

Women, Land, and Legacy

2014 Rural Business Enterprise

Grant Pilot Project

Impact Assessment

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Executive Summary

In 2012, the Women Land and Legacy State Team received funding from the USDA's Iowa Rural Development Office through the Rural Business Enterprise Grant program to provide support to Iowa and Tama County WLL planning committees for two years. This funding has allowed the WLL State Team to facilitate relationship building between the agricultural community and local economic development in each of the two counties.

In 2014, the WLL State Team cooperated with WLL leaders from Iowa and Tama Counties to develop and conduct a survey administered both electronically and as a hard copy. The survey was designed to measure impacts of the pilot on WLL participants. We received 43 responses out of 205 for a 21% response rate. Most of the respondents (84%) were owners, co-owners, or operators of a farm or a farm-based business. Almost one-fifth (19%) of respondents are owners, co-owners or operators of a non-farm-based business.

The following are highlights of lessons learned from the survey and throughout the pilot process:

- During the development phase of this project, women in the pilot counties struggled to regard farming as a business. Instead, these women viewed farming as a lifestyle—one that happened to provide income through land rents or product sales—*but whose financial outcomes were incidental to other, more highly valued goals* held by women. Those other goals, such as land stewardship, conservation, family legacy, and social connections surfaced to the top of an otherwise long list of benefits that involvement in agriculture and rural life brings to women who participate in WLL.
- Despite this, women owned and co-owned businesses and farming operations are having a financial impact in Iowa. WLL is helping women business owners, landowners, and farmers grow their businesses. One in three reported that their farm operation or business had grown in terms of net revenue by more than 10 percent in 2013. More expect it to grow in 2014.
- Two in three respondents reported that WLL has improved their skills in developing business contacts; one in three reports WLL has aided in their financial management skills.
- Women also are creating jobs in rural Iowa. Ten new jobs were reported by 4 of the 43 WLL pilot respondents.
- Nearly two in five respondents are taking on new roles or responsibilities in their business as a result of WLL activities. Some of the new roles include managing financial accounts for the company, improving conservation practices, or engaging in succession planning or marketing. In addition WLL pilot respondents (16 percent) are taking on new roles or responsibilities within their community. New community roles include serving on the local Entrepreneurial Development Board, the local Farm Service Agency Board, or the WLL local planning team; volunteering at church; or participating in political campaigns.
- Professional advisors such as estate planners, bankers, lawyers, financial planners, and retirement planners were identified as the most important human resources for women farmers/business owners participating in the pilots. Gender-based groups that support the goals of women are also recognized by women as critical to their business development efforts. Surprisingly, business associations ranked relatively low on the list of benefits they offer women business owners although we expect this has to do largely with key differences in values and how business associations are structured and run with respect to supporting (or not) the values women have for their businesses.

The key opportunity the RBEG funding from Rural Development affords us via this project is the prospect of reconsidering support for women in farm- and rural-based businesses. Our data, time and time again, suggest support for women landowners, farmers, and business owners should not focus on financial outcomes, but rather programs and policies that allow women to be good stewards of the land while preserving the land as agricultural. At the same time it needs to help women engage in meaningful work so they can support their families and communities. Financial success is a necessary but insufficient factor in helping women create the structures that are keeping rural areas in Iowa viable.

About the Assessment

In 2012, the Women Land and Legacy State Team received funding from the USDA's Iowa Rural Development Office through the Rural Business Enterprise Grant program to provide support to Iowa and Tama County WLL planning committees for two years. This funding has allowed the WLL State Team to facilitate relationship building between the agricultural community and local economic development in each of the two counties. The purpose of the pilots was twofold:

- 1) To strengthen the local teams by analyzing the structure and contributions of team members and
- 2) To create tools to help women identify the value of small women-owned businesses.

In April, 2014, we reported on our midterm assessment of the pilot project, relying on nine responses to post meeting surveys and six follow up telephone interviews with participants. These data helped the State Team adjust and refine the pilot process.

In July, 2014, we cooperated with WLL leaders from Iowa County to develop and conduct a survey designed to measure impacts of the pilot on WLL participants. The same survey was administered in cooperation with leadership from Tama County in November, 2014. This report summarizes the impact of the pilot on both Tama and Iowa County WLL participants.

