

SMALL FARM *digest*

VOLUME 11 | Spring 2008

Women in Agriculture



**Maria Moreira and Hmong farmers at a newly established farmers market in MA.
Photo : Maria Moreira**

Women and Farming, Ranching & Working Lands: Strengthening Their Roles and Preparing for the Future

*Janie Hipp, USDA/CSREES
National Program Leader, Risk Management Education and
Farm Financial Management programs*



Women are increasing in number as principal operators or in partnering roles in farming, ranching, and working lands around the United States. Many would say they have, in many capacities, always been involved in the success of their operations, but their presence is becoming more recognized and education, training, and outreach more tailored to their needs.

There are many critical issues facing agriculture and working lands today, including water, energy, food safety, and financial security. The availability of water for operations, regardless of where these might be, is of high importance. Not only is water availability critical, but it is also important to understand and prepare for scarcity situations and conflicts between agriculture and non-agriculture operations (such as urban or other community business.) Maintaining high levels of water quality is a parallel issue to water availability and access.

Energy issues, from both consumption and availability standpoints, are likewise important. Energy is necessary for food production and transportation to market. The role of agriculture in producing food for fuel has many sides that must be carefully explored. Food safety is critical for all those involved in food production, ensuring that both the production site, food processing

areas, and marketing are safe from food borne illness. No one getting food from fork-to-table wants illnesses to occur; taking precautions and preventative measures is critical to consumer confidence, regardless of whether you are marketing in a local farmers market or a larger supermarket venue.

Financial security for the farm or ranch is also critical, but we can't ignore that our operation's financial health is inextricably intertwined with our family's financial health. Ensuring we buttress both the business and the family from financial crisis is an important issue for women and men alike.

Preparing for the time we are no longer here, ensuring we leave our affairs in order, and that the lands we steward and the businesses we grow will pass to the next generation is not only our responsibility, but should be our joy.

All these issues and concerns are bound up in our everyday planning, management, and decision making for both our farming, ranching, and working lands, and for our families and communities. Planning for risk, facing risk, and exploring tools and methods to improve our education in these critical areas is part of a life-long education journey.

Continued on page 3

All farmers, ranchers and landowners (and their families) need a solid business plan and they must visit it frequently to see if it needs to be updated or adjusted. Women farmers, ranchers, and owners of working lands (forestlands, grazing or rangelands, lands held for conservation only or as open land) should know they are not alone and, although they might feel isolated at times, they need to find others with whom they can communicate and gain support from. They must surround themselves with a strong support system of advisors—production advisors, pricing and marketing financial advisors, tax advisors, and legal advisors. All these types of resources are critical and if women can find trusted folks to be with through the good times and the bad, they will have a stronger likelihood of survival and accomplishing their goals.

Take a look at some statistics in this digest edition and you'll see that women farmers and ranchers are strengthening and growing

in numbers all around the country, regardless of whether they are involved in organic fruit or vegetable, row crop, direct market, agritourism, equine, livestock, or any other in the wide range of agriculture-related possibilities. There are also growing numbers of young women seeking degrees in agriculture-related fields in our land-grant colleges and universities.

It is absolutely essential that women come together regularly to share experiences, successes, and failures and to support one another, regardless of what “track” they are on. Training and education are important to improve the ability of our businesses and our families to become and remain successful over the long term. My hope is that we can be voices of positiveness and community within agriculture, regardless of where we are or what we do day-to-day, or where we might be. We all hope you enjoy this edition of the Small Farms Digest.

Queijo Açoreano: how Portuguese Cheese Saved the Farm

Maria C. Moreira, Dairy Farmer

Maria Moreira was born in the Azores, 760 miles off the coast of Portugal, on the tiny island of Santa Maria. Only 37 miles long and 10 miles wide, Santa Maria fostered a lifestyle that was as rich in its work ethic and family values as it was limited in food choices and amenities, especially in the 1960's. It was, in fact, those values and the desire for broader opportunities that brought Maria's family to the United States in 1966, when she was 12.



Photo: Maria Moreira

Continued on page 4

The family came under the Family Repatriation Act to join her grandmother, Maria Morua, a Massachusetts resident from the Azores.

It was in Massachusetts that Maria met another Santa Maria native, Manuel “Manny” Moreira. The couple married in 1972, and in 1976 they bought a house with 5 acres in Chelmsford, MA—their first farm and a dream come true. The only trouble, recalls Maria, is that the community did not share that dream.

As the population blossomed, some former farm towns became far more interested in growing house lots than crops. “The community no longer considered itself to be a farming community,” says Maria. “It just was not supportive of agriculture. My husband and I had to take outside jobs in different places. It wasn’t until nearly 5 years later, in 1980, that we were able to buy our present farm acreage in Lancaster.”

In 1982, the couple bought 35 cows and began trying to make a living in dairy farming. “We both dreamed how wonderful it was going to be, working together just as our families had,” she recalls. “Working as a family was very familiar to us, and we longed to raise our four children as we had been raised back in Santa Maria.”

Again, things didn’t work out exactly as planned. By the mid 1980s, the milk check still could not cover the farm and family expenses, no matter how many hours they worked or how hard they tried to save. “We thought, we talked, we worried. We just wanted to keep the farm, and keep us all together,” she says. Again the family looked

to its own roots for an answer. That answer turned out to be ***Queijo Açoreano***.

“Queijo Açoreano is the Portuguese cheese I ate as a child,” she says. “We realized that the only way to keep the farm was to add value to the milk we produced. There was no other way. We couldn’t sit there and hope that milk prices would rise. So we made cheese.”

Manny’s Dairy Farm Queijo Açoreano, to be exact. They tested their new product first among friends, and then in the area’s burgeoning Portuguese community. It proved to be a hit—with help from the Massachusetts Department of Agricultural Resources, which assisted with the arduous process of making the operation compliant with all of the health and safety regulations.

Hard work, big decisions, and family unity were nothing new to Maria and Manny. It was their heritage. What happened next, however, was completely new, and came from the other side of the world. While they were putting their own heritage to work, another immigrant group was struggling nearby. Hmong refugees from the mountains of Laos, many of whom had fought in Southeast Asia on behalf of the United States, desperately wanted land to grow traditional vegetables.

It all started when an elderly Hmong lady asked if she could have a piece of land on the dairy farm. The Morerias were impressed by her dedication and knowledge of growing vegetables. The following season, when she asked for more land for her extended family, they thought she should move to the crop field. Over time, more families moved into the area where Hmong farmers grew produce.

