Building a Resilient Risk Management Network for Producers Underserved by Crop Insurance

As the Covid-19 pandemic unfolded, it became clear that local farms and networks played a critical role in meeting the consumer demands for local food sources. With meat and early-season produce stocks dwindling, an unprecedented need for crop insurance protection and the risk management education that comes along with it became apparent. Small, beginning, diversified, and socially disadvantaged producers were among the top demographic to face the unprecedented challenges the pandemic created and developed a critical need for crop insurance risk management education. It was clear that new strategies and tools were needed to help this group of producers navigate risk management and crop insurance.

To address this need, Future Harvest Inc., a leading organization in farmer education, led by Niamh Shortt decided it could utilize three main educational platforms: an annual conference with approximately 800 yearly attendees, a field school reaching approximately 700 annually, and a Beginner Farmer Training Program (BFTP), which had grown dramatically in recent years and includes a large percentage of socially disadvantaged farmer and beginner farmer graduates, the majority of whom are women.

As a result of the crisis brought on by the pandemic, these farmers suddenly expressed great interest in risk management education. The organization worked hard to satisfy this need with a nearly two-year suite of programming, including a total of 12 webinars and workshops and 12 conference sessions, to help farmers manage marketing, financial, and human risk. Part of the long-term strategy for delivering successful programs included improving the capacity to store and track risk management data collected from program registrations, surveys, and interviews, and using that data to better tailor programming and outreach, evaluate impact, distribute data-based products such as farmer directories, and contribute to greater understanding of risk management strategies in the Chesapeake region. A new database platform was purchased and created to store and track data of 13,000 members including 800+ farmers in Maryland, West Virginia, Delaware, and the District of Columbia in order to better recognize and serve their risk management needs.

“These types of events are critical resources for farmers to learn how to best serve their communities, to get ideas and clarity about disasters, and to share resources on how to best navigate these challenges.” – MD Vegetable Farmer
“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 education projects that have generated tangible results for agricultural producers in 36 US states and territories. Beginning in 2020, the Centers initiated a new funding opportunity for the delivery of risk management education to agricultural producers underserved by the Federal crop insurance program. Priorities for both of these programs include commitments to funding results, providing transparent accountability, and encouraging collaboration. The accomplishments of all funded projects are available for public viewing on the ERME website: http://ExtensionRME.org

**ERME REGIONAL CENTERS**

- **NORTH CENTRAL EXTENSION RISK MANAGEMENT EDUCATION**
  - University of Nebraska
  - Dept. of Agricultural Economics
  - 303 Filley Hall
  - Lincoln, NE 68583-0922
  - (402) 472-1742
  - NCERME.org

- **NORTHEAST EXTENSION RISK MANAGEMENT EDUCATION**
  - University of Delaware
  - Dept. of Applied Economics and Statistics
  - 112 Townsend Hall
  - Newark, DE 19716-2130
  - (302) 831-6540
  - NERME.org

- **SOUTHERN EXTENSION RISK MANAGEMENT EDUCATION**
  - 2301 South University Ave.
  - Little Rock, AR 72204
  - (501) 671-2165
  - SRMEC.uada.edu

- **WESTERN EXTENSION RISK MANAGEMENT EDUCATION**
  - 222 N. Havana St.
  - Spokane Valley, WA 99202
  - (509) 477-2168
  - WESTRME.wsu.edu

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