About the Respondents

For the RBEG pilot impact assessment, we received 43 responses out of 205 for a 21% response rate. We received nearly the same number of responses from both counties although the response rates differed significantly: We received 22 completed responses from Iowa county (out of 145 contacts for a 15% response rate), and 21 responses from Tama county survey (out of 60 contacts for a 35% response rate).

Most of the respondents (84%) were owners, co-owners, or operators of a farm or a farm-based business. Almost one-fifth (19%) of respondents are owners, co-owners or operators of a non-farm-based business. Some were both.

Of those who are an owner, co-owner or operator of a business, almost all (95.7%; n=23) are either sole or part owners of the business as opposed to helping operate the farm or business but not legally serving as a partner or co-owner. This suggests these women hold key positions in those businesses and have significant influence on decisions that impact those businesses.

Connecting WLL to Business Development in the Pilot Counties

One of the most formidable struggles with this project was framing farming as an issue of business development. During the development phase of this project and throughout, women in the pilot counties struggled to regard farming as a business. Instead, these women viewed farming as a lifestyle—one that happened to provide income through land rents or product sales—*but whose financial outcomes were incidental to other, more highly valued goals* held by women. Those other goals, such as land stewardship, conservation, family legacy, and social connections surfaced to the top of an otherwise long list of benefits that involvement in agriculture and rural life brings women who participate in WLL.

Time and time again, our multiple data analyses invariably show that women in WLL define business success not in terms of financial success but rather contributions their efforts make to land stewardship, family, and community.

Despite the prevailing challenge to connect farming to business development among WLL women, the pilot teams in Tama and Iowa counties made some critical connections in this regard. Tama County held two sessions for small business owners in cooperation with Tama County Economic Development. The Tama County local planning team facilitated this connection, but agreed the WLL team would not lead it. These sessions, or roundtables as they were called, were offered to give those attending “an opportunity to share their experiences in small business, their dreams for the future, and what is necessary to meet their needs as small business owners and entrepreneurs in Tama County.” These sessions were modeled after WLL listening sessions and generated unexpected connections between women in agriculture and those in economic development, a connection that persists today.

In Iowa County, the WLL local planning team hosted two events at Fireside Winery with close to 100 attendees. These events featured locally grown and raised products, including wine, meats, produce, baked goods, quilts, photos, soaps, and experiences (such as nature tours and summer camps). The Iowa County WLL Team recruited vendors to participate in the Fireside Winery events, two of whom were identified through a WLL mapping activity designed to help raise consciousness about the role women-owned businesses contribute to the local economy.

Both teams reached out to non-agricultural women business owners and made clear connections between the work women are doing in agriculture and rural areas to the viability of their communities.

How Do Women Define Business Success?

Hint: It’s not about the money. Figure 1 shows farm and business goals respondents have for their businesses. The vast majority want their business to meet land stewardship goals (97%). The majority also want to protect the agricultural status of their land and provide meaning for them, their families, and communities. When compared to these goals, the value of their business to income and job creation is relatively less important. Thus, women define business success in ways that are different than traditional definitions. This confirms what we already know about women landowners in Iowa based on data WLL collected from over 800 women who participated in listening sessions a decade ago. Women responding to this survey therefore represent the typical WLL participant statewide in this regard.

Farm and Business Goals (n=37)

