coalición RURAL coalition

2023 Agricultural Outlook Forum

Increasing Access to USDA Programs for Underserved Producers

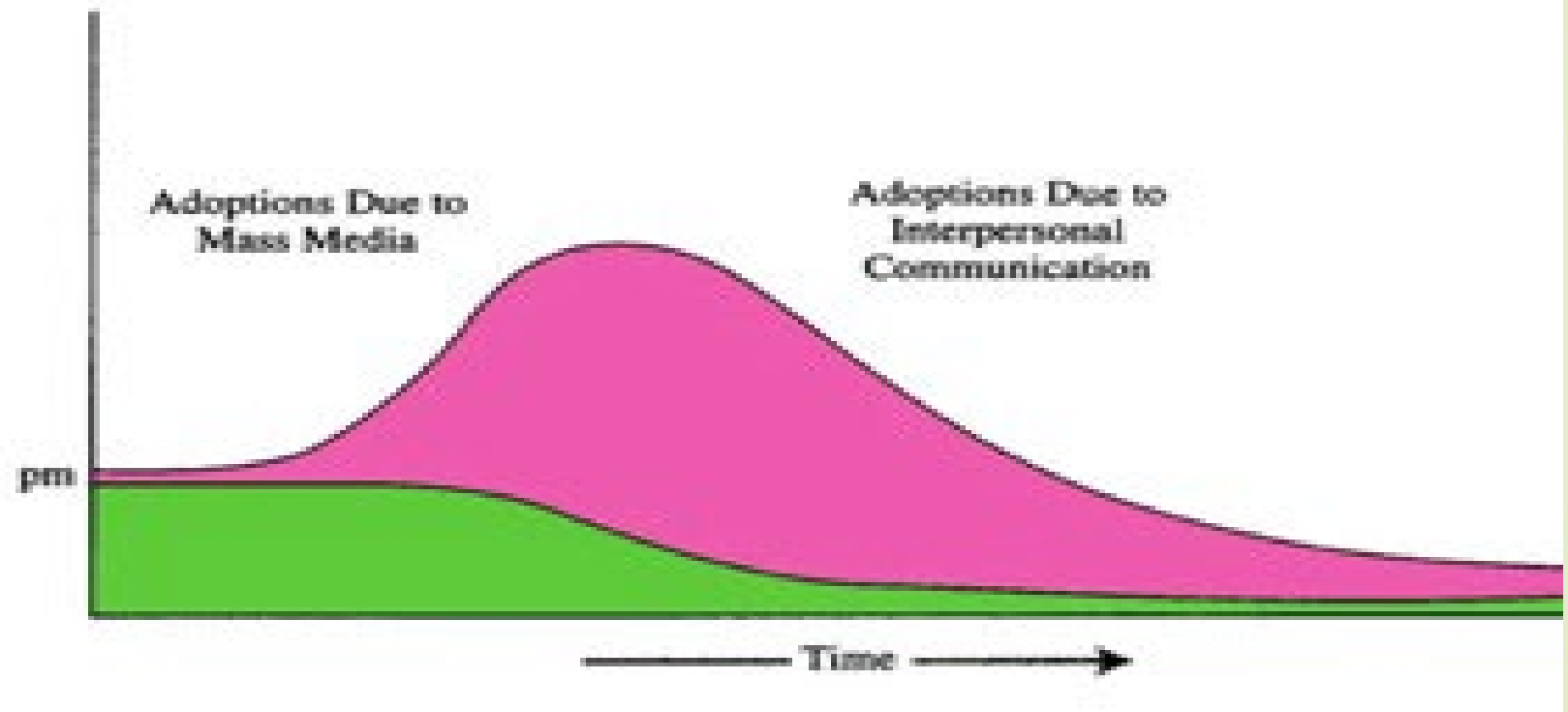
Questions: Who are Underserved Farmers and What do They Need?

- Education?
- Training?
- Capacity Building?

Question: Underserved or Underinvested Farmers and Ranchers?

- Education?
- Training?
- Capacity Building?
- ?????
- And/Or,
- Real Investment in their infrastructures

How Do We Learn and Adapt: Diffusing Innovations



Adoption of Innovations Over Time

Mahajan, Muller and Bass (1990) as reproduced in Rogers, E.M. (2003) p 210.