For over 20 years Hmong farmers, and more recently African farmers, have been offered access to land and infrastructure to produce crops popular in their native countries. With the diversity in Massachusetts, these farmers have found a ready market for their crops. At present, 26 acres are being cultivated by immigrant farmers from different countries, who together sold their crops at 23 farmers markets during the 2007 season.

The Flats Mentor Farm (FMF) is on a 70-acre river bottom piece of land in Lancaster, MA. FMF assists and supports small farmers of diverse ethnic backgrounds with the land, farming infra-structure, and marketing assistance needed to promote and sustain successful farming enterprises. FMF promotes economically viable agricultural production that protects the environment through sustainable farming methods. This program offers resources, hands-on training, and technical assistance on soil fertility, irrigation, pest and weed management, and marketing. FMF also provides opportunities for beginning farmers to increase economic returns, and quality of life.

Immigrant farmers have been farming at this location since 1985. In the late 1990s and early 2000s they received support from Tufts University. In more recent years, FMF has received support from University of Massachusetts Extension, Heifer International, USDA-CSREES, and the Massachusetts Society for Promoting Agriculture.

With the past and present support and assistance in production and marketing practices from the organizations above, in addition to the continued mentoring by the FMF project



Photo: Maria Moreira

leader Maria Moreira, the farmers evolved from growing just enough for their families to selling their produce at farmers' markets in and around Boston. In 2007, FMF immigrant farmers produced ethnic crops in 26 acres of land, sold at 23 farmers markets, and grossed just over \$20,000 on their newly piloted wholesaling effort.

The wholesale pilot was the result of an effort by Maria to make water available for the farmers to irrigate their crops. In 2004, a new irrigation system was installed at the 70-acre piece of land with the assistance of a USDA cost share program and the Massachusetts Department of Agricultural Resources. This irrigation system has significantly increased the productivity of participating growers. In 2005, the increased yield was so much greater than previous years that the farmers

needed to find more markets. Maria Moreira implemented an innovative wholesale marketing initiative to sell the excess produce.

The Flats Mentor Farm was officially established to coordinate these efforts.

"We love dairy farming. The Hmong loved vegetable production; but the passion was the same—there was an immediate connection because of the shared love of farming," she says. This relationship began with one, when Maria and Manny leased land to the Hmong farmers. When Maria and Manny's youngest child left for college, Maria began assisting the group in marketing its vegetables to Southeast Asian immigrant communities, to ethnic restaurants, and to upscale suburban farmers markets.

That was when she came to the attention of Frank Mangan, of UMass Extension, whose research focused on the local cultivation of vegetables popular with, but often

unavailable to, ethnic communities. Together, Frank and Maria have spearheaded an extension program to study and to market vegetables to growing Central American, Caribbean, Asian, and Brazilian communities.

All of Maria and Manny's children have left the farm, along with the milking cows, but the farm and the farming continue, thanks to the heritage of hard work, adaptation, and community that the couple brought from the Azores. Manny is operating an ethnic custom slaughter facility at the farm and Maria is doing what she loves best—working with UMass Extension to set up agricultural marketing systems for others farmers with a similar passion. She jokes that farming is a "disease." "When you have the passion, you need to make it work for you," she says. "I want to help other farmers, especially new farmers facing many of the challenges we faced, learn how to make agricultural marketing systems work for them."



Photo: Maria Moreira

The Roles, Successes and Challenges of Arkansas Women in Agriculture

*Jennie Popp, Associate Professor,
University of Arkansas*

The roles women hold in Arkansas agriculture are as diverse as the women themselves. The number of women principal operators grew about 6 percent in Arkansas between 1997 and 2002. Data show that 25 percent of all Arkansas women farmers are principal farm operators and hold that role on 10 percent of farms in the state (USDA–National Agricultural Statistics Service, 2004a, 2004b). In addition to these farm women, there are other women who are also important to the agricultural industry. These are women who hold prominent positions in firms that support agriculture, such as agricultural lending institutions, farm input suppliers, veterinary/animal clinics, and agricultural processors.

To respond to the increase of women involved in agriculture, researchers need to understand the challenges women face and the goals they hold so as to be successful in their business endeavors. However, different people measure success differently. It could mean maximizing income or profit for some (Hoy et al., 1984), it may be non-financial, such as assisting the community or being able to use a particular skill (Buttner and Moore, 1997; Mayasami et al., 1999), or it could be some combination of both. Three conferences (2005, 2006, and 2007) for Arkansas women in agriculture were held with the goal of enriching lives and empowering women in Arkansas in all aspects of agriculture (production, processing, marketing, and retailing). Of the 754 female conference attendees, 344 agreed to participate

in survey research that examined their roles, challenges, and successes. This article highlights some of what we learned.

Who They Are and How They Got There

Of the 344 respondents, 54 were principle farm operators, 156 were agribusiness owners, and 134 were farm/business employees. Most principle operators were involved in livestock production, but some also listed rice, soybean, cotton, forest, and vegetable production. Agribusiness owners included farm input supply, medical services, marketing services, and credit services. Employees were involved in all types of businesses listed as well as other farm organizations.

Three factors explain why women's importance in agriculture in Arkansas is growing. First, more women in the state are inheriting these operations due to death, divorce, and illness. Second, women are making voluntary career changes into agriculture, beginning with small-scale production and increasing land base and production each year. Third, more women are choosing college programs that prepare them for important positions in agricultural industries. At the University of Arkansas for example, the number of female agriculture graduates grew by 50 percent between 1997 and 2005 (University of Arkansas Institutional Research, 2006). Women are feeling confident in their growing roles. When asked whether they would keep their business in the event of the loss of their life or business partner, 77 percent of operators/owners said definitely yes.

Continued on page 8

How Arkansas Women in Agriculture Measure Success

When measuring their success, Arkansas women in agriculture put more focus on individual growth and community than on traditional profit measures. When asked about 13 ways to measure success, these women chose ability to apply talents and skills directly to their work, being excited about their work, trying new ways of doing things, being involved in their communities, and improving their family's standard of living as the most important measures of success. However when broken into groups, the rankings differed slightly between principle operators/business owners and employees. Community involvement was ranked higher by operators/owners (ranked #3) than others (ranked #77), while standard of living was more important to others (ranked #4) than operators/owners (ranked #8).