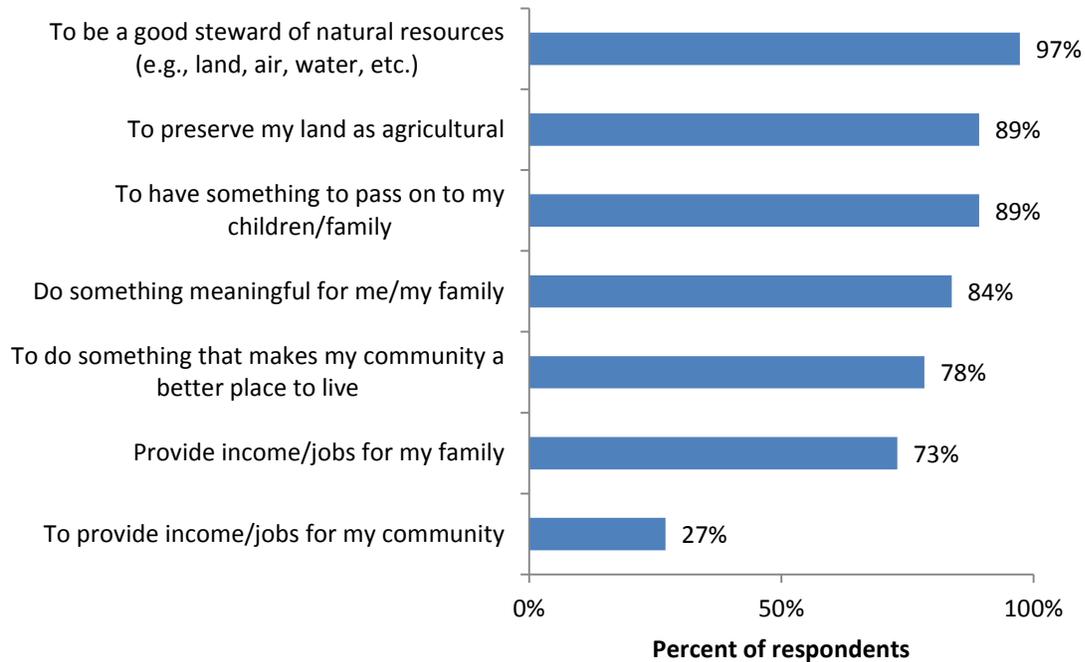


Figure 1. Farm and business goals of respondents

We also asked women to indicate the ways in which WLL helped them improve their farm or business. Figure 2 shows nearly all respondents said WLL helped with knowledge acquisition. Three in four said WLL helped them make better business decision, improve communications with partners, and network with peers. More than half credited WLL with helping them implement conservation practices and access professional services. Relatively fewer women credited WLL with economic impacts although some did. For example, one in three said WLL actually helped their business be more profitable and financially stable. The relative lack of WLL's powerful impacts on farm and business finances is not surprising however, given that financial considerations such as profitability, job creation, market access, and receiving a fair price for goods/services, while basically essential, do not rank highly among women in terms of business goals. This prompts us to consider whether the key to supporting women in farm- or rural-based businesses should be linked to financial outcomes, or whether support for women rather should meet *their* primary business goals, which happen to be a critical but marked departure from business goals traditionally defined as economic in nature. Financial success may be a necessary but insufficient factor in determining whether women in rural areas stay in business or not.