“Diffusion of Innovations takes a radically different approach to most other theories of change. Instead of focusing on persuading individuals to change, it sees change as being primarily about the evolution or “reinvention” of products and behaviors so they become better fits for the needs of individuals and groups. In Diffusion of Innovations it is not people who change, but the innovations themselves.”

“Les Robinson www.enablingchange.com.au”.

A Community Based Theory of Change:

Example – Bert the Extension Agent

Farmers of the Rural Coalition

- Rural Coalition projects emphasize peer-to-peer exchange and building knowledge and skills from the ground up

- From training thousands of farmers in financial record keeping and tax concepts to public policy advocacy we depend on the accumulated knowledge of small farmers across the country.

2006 Record Keeping Training Survey Findings

Table 1: Socio-Demographic Characteristics of Participants from Rural Coalition Financial Training Project (2004/2005)

Characteristic	Percent
Gender	
Male	67.5
Female	32.5
	(1048)
Race/Ethnicity	
American Indian	24.8
Asian American	3.5
Black/African American	54.9
White	5.0
Hispanic/Latino	10.7
Other	1.1
	(1052)
Highest Level of Education	
Less than High School Degree	29.6
High School Degree	34.8
Some College, No Bachelor's Degree	29.6
Bachelor's Degree or Higher	6.0
	(1050)
Total Farm Income (after expenses) in 2003	
Less than $4,999	54.0
$5,000 - $9,999	23.5
$10,000 - $19,999	13.9
$20,000 - $29,999	4.3
$30,000 or More	4.3
	(814)

2006 Record Keeping Training Survey Findings

Table 2: Farm Characteristics of Participants from Rural Coalition Financial Training Project (2004/2005)

Characteristic	Percent
Own Land	84.5 (911/1078)
Rent Land from Others	38.8 (409/1053)
Own *and* Rent Land	28.1 (295/1048)
Acres in agricultural production in 2003*	
Mean	85.2
Median	15.0
Minimum – Maximum	0 – 2400 (937)
Acres in agricultural production in 2004*	
Mean	87.4
Median	15.0
Minimum – Maximum	0 – 2600 (935)
Produced Commodity Crops in 2003 or 2004	54.5 (561/1030)
Produced Fruits/Vegetables in 2003 or 2004	54.6 (553/1013)
Raised Livestock in 2003 or 2004	47.1 (480/1020)
Produced Commodity Crops, Fruits/Vegetables *and* Livestock in 2003 or 2004	14.3 (137/960)

*Ranchers often did not include grazing acreage in their estimates of land in agricultural production. Therefore, the numbers presented here are conservative estimates.

2006 Record Keeping Training Survey Findings

Program	Program Participation
Ever Applied for a Loan from USDA	27.9 (234/839)
Ever Been Denied a Loan from USDA	*91.3 (210/230)*
Ever Received a Loan from USDA	*32.0 (72/225)*
Ever Received USDA Disaster Assistance	36.2 (354/977)
Participate in any Annual Commodity Program	13.5 (113/839)
Participate in any Conservation Program	8.1 (84/1040)

2006 Survey Questions Added by the Farmers

Table 3: Risk Management Strategies of Participants from Rural Coalition Financial Training Project (2004/2005)

Risk Management Strategy	Percent
Have Risk Management Plan	4.7 (45/961)
Use a Tax Accountant	42.7 (439/1029)
Make Use of IRS Form Schedule F	18.6 (165/886)
Ever Purchased Crop Insurance	
Yes, Currently Have Policy	9.6
Yes, But No Current Policy	5.8
No, Never	84.6
	(971)

RESULTS FROM "MEETING THE RISK MANAGEMENT AND INSURANCE NEEDS OF SMALL, LIMITED RESOURCE AND MINORITY FARMERS"