Challenges Faced by Arkansas Women in Agriculture The women were also asked about 13 challenges that they might face in their work. Interestingly, two factors—being respected as a female business person and keeping/working with good employees—were the largest challenges faced by all women, regardless of their role in agriculture. However, these factors were listed by only 39 percent of all respondents. Other important challenges

differed by occupation. Operators/owners were more likely to list a factor as a challenge. Operators/owners listed finding a good business lawyer, qualifying for government programs, and keeping good financial records next, whereas employees listed keeping financial records, following environmental regulations, and handling cash flow next. Gaining access to credit was generally not a problem. From 2005 to 2007, the percentage of operators/owners who cited challenges fell across 8 of 13 possible challenges. For employees, challenges stayed roughly the same, or increased.

Summing Up This research suggests that Arkansas women are involved in every aspect of agriculture and their influence is growing. While some common measures of success and challenges were identified, the results suggest that different types of agricultural women hold different attitudes about business and face different challenges. Results across years suggest that successes and problems may change over time. Based on the results of this research, educational efforts are underway across the state to assist Arkansas women in agriculture. The non-profit Arkansas Women in Agriculture works closely with university research/extension and other groups interested in addressing the ever-changing roles and challenges of Arkansas women in agriculture.

Literature Cited

- Buttner, E. and D. Moore. 1997. Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success. *Journal of Small Business Management*. 35: 34-46.
- Hoy, F., J. Carland and J. Carland. 1984. Differentiating entrepreneurs from small business owners: A conceptualization. *Academy of Management Review*. 9: 354-359.
- Mayasami, R., G. Cooper and P. Valeria. 1999. Female business owners in Singapore and elsewhere: a review of studies. *Journal of Small Business Management*. 37: 96-105.
- U.S. Department of Agriculture, National Agricultural Statistics Service. 2004a. 2002 Census of Agriculture. United States Table 53. [Women operators—selected operator characteristics](#): 2002 and 1997. Accessed May 20, 2004.
- U.S. Department of Agriculture, National Agricultural Statistics Service. 2004b. 2002 Census of Agriculture. Arkansas Table 53. [Women operators—selected operator characteristics](#): 2002 and 1997. Accessed May 20, 2004.
- University of Arkansas Institutional Research. 2006. [Summary of degrees](#) awarded in Bumpers College 1997-2005. Accessed July 20, 2005.

Women in Blue Jeans: Celebrating Women of Rural America

*Diana Goldammer , Farm Partner and
President of Women in Blue Jeans, Inc.*



Defining a “farm wife” is something like defining a “family farm.” There are about as many ways to be a farm wife as there are women involved in agriculture.

Women today can’t look to their mothers or grandmothers to find out how to make it all work. I’m only one example of today’s woman in agriculture, but I’m about as different from my grandmother as can be.

Once she got married, she quit her off-farm job (teaching) and raised her children, cooked, cleaned, and helped outside with the farm and her garden. A trip to town was to see friends, go to a show (how they referred to going to a movie), or attend church. My grandfather was never beyond earshot and came in the house six times a day for meals, right on schedule. Going from one field to another didn’t involve traveling on a road. This was the only way to farm in the early 20th century. It was a celebrated way of life, an unsurpassed way to raise a family.

My life, on the other hand, bears no resemblance to hers. My husband and I both have off-farm jobs, so we work cattle, plant, and harvest at night, on weekends, and on holidays. Until they went to school, our kids attended daycare. Now in elementary school, they are unfamiliar with what goes on out at the farm on a daily basis because we live in town, and my mother-in-law continues to live

on ‘the home place’ 9 years after my father-in-law died.

My husband does the daily chores alone while I come home to the kids and house. We buy our bread and vegetables at Wal-Mart, I order birthday cakes from the bakery, and my sewing machine is what’s under the TV in our bedroom.

So who can I turn to when I’m at the end of my rope and I want to hide in my bedroom and have a good cry? Women from my mother’s generation have never been in my shoes, and my grandmother and her Ladies’ Aid would never believe it if they saw it.

Women in my generation are not as alike as women a century ago. Many farm wives today live on the family farms, in-laws having moved to town when they turned over the farms. Maybe they live across the road or in another house on the same ‘place’ as their in-laws. Some live in town and drive out to the farm. Some have full-time off-farm jobs, others part-time, others have no off-farm jobs. Some women have husbands who farm full-time, others men have off-farm jobs, either full- or part-time. Some women do a lot outside with their husbands, while others have hired-hands or brothers-in-law to help run the family farm. Some women are the main operators and their husbands pitch-in after they get home from their off-farm jobs.

Continued on page 10

So what's the norm? Is there a norm? And if there's no "normal," how do we support each other? How do we keep from playing the 'my life is worse than your life' game when we finally do find another woman who is in a similar boat?

A small group of committed folks in Mitchell, SD, produces a conference each year, called Women in Blue Jeans. It's geared for all women in rural America, no matter what their role or how involved in agriculture they are. We believe that most of us in the Great Plains are no more than two generations removed from the farm. The Women in Blue Jeans conference gives us a place and a time to celebrate how we are the same, while allowing us to explore our unique interests.

Our committee members are proud of the service we provide for the women who make rural America thrive. We serve the women who work in the fields and those who work in town. We serve those who have children at home and those with empty nests. We serve those who know their farm's business inside and out, and those who are beginning to learn. We serve those with experiences to share, and those with everything yet to experience.

While at the conference, women share their heartaches, support each other, offer solutions, and learn about everything from agribusiness to health issues to leisure skills to personal empowerment. The complexities of farm programs and tax structures demand that farmers are educated, and some women have taken over the roll of grain and/or cattle marketers and accountants while their husbands handle the production. Each



Photo: Lori Goldammer

operation is unique in how they handle the evolution of production agriculture.

While we gather, we laugh at our problems, occasionally we cry together, we celebrate the chaos, and we recharge for another year of living with the realities of production agriculture in the 21st century. Starry-eyed brides and seasoned farm partners all find something at the Women in Blue Jeans conference.

Our hope is that communities across the country and around the world will unite and serve as we do. It is so rewarding to have women tell us on the way out the door at the end of our event that they'll be back next year and they'll be bringing a friend. We have women tell us that this is their holiday, their vacation for the year. We are so humbled that they have trusted us with their time. They have trusted us to give them what

they need, to keep going for another year, in good times and in not-so-good. We provide a valuable service and they recognize that. And, in the end, we are all the same. We want to have happy families, be good stewards of resources, build our communities, and have peace in our soul.

