Making Agricultural Risk Management Education Interesting

A major challenge in educating farmers is getting them to come to meetings. This is true of farmers at all levels of income and in all regions of the country. Indeed it is a universal challenge. And when they do come, there is no guarantee they will learn and apply what is being taught. The expression, “You can lead a horse to water, but you can’t make him drink,” applies to grower meetings. The purpose of this article is to explore some ways to increase meeting attendance and improve learning.

Risk management education was a major emphasis of the FAIR Act, and is a significant component of the recent crop insurance legislation. The underlying assumption concerning education is that when farmers are adequately educated, they will modify their behavior to conform to correct economic principles. Or in other words, they will make better business decisions.

The sixty-four dollar question is, “What is the best way to educate?” Obviously there are no simple answers, but there are some basic education guidelines that when followed will improve the chances of success. The most important guideline to remember is that the farmer who attends must leave feeling that the time and effort spent was worthwhile to him personally. Designing risk management experiences that are of personal application are viewed as successful.

Segment the Market - Target the training. You have to start from where you are and this is easily done if the meeting participants are all at a common level of understanding. Expert educators are able to teach the same material at different levels of understanding and can meet the audience at their level. By segmenting the education offering into beginning, intermediate and advanced levels, it is easier to maintain focus and to tailor examples and exercises to specific needs. When expectations are met, it is natural for participants to want to return to future meetings for education and application at a deeper level.

Personalize the Training - General awareness sessions have value, but behavior is changed easier through personal application. Real life examples and case studies are very effective teaching tools. Any time a farmer can use real data in a classroom setting they are more likely to internalize the principle being taught. Case studies are effective in demonstrating analytical applications and in identifying problem solving techniques. Any method that encourages personal involvement is positive. When farmers get involved physically, mentally and emotionally in a meeting they will be better prepared to apply the principles being taught in their personal situations. It is important that education be theoretically based, but the delivery must be of practical use and of relatively easy application.
Preparation is Essential - There is no substitute for preparation. The rule of thumb is 20 hours of preparation time for every hour of instruction. That may seem excessive, but is close to what it takes for a quality learning experience. Time has a high value in our current society and poor preparation usually leads to a wasting of a significant portion of the participants’ time. The unfortunate result of a poorly planned risk management educational meeting is not only the wasted time and current lost opportunity, but the increased possibility of turning the participants off to ever returning to another meeting on the topic of risk management, or from the same organizer.

Environment - The external environment contributes significantly to any learning experience. There are numerous events taking place in the lives of the participants that you have no control over. It is your responsibility to monitor and influence the events that you do control. We have all attended sessions that were too crowded, hot, cool, noisy, light, dark, etc. Even if it is not your responsibility to make arrangements for the meeting room, assume the worst and be prepared to act accordingly. This means you must be early and allow plenty of time to learn where the light and temperature controls are and who is responsible for controlling them numerous events taking place in the lives of the participants that you have no control over. It is your responsibility to monitor and influence the events that you do control. We have all attended sessions that were too crowded, hot, cool, noisy, light, dark, etc.

First Impressions Count - The first thirty minutes of any educational session are the most important. It is during this initial period of time that the participants decide how they perceive the presenters, what role they expect to play and what they anticipate learning at the meeting. It is imperative that these concerns are answered in a positive way to ensure that the participants become fully engaged in the learning process. (For more information on the educational importance of the early part of meetings see the article, “The First Thirty Minutes”, Crop Insurance TODAY, November 1995, pp: 21-22.)

Punctuality - Begin meetings promptly at the time previously announced. This helps to gain immediate credibility because you have delivered on the first thing promised. It also sends the message that you are serious about using the time wisely and feel an obligation to give the participants their money’s worth. Starting on time also is an indication of organization and preparation, two essential elements of any educational session.

Set Clear Objectives - Clarifying the goals and objectives for a farmer meeting is extremely important. Without a clear understanding of what is expected, it is near impossible to have a successful meeting. As an educator, you need to know what the participant’s goals and objectives are for attending this particular activity. You need to have them answer the question, “What do I expect to learn from this experience?” If participants don’t understand the goals and assumptions about the session they won’t learn as much. From a farmer’s perspective, it is as important to know what not to expect or what will not be covered, as it is to know what to expect. Un-met expectations translate into an unsuccessful activity in participants’ minds, regardless of how much they have learned.

Involvement and Retention - Retention rates of adults depend largely on their level of involvement. Adults need to identify a personal purpose to motivate them to learn—otherwise they will not become fully engaged in the learning process. The best learning occurs when an adult is totally immersed mentally and physically in
the meeting. Numerous sources report adult learners retain 10 percent of what they read, 20 percent of what they hear, 30 percent of what they see, 50 percent of what they see and hear, 70 percent of what they say and write, and 90 percent of what they say and do.

**Make Economic Connections** - Take nothing for granted. The sole purpose for providing risk management education to farmers is to help them make improved economic decisions. Show them how this is done. Throughout the educational meeting, make the connections and point out the economic principles being taught, and how they are being applied. Economic incentives work! When participants clearly see how the risk management education will help them financially, they will become very interested. They know that producers, who operate without regard for the economic consequences of their decisions, aren’t in business very long. Long-term survival of all business people (farmers, agents, companies, etc.) depends on making correct economic decisions. Help them make the

The underlying assumption of risk management education is that when producers are educated they behave consistent with economic principles and make better economic decisions. For example, the better educated they are regarding various market decisions, the more effective they are in selecting marketing plans and making marketing decisions that benefit them economically. Understanding economic principles is key to managing risk; and education is key to understanding. As economic agents, farm producers respond to economic incentives and behave consistent with economic principles. It is the responsibility of educators to help them make these important connections.

*This factsheet was originally authored and produced by Dr. Laurence Crane of the National Crop Insurance Service (NCIS), Overland Park, Kansas. We are grateful to him for his permission to reproduce this factsheet for educational and training purposes only. All the credit is due to Dr. Crane, the original author of this material.*
Small Farms Research Center

The Small Farms Research center at Alabama A & M University (AAMU) was first conceived in 2000 with funding from USDA’s Office of Outreach authorized under section 2501 of the 1990 Farm Bill. The mission of the center and the Small Farmers Outreach and Technical Assistance Program is to assist all small and limited resources farmers effectively deal with agricultural risk, food safety, and overall farm management issues and provide them with information.

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