2003 SURVEY

WITH SUPPORT FROM USDA RISK MANAGEMENT AGENCY

Table 4. Insurance Use from Small, Limited Resource and Minority Farmers Survey

Variable	Frequency	Percent
Currently use any form of insurance		
Respondents answering yes	116	84.7
	137	100.0
Types of insurance used		
Health insurance*	97	83.6
	116	100.0
Dental insurance	43	37.1
	116	100.0
Accident insurance	39	33.6
	116	100.0
Life insurance	74	63.8
	116	100.0
Disability insurance	29	25.0
	116	100.0
Auto insurance	100	86.2
	116	100.0
General homeowner or renter insurance	84	72.4
	116	100.0
Disaster insurance	25	21.6
	116	100.0
General liability insurance for farm operation	43	37.1
	116	100.0
Crop insurance	29	25.0
	116	100.0
Insurance benefits through off-farm job**		
Respondents answering yes	46	65.7
	70	100.0
Insurance benefits through spouse's off-farm job[†]		
Respondents answering yes	32	68.1
	47	100.0
Number of insurance companies have policies with*		
1 company	15	13.5
2 companies	46	41.5
3 companies	26	23.4
4 or more companies	24	21.6
	111	100.0
Know enough about types of insurance		
Respondents answering yes	61	44.9
	136	100.0

*Percent based on those respondents who reported use of insurance.
**Percent based on those respondents who reported off-farm job.
[†]Percent based on those respondents who reported a spouse with an off-farm job.

Table 5. Reasons for Doing Business with a Particular Insurance Provider from Small, Limited Resource and Minority Farmers Survey (n = 134)

	Not Important	Slightly Important	Moderately Important	Very Important	Total
Paying the lowest price	3.0	9.7	25.4	61.9	100.0
Obtaining the best level of coverage	5.2	9.7	28.4	56.7	100.0
Supporting an agency in my local community	11.9	27.6	33.6	26.9	100.0
Minimizing travel distance	13.4	22.4	38.8	25.4	100.0
Being able to visit the agent in person	5.2	23.9	39.6	31.3	100.0
Obtaining good customer service	5.2	7.5	28.4	58.9	100.0
Continuing to work with an agent I know or who has provided good service to my family	4.0	14.5	33.9	47.6	100.0

Table 6. Sources of Information One Might Use for Insurance from Small, Limited Resource and Minority Farmers Survey (n = 134)

	Will Not Use	Might Use Occasionally	Very Likely to Use	Total
Newspapers	32.1	49.2	18.7	100.0
Radio/television reports	24.8	53.4	21.8	100.0
Internet sites	35.3	45.2	19.5	100.0
Government agency	29.3	57.1	13.6	100.0
Local cooperative	29.6	47.7	22.7	100.0
Personal contacts (family/friends)	3.2	25.0	71.8	100.0

Research Conducted in Partnership With Dr. John Green and Dr. Anna Kleiner

Financial Record Keeping Training Feedback

Tribal Farmers

- *"Hundreds more farmers and ranchers could be trained, every Tribal organization has requested IAC to return and present the training again."*
- --Katherine Goodluck-Minthorn, Intertribal Agriculture Council

Black Farmers

- *"We had to turn people away because we only had 100 seats."*
- --Dorothy Barker, Operation Spring Plant

Diffusion of Innovations offers three valuable insights into the process of social change:

1) What qualities make an innovation spread?
2) The importance of peer-peer conversations and peer networks.
3) Understanding the needs of different user segments.

"These insights have been tested in more than 6000 research studies and field tests, so they are amongst the most reliable in the social sciences."

Robinson, Les, A Summary of Enabling of Change,
http://www.enablingchange.com.au/tools.php

What Do Farmers and Ranchers Need?

Underserved or…
Underinvested Farmers?

