



Annie's Project in Tabor Provides Adequate Resources for Women Managing Farm Finances

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

Program Response

Annie's Project is an 18-hour agricultural business education program that encourages and empowers woman in the agriculture industry who want to be more knowledgeable about their agricultural enterprises. Annie's Project creates a comfortable and supportive environment to allow for guest speaker appearances, group interaction, and group discussion. Participants enrolled in Annie's Project will learn effective strategies in five management areas including financial, human resources, legal, marketing, and production topics.

Tim Christensen, Iowa State University Extension and Outreach Farm Management Specialist, offered a course in winter 2022 in southwest Iowa. Mandy Maher, County Director-Fremont County was the county program leader. Tim recognized that there could be an interest in the Annie's Project in the area following a Farmland Leasing Workshop in August 2021 when several women who had attended the workshop were conversing and sharing excitement with one another about the similar ideas and questions they had regarding agriculture. Mandy responded that her goal with this course was, "To partner with a neighboring county to recruit women and bring in dynamic speakers." Tim and Mandy agreed that the course was successful and that participants made it so by willingly interacting in discussions and asking great questions. Mandy commented, "A lot of discussion [was seen] that in other settings would have been missed."

Survey Results

The 18 women completing pre-course surveys owned or operated from 0 to 5,200 acres of land. Respondents owned land 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. One in four respondents raised corn, soybeans and other row crops. One in three raised pasture, hay, and cattle.

Before the course, respondents indicated 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%

During the course, survey respondents reporting making the following changes to improve profitability.

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

After the course respondents shared their goals for applying what they learned in Annie’s Project.

- Share what I've learned with others... communicate with all family members involved...
- 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 was most important to them during the Annie’s Project course.

- Succession planning and different lease agreements
- 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.

More than half of survey respondents would like to learn more about grain and/or livestock marketing. Suggestions 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 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.

Participant Stories

Annie Whitty and her husband raise corn and soybeans on 1,200 acres of owned or leased farmland. When Annie moved from Quebec to Iowa to join her husband and on his family farm five years ago, she had zero background in the agriculture industry. The Annie’s Project class provided Annie 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 Annie.

The most valuable part of the class for Annie was learning there are resources like Ag Decision Maker. The Annie’s Project course was a good experience. “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 Annie.

Amanda Moore is an Iowa State University alumnus 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, Amanda works as a Loan Officer and Portfolio Manager.

“My family and career revolve around agriculture with living in a small town,” Amanda shared. This was Amanda’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 Amanda centered around the insurance coverage portion of the class. Amanda shared, “It opened my mind to things I wasn’t thinking about.”

For Amanda, Annie’s Project has allowed her to connect with other women, specifically women outside of her immediate area. Amanda’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.”

Impact

The Annie’s Project courses were effective in extending knowledge and empowering women. Extension has an important role in supporting women