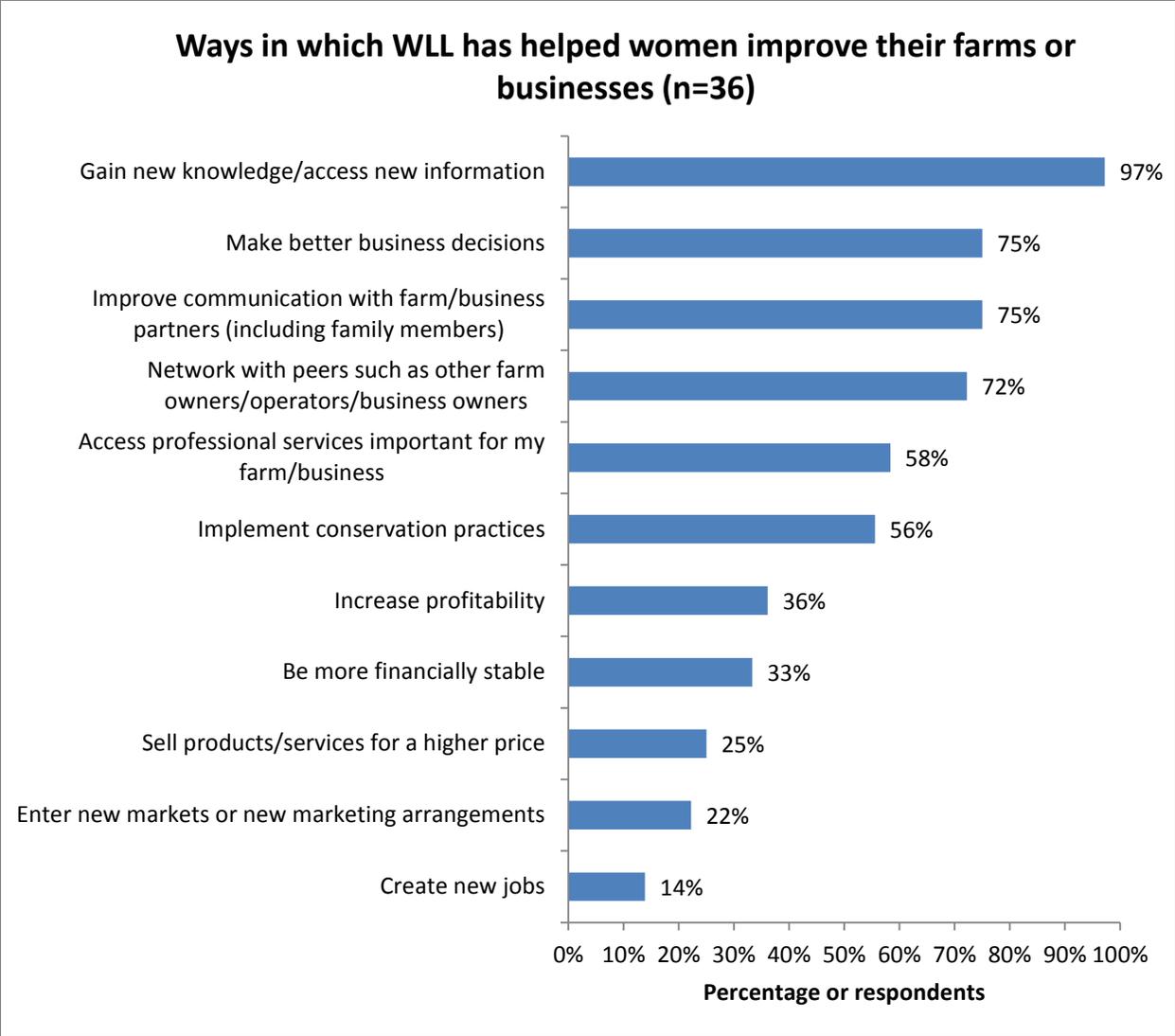


Figure 2. WLL’s impact on women owned/co-owned farms and businesses

The Impacts of WLL in Iowa and Tama Counties

The interaction that takes place in local WLL meetings is having an impact on the women who participate. The following are farm operation or business changes that pilot respondents credit WLL.

New Goals

10 respondents (28%) said they changed some of their goals since participating in WLL. These included setting conservation goals, drafting rental agreements, and estate planning.

New Action

15 respondents (44.1%; n=34) said that they had taken action as a direct result of participating in WLL activities or events. Some of these actions included initiating conservation practices on their land

(change in pasture practices, adding rotational paddocks), planning for the next generation (retirement planning and updating wills), increasing land rent, or initiating conversations with the farm or business operator.

New Roles and Responsibilities

Nearly one in five respondents (19 percent) said they took on new roles or responsibilities in their *business* as a result of WLL activities. Some of the new business roles included managing financial accounts for the family company, improving conservation practices, or engaging in succession planning or marketing. The vast majority of these respondents were from Iowa County. However, more respondents from Tama County said they took on new roles or responsibilities within their *community* as opposed to their own farm or business (the majority—three-fourths—of the 16% who took on new community roles were from Tama County). New community roles included serving on the local Entrepreneurial Development Board, the local Farm Service Agency Board, or the WLL local planning team; volunteering at church; or participating in political campaigns.

Growth in Net Revenue

The goal of Women, Land, and Legacy is to improve education and outreach to strengthen women owned or co-owned farm businesses. Improved education and networking often leads to better farming/business management practices, decision making, and outcomes. This pilot phase in particular focused on farm and rural business development. We asked participants from the pilot counties to reflect on the extent to which WLL impacted their businesses. Nine (29 percent; n=31) reported that their farm operation or business had grown in terms of net revenue by more than 10 percent in 2013. Five (or 15 percent; n=33) expect their farm operation or business to grow by more than 10 percent in 2014.

Job Growth

Six respondents participating in the pilots reported that new jobs had been added to their operation in 2013. However, only four reported detailed information. These four businesses reported that a total of 10 new jobs were created in 2013. None of these positions were filled by family members. Table 1 shows the type of job created, the number created, and respective part-time/full-time status.