- Education
- Training
- Capacity Building?
  - *And/Or*
- Investment In their Infrastructures
- Cooperatives
- Crop Insurance
- Fair Access to Credit and Price
- Markets

Large Commodity or Other Farmers

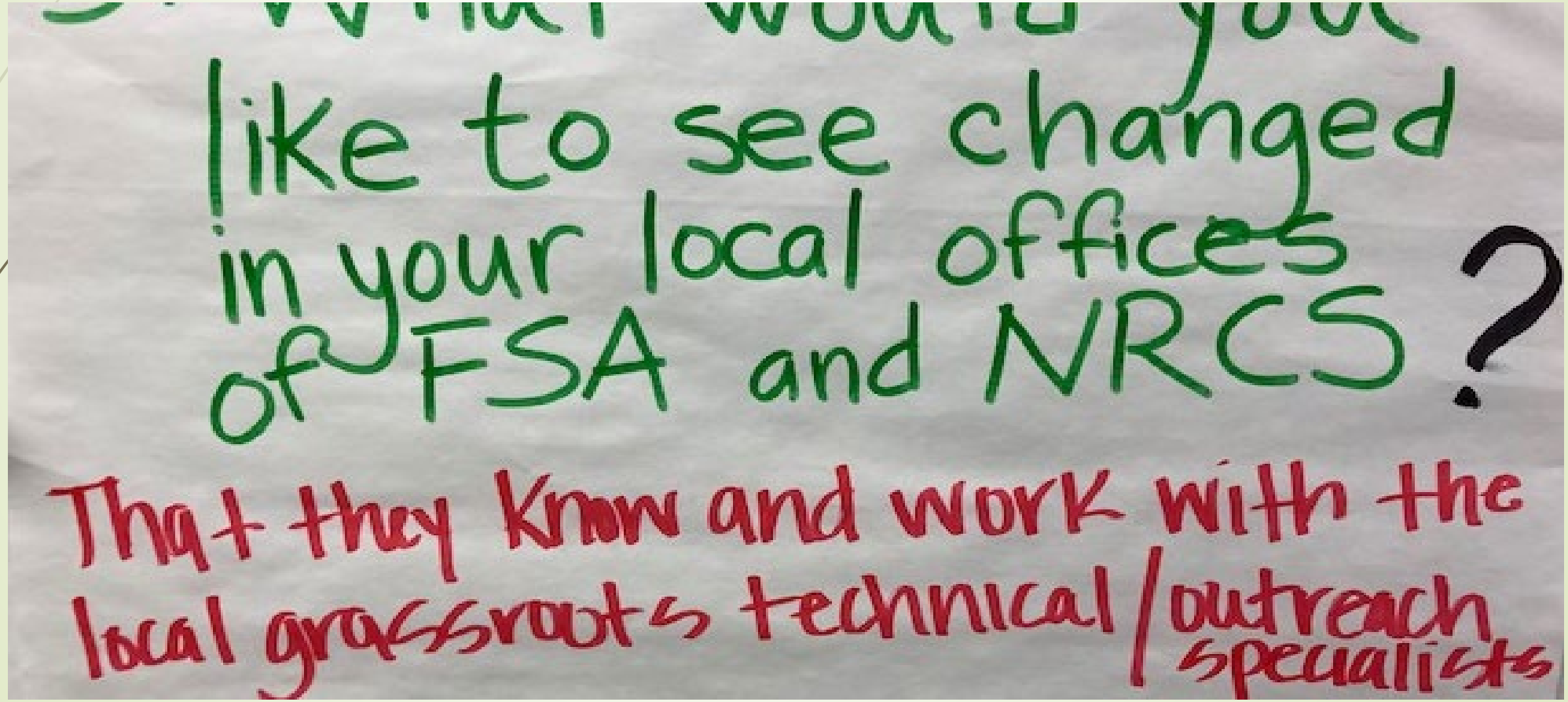
- Commodity Programs
- Safety Net
- Crop Insurance
- Credit
- Market Facilitation Payments
- Export Markets
- Climate Smart Ag
- Etc.

Learnings from Our Theory of Change

- *Relationships are our Building Blocks*
- *Our Organizations Are Our Technology*
- *Our Networks Are Our Infrastructure*
- *Change Systems by Changing Who Populates the Networks*
- *Investments in Effe*

- *Investments in technical Assistance undergird the construction of trusting relationships, partnerships and building and connecting peer to peer networks that form the basis of our successes, also engaging influencers trusted by and seen as leaders within our member communities.*

Connecting Networks and Strengthening Relationships



Early Adopters

Diffusion of innovations theories popularized decades ago by Everett Rodgers and widely studied since, **underscore the importance of finding early adopters to demonstrate new practices, and of utilizing peer to peer networks to share new ideas more broadly and increase adoption**.