At the Women in Blue Jeans conference, we know that 2 days of Diet Coke and brownies

won't save the world, but we're pretty sure we serve the women who will.

For more information, contact Diana Goldammer at Diana@dianagoldammer.com, or call 605-995-2160 (days), 605-996-8089 (evenings). Learn more about Women in Blue Jeans at www.womeninbluejeans.org, and about Diana at www.dianagoldammer.com

Preserving The Legacy: The Role of African-American Women in Agriculture



***Shirley Sherrod, Georgia Director
Federation of Southern Cooperatives/LAF***

Over the past century, African-Americans have experienced a steady decline in farm and rural land ownership—from a high of 950,000 farms and over 15 million acres of farmland in the early 20th century to less than 30,000 farms and 2.5 million acres of farmland today. When added to non-farm or idle rural acreage, the rural acres owned by African-Americans dramatically increases to nearly 8 million acres.

Although African-American-owned land represents only 1 percent of the total amount of privately owned rural land, according to the 1999 Agricultural Economic and Landownership Report, the value of that land is \$14 billion. This represents one of the greatest economic assets owned by African-Americans and is the key to individual and family wealth creation, as well as economic

sustainability for African-Americans in the rural South. That valuable asset however is in serious danger of being lost.

The reasons why African-American-owned land is in jeopardy are many and varied, including documented discrimination in the private and public sectors, as well as all areas of the market. Still, one often-overlooked factor is the rapid aging of African-American farmers who, like all farmers, are predominantly male. The average age of the African-American farmer is nearly 60 years, with about 25 percent averaging between 65 and 74, according to the latest Census of Agriculture.

Because African-American farmers and landowners generally do not have wills or estate plans, over the next 2 decades African-American land will increasingly fall into the



to

Photo: USDA

hands or control of their spouses. There are no current official policies or programs to prepare for this coming trend (i.e., to prepare women to secure and sustainably develop those farms and lands).

That task has fallen to organizations like the Federation of Southern Cooperatives/Land Assistance Fund and its partner, the Southern Rural Black Women's Initiative for Economic and Social Justice (SRBWI). The federation is a 40-year-old membership organization that provides land-and farm-related assistance, predominately to African-Americans. The federation partnered with SRBWI in 2002. SRBWI's mission is to nourish the internal capacity of women to take responsibility for their own lives, personally and externally; engage women in advocacy and policy initiatives that redirect local, state, and federal resources to help ensure women's full participation and access to economic and social justice; develop an asset-based economic development strategy that invests in women and communities for a long term; build organizational capacity within the region

sustain this work; and connect with women's groups committed to human rights, and economic and social justice. In all of its work, culture, and spirituality are integral components.

The two organizations have developed several initiatives that prepare and empower African-American women to take advantage of land-based economic development opportunities to create wealth, while maintaining the legacy of landownership within the African-American community.

Two of the most promising initiatives are located in South Georgia. One is Southern Alternatives Agricultural Cooperative, Inc., a women-owned cooperative of pecan growers and plant workers who produce pecans and pecan candy for domestic markets. The owners of Southern Alternatives address many problems associated with an unskilled labor force by hiring and teaching employees to operate the plant (shipping, warehouse, packing, etc.) and manage the business. (book-keeping, sales, marketing, etc).

Continued on page 13

Many of these employees will have the opportunity to become business owners themselves by joining the cooperative.

The cooperative supports local Black farmers by purchasing pecans from members who own or lease pecan groves. These members are then able to partake in the processing portion of the business, expanding their involvement in the pecan industry.

Another initiative is the commercial kitchen. A group located in Baker County, GA, worked to save an old school and with funding from USDA Rural Development, the Presbyterian Self Development of People Fund, the Babcock Foundation, and SRBWI, developed a

state-of-the-art commercial kitchen in the school building. This kitchen is the only commercial kitchen available to the public south of Atlanta. The kitchen is available to the women at Southern Alternatives (to produce various flavors of pecans and other pecan products), and to many others who produce products for sale to the public and for home consumption.

Projects such as these, supported by a comprehensive land and farm retention program and public policy initiatives geared toward women, will greatly reduce the likelihood of African-Americans becoming landless and non-participants in this country's production and marketing agriculture system.

Financial Security for Farm Families

Jane Schuchardt, National Program Leader, Youth Education; Financial Security Rural & Community Development, CSREES–USDA

When it comes to money, families working land (farming, ranging, and timber operations) are no different from the general population. They want to achieve financial security, which is the ability to meet future needs while keeping pace with day-to-day obligations. Yet, most personal finance education for the general public is designed for those whose sole source of income comes from workforce attachment, not self-employment.

Farm families face some unique challenges. Often the farm business and household finances are comingled. Money demands can put the farm and family in conflict. Do we fix the breached drainage pipe in the farm pond or get braces for the teenagers?

Then there are more questions. As off-farm employment becomes more commonplace, how do families gain the knowledge and skills to manage investments connected with defined contribution retirement plans?

When the farm business is more a lifestyle than a job, which often is the case, how can farm land and other assets be transferred from one generation to the next? And, what if the next generation doesn't want to farm?

The nationwide Cooperative Extension System, in conjunction with the USDA Office of the Secretary, has launched [eXtension](#). One component, personal finance, includes learning lessons especially designed for farm families.

eXtension (pronounced ee-extension) takes the best information and educational opportunities extension traditionally offers in a community-based setting and makes them available online. In addition to learning lessons complete with streaming video, such as *Who Will Get Grandpa's Farm?*, there are financial calculators such as *Retirement Estimator for Farm Families*. The goal is to help farm families make informed financial decisions, while taking into account both the well-being of the operation and household.

In addition to learning tools and financial calculators, the personal finance segment of the site includes nearly 1,000 frequently asked questions. If learners do not find answers to their questions, they can “ask an expert.” An extension educator will reply within 48 hours with general information, including where to go for more details. (This educational function does not include personal advice or counseling, which is widely available in the marketplace. Instead, eXtension users gain the knowledge, skills, and motivation to make informed financial decisions on their own, or to know what questions to ask of professionals in the financial service industry.)

Learners who register at the site will be connected to the local or state extension office nearest them where face-to-face

seminars and workshops are available in most localities. After filling out a profile, those registered will get notifications of new information tailored to their educational needs. An additional resource, especially helpful for professionals, is at <http://search.extension.org>. Through this site, powered by Google, 750 local and state extension sites are keyword searchable.

