



University Extension. The women reported having increased their knowledge and skills regarding enhancing their farm viability through improved risk management strategies. Four major topics were addressed: (a) developing and using simple financial management tools to conduct farm financial analyses; (b) identifying and meeting farm and/or food safety requirements; (c) developing and using a business plan; and (d) partnering with other producers to share best practices and improve profitability. An on-line curriculum targeted 48 additional participants. The face-to-face education program involved 6 modules over 10 weeks in 6 targeted locations in West Virginia, and was delivered through workshops, online learning activities, discussions and networking opportunities.

To capture behavioral change, personal interviews were conducted following the 10-week program. Seventy-eight percent of the participants indicated they were keeping appropriate and accurate business records and using them to construct basic financial statements including balance sheets, cash flow statements and income statements.

Fifty-two participants received follow-up coaching/mentoring support to adopt recommended risk management actions in their agribusinesses within four months post-training.

Annie’s Project – Enhancing Farm Viability through Improved Risk Management for Female Agripreneurs in WV

Recently, **West Virginia** experienced an increase in female farm owner/operators, as the male farm-owner/operators declined. Some of the increase was due to inheritance while some was a result of women choosing this career to exploit new market opportunities created by a growing food system. Many of the women owner/operators had a negative net farm income, were financially at-risk, and were dependent on off-farm income. Through facilitated discussion groups, these women requested training to address a variety of business risks – profitability, diversification and business expansion, managing farm/food risks, developing business plans and conducting farm financial analysis.

Over 100 beginning and limited-resources female agripreneurs attended face-to-face educational programs conducted by a team from **West Virginia**



“This class has given me the knowledge, skills and confidence to start my own aggregation and distribution business.”

- West Virginia Female Producer





**EXTENSION
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United States
Department of
Agriculture

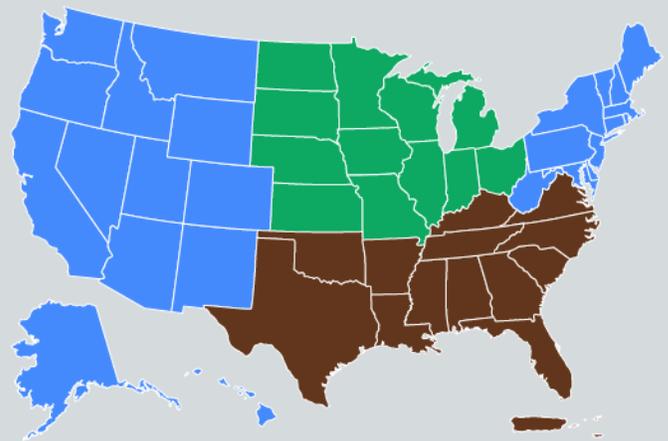
National Institute
of Food and
Agriculture

**“Educating America’s farmers and ranchers
to manage the unique risks of producing food
for the world’s table.”**

Extension Risk Management Education (ERME) is delivered through four regional centers that provide grant funding and leadership within their regions.

Projects are producer-focused, results-based and encourage public-private partnerships. Funded projects must identify targeted results that will help producers manage risk and then describe how the project will measure those results.

Extension Risk Management Education has funded innovative programs that have generated tangible results for producers in every state. ERME is committed to funding results, providing transparent accountability, and encouraging collaboration. View the accomplishments of all funded projects on our website.
<http://ExtensionRME.org>



ERME Regional Centers



**NORTH CENTRAL
EXTENSION
RISK MANAGEMENT
EDUCATION**

University of Nebraska
Dept. of Agricultural Economics
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**NORTHEAST
EXTENSION
RISK MANAGEMENT
EDUCATION**

University of Delaware
Dept. of Applied Economics
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