(Everett M. Rogers, Diffusion of Innovations, Fifth Edition 2003, Free Press, New York)

Building Resiliency with a More Diverse Delivery Strategy: the Risk Management Agency Underserved Agent/Loss Adjuster Training Program Pilot

This Pilot Project aims to reach producers and individuals that have a livelihood in the space of agriculture.
This collaborative pilot program's strategic engagement with minority-serving institutions and underserved stakeholder groups **will**

- **establish a pipeline of crop insurance agents and adjusters within the underserved communities;**
- **increasing the underserved representation of insurance agents and loss adjusters providing service to underserved producers.**

The Power of Investing in Partnerships

- The Intertribal Agriculture Council (IAC) will lead and combine forces by partnering with
  - Annie's Project,
  - the Rural Coalition, and
  - Alcorn State University
- to **build an alliance and leverage a diverse set of networks** working in concert through engagement and outreach
- to **strategically build new relationships across the crop insurance sector with public and private entities**
- **to bridge the gap of crop insurance resources delivery to the historically underserved producers and ranchers.**

Building Resiliency Crop Insurers and Adjusters Training Rural Coalition Winter Forum, - January 2023

Trusted Relationships

Building Relationships – The Power of Together

- Vaccine Outreach Program (with Alianza Campesinas)
  - 15 Groups, 1000 events, over 70,000 vaccines delivered in over 100 of the most vulnerable rural communities in seven Months
- American Rescue Plan Technical Assistance Program
- Debt Payments
- Discrimination Assistance
- Equity Commission
- Food and Farmworker Relief
  - 30,000 Pandemic Relief Payments to go to Farm and Food Workers

What's Next – Bridging the Gap of Delivery of Resources to Historically Underserved Producers

- Organic Certifiers
- GAP Certifiers
- FSA County Committee Members
- Conservation District Members
- USDA Advisory Committee Members
- And……

Working Together for a Fair 2008 Farm Bill:

The Farm and Food Policy Diversity Initiative, coordinated by the Rural Coalition for the 2008 Farm Bill debate, was designed to ensure that organizations serving people of color in the food system have the opportunity to link their own initiatives into a comprehensive agenda of food and agriculture policy proposals developed by the Farm and Food Policy Project.

The Initiative supported the efforts of its partners to strengthen and diversify the content of farm bill policy agendas of critical allies and build bridges between the diverse leaders engaged in food and farm policy development with the overall goal of securing access to the same opportunities that have benefited other producers.

Outcomes: ***More than 30 Sections of Policy were included in the final 2018 Farm Bill, creating new USDA offices and accountability and bringing more than $3 billion to people of color communities.***

2008 Farm Bill Implementation Outcomes

The 2008 Conservation Title included language providing cost share rates of up to 90% and advance payments up to 30% for socially disadvantaged, limited resource, and beginning farmers and ranchers. Thus, up to 90% of approved conservation practices could be paid by USDA Natural Resources and Conservation Service.

HIGH TUNNELS or Hoop Houses were approved as a conservation practice in part due to comments submitted to NRCS by Rural Coalition and its members in 2009.

Outcome: By July 2013, the farmers at Flats Mentor Farms in Lancaster, MA, received funds for 9 high tunnels for immigrant farmers, including the first African farmers. The 70 farmers then selling at 45 Boston area farmers markets have increased to more then 300 now farming with World Farmers. Farmers across the country who had never signed up for USDA programs have come back in the door to seek high tunnels which now number in the thousands.