Extension professionals, under the leadership of the Financial Security for All Community of Practice (COP) will continue to build this site, depending on evaluation results and public needs for information and education. For example, Investing for Your Future, a learning lesson on basic investing, is being adapted to reflect the needs of farm families

Comments on these efforts to address financial security may be sent to the COP chair, Dr. Debra Pankow, North Dakota State University, at debra.pankow@ndsu.edu. The COP core leadership team includes land-grant university faculty from Vermont, Maryland, Ohio, New Jersey, Idaho, and South Carolina, plus nearly 200 extension professionals from across the nation. The team is advised by a national program leader from USDA's Cooperative State Research, Education, and Extension Service and the Washington State Extension director.

American Indian Probate Reform

*Marsha A. Goetting, Ph.d., CFP®, CFCS
Professor and Extension Economics Specialist
Montana State University*

Native American readers who want to know more about the impact of the June 2006 American Indian Probate Reform Act (AIPRA) on their lives should read a series of 14 fact sheets that highlight the probate sections of this federal law. Montana State University's Marsha Goetting, extension family economics specialist, and Kristin Ruppel, from the Department of Native American Studies, developed the fact sheets.

AIPRA created a uniform probate code for reservations across the United States except for Alaska, the Five Civilized Tribes, and the Osage. The act applies to all individually owned trust lands unless a tribe has its own Department of Interior-approved probate code.

Many issues are examined, such as the fractionation problem on reservations; the typical ways individuals own reservation land; the meaning of some of the numbers and terms on Individual Trust Interest reports; the AIPRA definition of eligible heirs and

'Indian'; how trust property is distributed to heirs under different rules depending upon whether the undivided interests are 5 percent or more or less than 5 percent; circumstances where a beneficiary can only receive a life estate; and the rules for the division of Individual Indian Money accounts to heirs.

View [fact sheets](#) or, if you would like to have the packet of 14 fact sheets mailed directly to you, e-mail [Marsha Goetting](#).

A series of [PowerPoint slides](#) that accompany some of the fact sheets are also available for downloading. These would be great for tribal leaders who want to make presentations at a reservation land summit.

A series of [12 newspaper articles](#) about AIPRA are also available for adapting locally and printing in Tribal newspapers.

The Community Outreach and Assistance Partnership program of the USDA's Risk Management Agency funded and developed the materials.

Agriculture, Its Risks and Me

*Willonese Tillman-Adams
Goat Farmer, White Springs, FL*



Women are growing in numbers in the area of agriculture—from the farm in rural America, to USDA headquarters in Washington, DC. These women perform in provide jobs vital to the success of the agricultural arena.

I became an agricultural professional **after** retirement from a career in education. It was really serendipity. I have come a long way and learned a lot since my sister and I sat in on a meeting for a friend on the farm at Florida A&M University in 1999.

The meeting was about developing new farming alternatives for the small farmer and resulted in training classes and workshops that were extremely helpful in teaching us the process of raising goats. However, it was not until we participated in an agricultural leadership training program at the [Small Farmers Agricultural Leadership Training Institute](#) at Southern University, in Baton Rouge, LA, that I discovered there were risks in this occupation, and that I had little knowledge of them. I knew producers want to protect their product by giving the best care and having a secure environment. We knew that marketing was key to financial success. However, there were other challenges that I had no inkling of.

Probably the number one problem facing us was record keeping. When tax time came, we had no system in place. Handling this deficiency in records was quite a challenge. We were in this situation prior to all of the risk management training and other training from the leadership program.

Being a part of the first Small Farmers

Agricultural Leadership Training Institute was the best thing to happen to me since I became a farmer. Dr. Dawn Mellion-Patin, the institute's director, provided an outstanding 2-year program that enlightened, enriched, and empowered!

The leadership program provided strategies to solve many of the problems that were risks to an agricultural operation and it allowed me to network with other small farmers and agricultural professionals, from educators to extension to USDA agency employees on all levels. I am now in touch with my county extension agent and have access to what is available through that agency, especially grazing and land management concerns.

Risk management concerns such as herd health, nutrition, and bio-security were either taught or reinforced at workshops and/or short courses, with hands-on experience sponsored by the various agencies and universities in the area. First attendance led to more and more workshops, mini-courses, conferences, etc., in places all over the southeast. You leave each activity with more knowledge.

The leadership course introduced me to estate planning, the farm bill and what it offers, what USDA and its agencies offer to small farmers, minority and limited resource producers, marketing, and networking. Even though I am still learning, and I hope to continue my education as new information becomes available, I am now helping others farmers to get the type of training and information that has improved our farm and reduced the risks involved.

Annie's Project: an Educator's Thoughts

**Ruth Hambleton, Originator and
Curriculum Author, Annie's Project**

(Note: Annie's Project is an intensive multi-week training experience encompassing business management, marketing, and other business skills training. Ruth Hambleton is the creator of Annie's Project, which is now in over 20 states).

In every "Annie's Project—Education for Farm Women," I can count on two things. First, I can count on an audience of women from a broad range of experience and, second, I can count on finding women from both ends of the spectrum when we look at size of the operation. Inevitably there are women who have farmed all their lives and are very successful in what they do, and inevitably there are also women who are about to jump into an adventure of landownership and fulfill one of life's desires to connect with the land.

Ag census data suggests that one of the fastest-growing categories of landownership and management is women taking on farm and ranch operations of all sizes. I see this data play out in my Annie's Project training sessions in many ways.

First, as women in the Baby Boomer generation approach their retirement years, several things come into play. First, some women who are in their middle years and were raised on farms inherit farm operations from their parents. Many times these women who left the farm when they were younger are reconnecting with the "family's farm" in their middle years. These women often have siblings with whom they share the inheritance, so farm operations are divided into smaller sizes. In many cases, these women have a real passion to do something with their acres. Many find their way to

Annie's Project for ideas and inspiration from both peers and presenters.

Second, some women in the Baby Boomer generation approach retirement and find themselves farming after having lost their husbands of many years. Often these women find themselves in the position of having to manage alone what previously two had managed. In the latest round of Annie's Project in Illinois, widows increased from 5 percent of students in all classes in 2006 to 14 percent of students in all classes in 2007. Their motivation to be in the class was to find emotional support and examine some possible new alternatives for their operations.

