

SUCCESS in

MASSACHUSETTS, RHODE ISLAND, AND CONNECTICUT

Reducing Production Risk: Education, Recordkeeping, and Applying for Micro Whole Farm Revenue Protection

Project Director: Jeffrey Cole, The Carrot Project/TSNE



Photo courtesy of USDA ARS

*“Through your information on two occasions I was able to determine that I could qualify and good to know info as a woman farmer. I would not have been aware of the program otherwise”
-Woman Farmer*

Situation: There is a perception among underserved populations in the Northeast that the Federal Crop Insurance programs including Micro Whole Farm Revenue Protection crop insurance (mWFRP) doesn't meet their needs, are too costly, or require too much paperwork. The target audience in this project were populations underserved by crop insurance in MA, RI, and CT. Participants included specialty crop and diversified growers, small farm producers, socially disadvantaged producers, women, and beginning producers who face the same production risks that all farmers face which include increasing severe weather events due to climate change. The underserved through crop insurance audience has historically been more vulnerable due to lack of crop insurance products suited to their operations.

Outcomes: This project led by Jeffrey Cole included education, training, and one-on-one business technical assistance (1:1 BTA) to support participants in considering and applying for RMA's Micro Farm insurance program. The BTA also included resources on how to manage their record keeping in order to apply and submit a claim, information on tax implications, and education on alternative RMA and USDA risk management products. Through substantial education and marketing, this project helped the audience understand, access, and participate in the new mWFRP insurance through its thoughtful, flexible design, which recognized and responded to diverse producers' varying education and support needs. The overall impact of this project was to increase farmers' capacity to survive weather-related crop loss and failure which in return would result in a positive economic impact.

Impacts: The keys to success were using simple language in the materials and curriculum and providing multiple pathways to access them in order to make it as easy and convenient for farmers as possible. One producer improved their understanding of Micro Farm, assessment of its utility for farm risk management, and their ability to support other farmers to understand and apply for the program. Another farmer, who improved their understanding of Micro Farm through this project, concluded that it was not a good fit at the time. While there were multi-

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ple reasons, key amongst them were the record-keeping requirements and the amount of time required to generate those records. This circumstance reinforces that the work to improve farmers' record keeping skills and practices is critical for increasing under-served producers' participation in crop insurance and other risk management programs now and in the future. Because USDA continues to change risk management programs in an attempt to improve them it is most likely that the majority of farmers will continue to take a "wait and see" attitude when considering their risk management and insurance options. This means that the best support for farmers, especially underserved farmers, is that of continued education and support in getting their records in shape in preparation for applications and in conducting their individual cost/benefit analyses at any point in time they are motivated to do so.

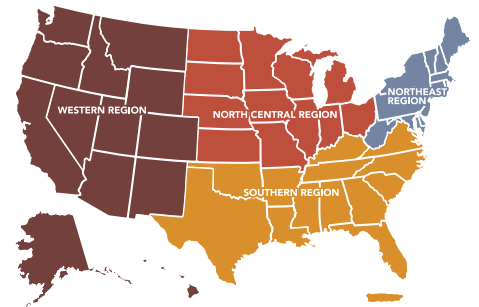
SUCCESS in EVERY STATE

Extension Risk Management Education

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

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

Extension Risk Management Education has funded innovative programs that have generated tangible outcomes for producers in every state. Commitment to funding outcomes, providing transparent accountability, and encouraging collaboration allow you to view the accomplishments of all funded projects on our website: ExtensionRME.org



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