.5% of survey respondents have 'completed/currently do this' or were 'in progress' on the action of obtain market pricing information from a reliable source. After the course this increased to 62.5%.
- Before the course, 31.3% of survey respondents have 'completed/currently do this' or were 'in progress' on the action of visit the USDA Natural Resources Conservation Service (NRCS) office to learn more about programs available for my/our farm/ranch business. After the course this increased to 66.7%

Respondents reported the changes they made during the course to improve profitability:

- “Created a better system to monitor expenses”
- “Reviewed property insurance”
- “I’m doing the will/estate worksheet”
- “Communicate with family on marketing plan”

Respondents shared their goals for applying what they learned in Annie’s Project:

- “Utilize CALT [Center for Ag Law and Taxation], review options I’m considering for succession planning and tax laws...”
- “Have more communication with the family who farms my land”
- “Now that I have these new skills, I plan to be more involved with the farm...”
- “Do more research using Ag Decision Maker to determine how to best profit from our small farm”

Respondents shared comments on what course topics were most important to them:

- “Everything - each week had points that were very important and/or helpful!”
- “Crop insurance. Estate planning. Business accounting systems. Grain marketing. Lease agreements.”
- “It is my right as a landowner to ask questions and respectfully expect answers. Also, there are resources available to me to find answers on my own.”
- “Being able to ask my husband questions about the farm and know what's going on.”

Just over half of the survey respondents would like to learn more about grain and/or livestock marketing. Suggestions for future programs included having handouts to go over after each class, spending more time on discussions about livestock, and keeping the connections going among participants.

After the course, 93.8% of respondents ‘strongly agreed’ the course provided a ‘safe and nurturing environment for learning’, and 93.8% agreed the Annie’s Project women-centered environment ‘was important’ to them.

“This was an amazing course and I learned so many new things. Not only will this help in my personal life, it will also help in my job. I’ve really enjoyed my time here and loved all the speakers,” shared a survey respondent.

## **Impact**

The Annie’s Project course was effective in extending knowledge and empowering women. Participants took important actions during the course to reduce risk and maintain profitability. Extension and Outreach in Fremont and Mills Counties has an important role in encouraging women as they strive to improve their farm business management and expand their networks. When Iowa State University extends knowledge and empowers women, all Iowans benefit through expanded agricultural businesses, conservation of natural resources, and support for the community of women in agriculture. By improving agricultural sustainability, women in the industry are key stakeholders in the production of safe, plentiful, and accessible food.