Third, some women in the Baby Boomer generation take the wealth they have accumulated over the years and invest in their lives' dreams and passions. These women join Annie's Project for the business planning and financing part of the class. Of all the women I deal with in class, these are among the toughest and most determined to make something happen with their lands. A few of the ideas fall into the "pipe dream" category, but most have real potential.

In one case, a woman sat quietly in the back of class. She didn't say much, but I could tell she was searching for something. I share her story only to give you a sense of what it means to be connected to a piece of land.

Continued on page 18

This woman was a widow, but not by any traditional means; her husband was murdered in front of her. The trauma she and her children experienced was evident, but she was determined to do something to bring life back into her family. Her idea was to take her children to a small farm outside of the city where her life was turned upside down. She examined many ideas for her small patch of land, from organic farming to agri-entertainment. You could see her in class honing these ideas into a plan that would rebuild her and her children's lives.

Women who dream and plan to own a piece of land have very different vision of how land resources should be used. They are more inclined to produce for specialty markets, personal fulfillment, and take on enterprises involving more physical labor than capital investment in big machinery. The products they produce are more personalized and marketed in high-touch environments, such as farmers markets, where their sales strategies involve

getting to know their customers. Some also use the Internet to broaden sales areas not just in physical boundaries but also in finding folks with like-minded values to share in their farming experience: finding the customer who spends money not only for sustenance, but also for cause.

As for the size of farming operations run by women in my classes, some of the farm operations are large, but the majority of operations run solely by women are smaller in size (under 40 acres) and below \$50,000 in the gross income category. Those rare women who are fulltime farmers are far outnumbered by the women working their day jobs and returning home each evening to their passions.

In an ever increasingly tough landscape, I can only admire how women have created the win-win situation for their own financial and emotional needs, caring as much for their customers as they do for themselves.

Native Women and Youth in Agriculture: Reaching America's First Farmers

***Vicki Le Beaux, President and Co-Founder
Native Women and Youth in Agriculture***

As "women in agriculture," Annie's Project, and other women-focused education and training efforts reach around the country, parallel efforts are occurring in "Indian Country." A non-profit organization, Native Women and Youth in Agriculture (NWYIA), is spearheading these efforts. Why is this necessary?

Indian Country generally refers to those lands and areas, including reservation and non-reservation lands that are inhabited, controlled, or owned by American Indians. There are 562 tribes and 314 federally recognized Indian reservations in America, making up over 52 million acres of land. In contrast to the 8,987 full-time equivalent

positions (FTE) at the county level and over 3,056 counties served by the extension system, there are only 30 or so FTEs under the Federally Recognized Indian Reservation Program (FRTEP) and only about 30 Tribal Colleges. The higher education colleges just recently gained land-grant status (in 1994).

However the presence of Indian people in agriculture pre-dates settlement of the United States. The first Indian agriculture organization—the Intertribal Agriculture Council, with which NWYIA is affiliated—was created by Congress in 1987 before the Tribal land-grants were recognized.

NWYIA organized in early 2003, following a grant from the Risk Management Education (RME) program funded through the Cooperative State Research, Education, and Extension Service, to address the education, training and outreach needs of native women and youth. The NWYIA effort was one of RME's first funded projects, following passage of the Agriculture Risk Protection Act. Recognizing and preparing for risks associated with agriculture (in all its forms) is an important need in Indian Country.

Why focus on native women and youth? Historically, native women were the primary agriculturalists in their tribes—what we now call farmers and ranchers. Their activities on the land and with the family ranged from tilled and harvested acreages in the Southeastern tribes, to ensuring that hunting, gathering, and food storage occurred in ways to support the families in other areas. They were very much involved with animals and ensured the health and well-being of their families.

Native women are still very much involved in all sorts of agricultural efforts, including



*2007 winners of the NWYIA Essay Contest
Photo: Vicki LeBeaux*

organics, permaculture, ranching, grazing, food processing, farmers and direct markets, and even export marketing of Indian grown, raised, harvested, and processed products. Indian products appear on the shelves of specialty grocery stores and supermarkets both in the United States and abroad.

Preparing native youth to carry on into the future is critical to all Indian people now. To that end, NWYIA has always had an activity that encourages youth to think about their historical links to the land, their ancestors, their families' history in food and agriculture, and what the future might hold. This facet of the organization carries the most impact on the future of Indian Country, as we are losing our youth's interest in agriculture and need to re-engage their commitment to carrying on the tradition of agriculture on our reservations and Tribal lands.

We will continue to push forward with our partners to create opportunities for tribal governments and Indian people to reconnect with agriculture and food and seek new ways to balance our responsibility to the Earth with our responsibility to feed our families in wholesome and nutritious ways, while still preserving our traditions and cultures.

Renewable Horses

*Sandy Hamm, Owner & Manager
www.Sadyhammhorses.com*

I rehabilitate recycled racehorses on 150 acres nestled in the Ozark hill country of Northwest Arkansas. Horses unwanted by most prospective equine buyers find their way to my small farm and become partners and champions to horse lovers who otherwise could not afford to purchase, for example, a grandson of Seattle Slew. All are broken physically and mentally. While some take years to recover, I have never come across one that could not be mended and placed into the perfect home.

What began as a passion has grown into a thriving and profitable small farm. During college in the '80s, I worked for a wealthy racehorse owner. His farm manager, who became and still is my mentor, taught me how to retrain these majestic animals and give them a second-chance career. That was 23 years ago. The road to profitability was long—mostly because I was naïve, believing farming was a lifestyle, not a business.

The first 15 years of farming was at break-even. I understood how many horses I needed to sell per year to cover my costs of feed and hay. I still work on that philosophy; I produce only a value-added product, which markets for a much higher return. After completing my master of science degree in agriculture economics in 2001, I was motivated to run a profitable farm. Entering into the millennium from an era where most horse operations were breeding facilities, I had to make a decision whether to stay on track with my recycled racehorses or change

focus to a breeding operation. After doing the calculations, the break-even costs were as follows; a horse bred, raised, and sold in the second year had a break-even cost of \$8,500, a recycled racehorse in the second year would break-even at \$5,300. My decision was clear. I chose to continue producing renewable horses.