2018 Farm Bill Advances

Heirs Property

Farming Opportunities Training and Outreach (FOTO)

Guaranteed Loan Waivers of 1.5% Fee and 95% for Socially Disadvantaged Farmers

Equitable Relief

Legalizes and Regulates Cultivation of Industrial Hemp

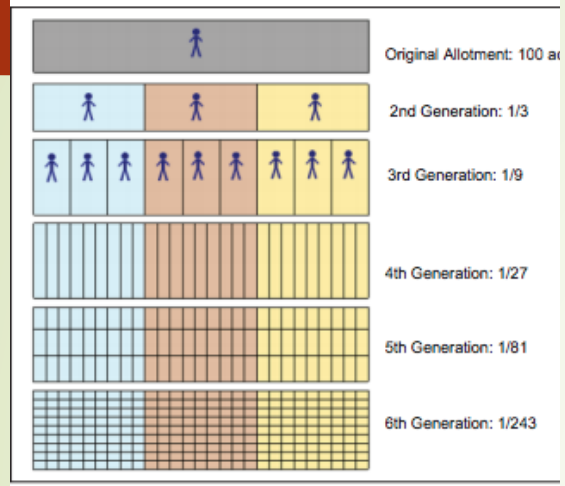


Figure 1—A simple example of a 100-acre parcel owned initiall by an original allottee succeeded by three offspring in each generation. Each of the three children in each new family inher one-third interest in their parents' interest, resulting in 243 heir the sixth generation.

Table 1—Racial and ethnic disparities in will-making

	Respondent has a will	Respondent has a will, by education level		
		No high school	High school	College and above
	percent			
All respondents	56.93	47.13	58.92	65.71
White	64.23	56.76	65.26	72.04
Black	23.68	20.15	22.89	32.34
Other	27.24	20.79	34.54	38.63
Non-Hispanic	60.66	54.26	61.06	68.09
Hispanic	19.38	14.57	28.30	31.67

Note: data presented is from two separate tables in the unpublished working paper by Francesconi, Pollak, and Tobasso (see footnote 19).

Racial Disparities in Will-Making

- The 2018 Farm Bill creates the **new Farming Opportunities Training and Outreach (FOTO) Program.**
- **FOTO** strengthens the historic **Outreach and Assistance for Socially Disadvantaged and Veteran Farmers and Ranchers Program (first authorized in Section 2501 of the 1990 Farm Bill)** and also links it closely to the related **Beginning Farmers and Ranchers Development Program.**
- The improved program provides **permanent authority and permanent funding growing from $30 million to $50 million annually by 2023,** shared equally between the two programs.

January 2023

Farm and Food Workers Relief Program

Alianza Nacional de Campesinas Partner Training with Rural Coalition and Migrant Clinicians Network

Rural Coalition 2023 Winter Forum

Celebrating 45 Years

Our Members: Rooted in Communities

- 85 years – Rural Advancement Fund of the National Sharecroppers Fund
- Lifetime Achievement Award - Georgia Good
- 50 years – Mississippi Association of Cooperatives
- 50 years – Alabama State Association of Cooperatives
- 40 years - La Mujer Obrera
- 40 years – North Carolina Association of Black Lawyers Land Loss Prevention Project
- 40 Years – Rural Development Leadership Network
- 40 Years– Farmworker Association of Florida
- 40 Years – Border Agricultural Workers Project
- 35 Years - Intertribal Agriculture Council

Building the Future

With thanks from Rural Coalition to all our United States Department of Agriculture Partners and friends.

USDA U.S. DEPARTMENT OF AGRICULTURE

Building Resiliency in Disadvantaged Communities

Posted by Marcia Bunger, Administrator, Risk Management Agency in Farming, Initiatives
Jan 27, 2023

We recently observed the Birthday of Martin Luther King, Jr. I feel that USDA's Risk Management Agency helps to advance the dream of Dr. King in our support of the 1890 National Scholars Program, and the Risk Management Education Program, among other initiatives.

I attended the Rural Coalition's winter forum in Washington, D.C. This organization is a partner in our new pilot program, Building Resiliency, which trains new crop insurance agents and adjusters from disadvantaged communities.

The **Rural Coalition/ Coalición Rural**

is an alliance of farmers, farmworkers, indigenous, migrant, and working people from the United States, Mexico, Canada, and beyond working together since 1978 toward a new society that values unity, hope, people, and land.

Washington DC
www.Ruralco.org

For More Information
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How do We Measure Success

Underserved and/or Underinvested Farmers?

- New Investments In Technical Assistance and their Networks and Infrastructure
- Safety Net
- Crop Insurance
- Fair Access to Credit
- Fair Prices
- Markets

Large Commodity or Other Farmers

- Metrics
  - Bushels per Acre