The past 7 years I have marketed and sold value-added retrained racehorses. I used demographics to set prices, choose my target market, utilize my farm location, and produce a niche product to meet the demands of my local and regional market base. The value added to each racehorse increased selling prices from \$1,500 to \$8,500 and up. Focused training in specialty disciplines, such as foxhunting, show ring jumping, cross country jumping, and trail riding in accord with each individual horse's ability, increased the salability of the rescued racehorses. I have branded my horse product as a quality safe riding mount which is sold honestly with all past history disclosed, along with a reputation for matching horse and rider to create a true partnership. Several weeks of trial riding at my farm before purchasing is required before any sale. This includes riding lessons to assist horse and rider in learning each other's needs. The charge for riding lessons is \$45/hour, another way I add product value, along with the option to board the horse and continue taking riding lessons.

The change and growth of my farming operation would not have occurred had I not

Continued on page 21

taken educational classes. Obstacles I struggled with include industry knowledge, funding resources, marketing abilities, and bookkeeping skills. I acquired an agribusiness skill set while working towards my degree in agriculture. After graduation, I researched my product market and made the necessary changes to manage a sustainable farm in an area where urban sprawl continued to devour rural life. Regional conferences (e.g., Women in Agriculture), give women farmers across the nation the opportunity to learn agribusiness practices, discover new farming ideas, interface with other women in agriculture, and a chance to attend training seminars on funding opportunities. One drawback is most horse farms are run by women and finding the time or resources to leave the farm, even for 1

day, can be difficult. Grant funding could increase conference attendance by making the decision to pay for farm help more appealing. Farmers today can also benefit from online business classes, which are offered by colleges and give women a chance to learn at home after the animals have been fed and the kids put to bed.

The economic impact of the horse industry is \$112 billion each year (UA Equine Program). The number of farms operated by women has more than doubled since 1978 (Economic Research Service 2002 census). Today women operate over 65 percent of all horse farms (ERS, 2006). Small rural farms managed by women continue to increase and so does the demand for training and education.



PHOTO: <http://www.sandyhammhorses.com/>

Socio-economic Characteristics of Women Farm Operators

Kristen Grifka, CSREES—USDA¹

The Number of Women Farmers in the United States has increased for decades, even though the total number of farms has declined.

The 2002 Census of Agriculture recorded 237,819 women as **primary** farm operators, with an additional 584,564 women as farm operators on farms where men were the primary operators. In 2002, therefore, women made up 11.2 percent of the total number of operators, up from 9.5 percent in 1997. Earlier Census data also reflect this trend. The chart below (*Farms by Gender*) shows that from 1978 to 1997 the number of farms with women as primary operators increased by 58 percent .

operator, generally recorded as the husband when a married couple operate a farm.

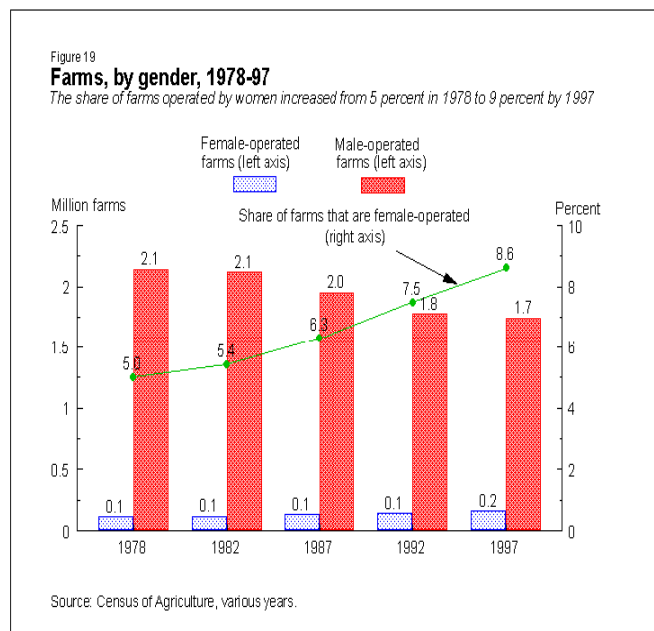
Age: According to Census data, the age distribution of women farmers has changed. In 2002, 24 percent were between 35 and 44 years old; 32 percent were between 45 and 54; 24 percent were between 55 and 64, and 20 percent were over 65. Between 1978 and 1997, the number under 55 grew from 38 percent to 44 percent (note: these data refer to primary operators only).

However, the average age of women farmers has remained fairly steady at 58 over the last few decades.

Race: With the exception of African-Americans, minority women have entered farming at very high rates. Farms operated by Caucasian women increased the most in numbers in the last 20 years, from around 99,000 in 1978 to just over 160,000 by 1997, but both the shares and numbers of minority operators increased, in some cases nearly tripling in number.

African-American women farmers are the exception. In 1978, they operated 3,371 farms but by 1997, the number had declined to 1,710; decreasing from 3.2 percent to 1.0 percent of women's farms

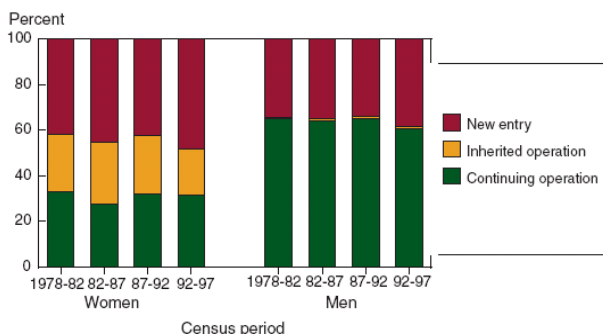
Ownership and Inheritance: The majority of women farmers are new entrants (see figure 6-5 below), and most women who farm (75 percent) own all the land they operate. Most women farm small acreages, however,



Earlier surveys probably undercounted the number—and roles—of women because data collection tended to focus on one primary farm

and woman-operated farms average 237 acres, compared with 482 acres for men. Some 20-27percent of woman-operated farms come through inheritance. Women tend to retain ownership of farmland after the death of their husbands, leasing the land; about 40 percent of landlords are women.

Figure 6-5
Continuing farms, inherited farms, and new entries by gender, 1978-97
A larger portion of women farmers inherit their farms than men; however, the majority of women farmers in any given farm census are new entrants



Source: USDA, National Agricultural Statistics Service, compiled from the Census of Agriculture Longitudinal data file.

Types of Farms Operated by Women:

Women are more likely than men to raise livestock or high-value crops. Once focused on beef cattle, women primary farm operators have diversified in the last 20 years to specialize in horses, aquaculture, fur-bearing animals, and other kinds of livestock

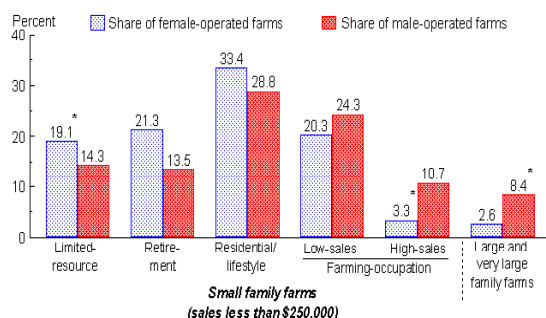
Female operators are less likely than males to produce commodities under contract. Women who do contract are more likely to have production contracts, while males are more likely to have marketing contracts. Female operators are less likely than males to receive transition payments, but females are more likely than males to be enrolled in the CRP.

Woman-Operated Farms are Generally Less Affluent than Male-Operated Farms:

The [2004 Family Farm Report](#) looks at Census data from 1978–1997 and notes that “overall, sales per farm were much lower for women

than men in all census years” and that “women farmers have a larger portion of their farms in the lower sales classes than men” (see figure 20 below).

Figure 20
Distribution of farm operator households, by gender and farm typology, 1996
Residential lifestyle farms predominated regardless of the operator's gender



Note: Includes only farms for which operator gender was reported. Because of small sample size, large and very large farms are combined.

* = Standard error is between 25 and 50 percent of the estimate.

Source: USDA, Economic Research Service, 1996 Agricultural Resource Management Study, version 1.

On the bright side, between 1978 and 1997 the number of woman-operated farms in the highest sales class has risen by >300 percent. However, these gains are “offset by the decline in all other classes except the lowest” (Penni Korb, ERS) and the 2007 Family Farm Report shows a disproportionately high number of women farmers in the limited resource farm category.

1 This article was drawn from the following sources:
The 2002 [Census of Agriculture](#), USDA/NASS

Hoppe, R., Korb, P. O'Donoghue E., and Banker, D. (2007). [Structure and Finances of U.S. Farms: Family Farm Report, 2007 Edition](#). (Economic Information Bulletin Number 24). Washington, DC: Economic Research Service.

Hoppe, Robert A., editor, [Structural and Financial Characteristics of U.S. Farms: 2001 Family Farm Report](#), Resource Economics Division, Economic Research Service, U.S. Department of Agriculture. Agriculture Information Bulletin No. 768

Penni Penni, [“Women Farmers in Transition, Structural and Financial Characteristics of U.S. Farms: 2004 Family Farm Report / AIB-797](#), Economic Research Service/USDA,



Resources

[American Agri-women](#) Coalition of farm, ranch, and agribusiness women's organizations.

[Annie's Project](#) Training classes held in several states to empower farm women to be better business partners through networks and by managing and organizing critical information.

[Gender Issues](#) Source for information on women in agriculture, by the National Agricultural Library's Alternative Farming Systems Information Center.

[Growing Places](#) Training sessions to assist individuals in exploring the idea of starting a farm or other agriculture-related enterprise.

[Heart of the Farm](#): 1-day conferences, training programs, networking, hands-on workshops, programming on business planning, farm management, human resources.

[Outstanding in their Fields: California's Women Farmers](#) 2005, UC Small Farm Publication.

[Small Farm Quarterly](#) A magazine produced by Cornell University's Small Farm program; includes a track related to women in agriculture.

[Women's Agricultural Community](#) Web resources, Michigan State University.

[Women's Agricultural Network](#), Maine: Education, technical, and networking opportunities to increase the number of women owning and operating profitable farms and agri-businesses.

[Women's Agricultural Network](#) Pennsylvania. Supports women in agriculture by providing a positive learning environment, networking, and empowerment.

[Women's Agricultural Network](#), Vermont. Education, technical and networking opportunities to increase the number of women owning and operating profitable farms and agri-businesses.

[Women in Agriculture](#), University of Nebraska. Management education for Nebraska women.

[Women in Agriculture Program](#) at Mississippi State University offers conference, video-conferences and seminars to empower farm women to be better business partners.

[Women in Agriculture](#), Purdue University.

[Women in Denim](#) Iowa State University Extension. A quarterly newsletter designed to meet the needs of today's women in agriculture.

[Women in Sustainable Agriculture](#), National Sustainable Agriculture Information Service.

[Women, Land and Legacy](#) involving government, non-profit organizations and faith based organizations that works to reach agricultural women in rural areas of Iowa.

[Women Managing the Farm](#) tools and materials to address production, price, human, financial, and legal risks for farm women in Kansas.

[Women Outreach Program](#), Farm Service Agency and other federal and state agencies, community-based organizations and grower organizations improve the lives of women farmers and ranchers.



Upcoming Events

DATE	EVENT	LOCATION
March 28–29	Women Around Ag Conference	Lear Lake, IA
March 31–April 2	2008 Women in Agriculture Educators Conference	Oklahoma City, OK
April 6–9	Preparing Today for a Greater Harvest Tomorrow	Sacramento, CA
June 5–7	Pennsylvania Economic Association Conference	Slippery Rock, PA
September, October	Competitive Grantsmanship Workshops	Washington, DC, Salt Lake, UT
September 15–19	Galaxy III Conference: Celebrating the Extension System; strengths, Diversity, and Unique Qualities	Indianapolis, IN

See the [Small Farm website](#) for the most up-to-date listing of events.

We welcome submissions of events from our subscribers that would be of interest to the small farms community so that our Upcoming Events listing reflects a diversity of events from all regions of the country.

Please send submissions to [Patricia McAleer](#), Phone: 202-720-2635.





Photo: CSREES\USDA

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue SW, Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

- *Small Farm Digest* is published twice a year by the Small Farm Program, Cooperative State Research, Education, and Extension Service, USDA, Washington DC 20250-2220.
- Small Farm Program Leader, Denis Ebodaghe. debodaghe@csrees.usda.gov.
- The Small Farm program staff of USDA–CSREES, appreciate the time devoted to the design of the Small Farm Digest by Lisa M. Mason of the National Office of Outreach.
- If you have questions about the Small Farms Digest, or to subscribe or unsubscribe to this newsletter, please contact Patricia McAleer at pmcaleer@csrees.usda.gov or call (202) 720-2635.