Table 1. Job growth among farms/businesses participating in the WLL pilot

	Part Time	Full Time
Year Round	<ul style="list-style-type: none"> - Store attendant (2) - Product development (1) - Sprayer/bender (2) - Seed bed preparation (1) - Harvester (1) 	<ul style="list-style-type: none"> - Marketing specialist (1)
Seasonal		<ul style="list-style-type: none"> - Welder (2)

Skill Building

The vision of WLL has always been to “help agricultural women come together to converse, listen and become empowered to act on their landscape and in their community.” Data from the WLL pilots shows this vision is hitting the mark in terms of the impact WLL is having on women owned or co-owned farms and businesses. Figure 3 shows that two in three pilot respondents reported that WLL has improved their skills in developing business contacts; one in three reports WLL has aided in their financial management skills. Skill building in operations and marketing has also increased, while WLL tends to help women the least in helping them become better sales people. This is not surprising given the general lack of emphasis on the financial aspects of their farming operation or business. Instead, women who participate in WLL value the broader goals and contributions their businesses make to rural development, including land stewardship and the legacy of their livelihood to their families and communities.

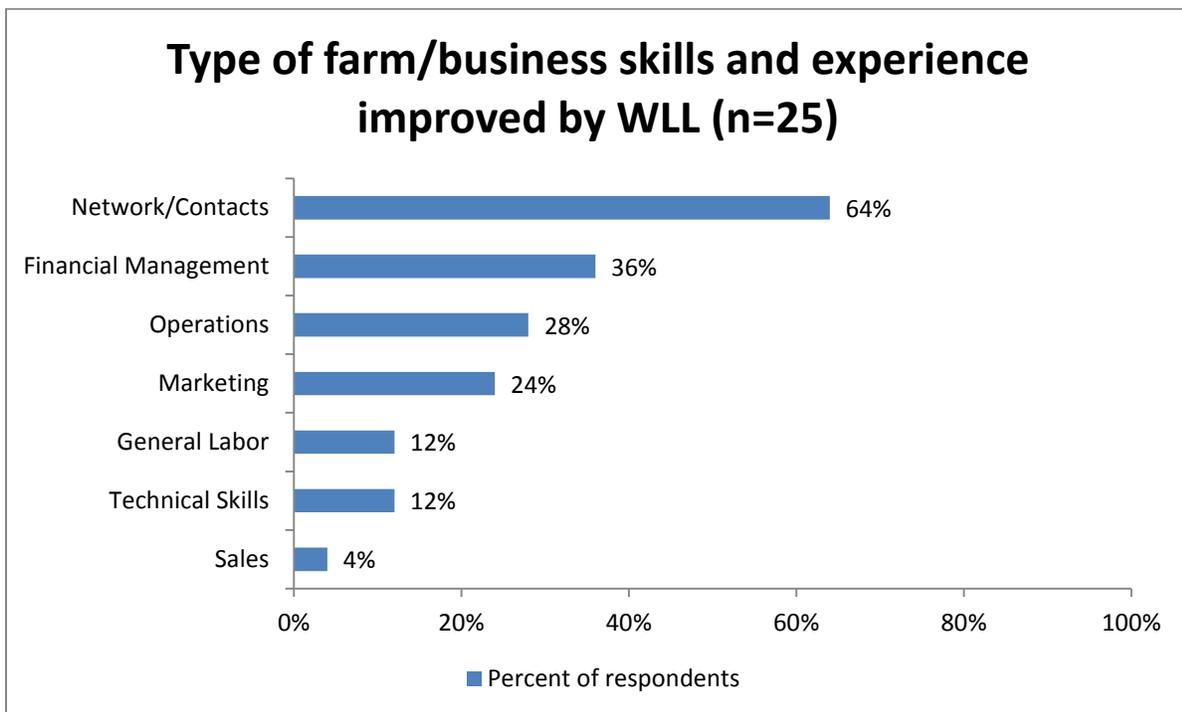


Figure 3. Percent of respondents who credit WLL for helping build seven types of skills/experience

Networking

The survey of pilot participants asked them to indicate whether they networked with or joined a list of groups, and additionally, whether the networking was beneficial to their farm or business. Networking by itself can be of value in terms of confidence building and helping women farm/business owners feel connected, but networking can also help women landowners, farmers, and business owners leverage resources and opportunities to advance their businesses.

Figure 4 shows the percent of respondents who networked with the list of groups and then the percent of respondents who reported those contacts actually benefited their businesses. The most valuable

group of contacts for the pilot respondents were professional advisors (estate planners, bankers, lawyers, financial planners, retirement planners, health care experts, etc.). Seven in ten women reported they had contacted professional advisors with 52 percent reporting the contact as beneficial to their business. Half of the women either contacted or joined the Farm Bureau and similar associations, and 40 percent said that connection was beneficial to their business. Nearly half of the women also belonged to church groups but only 19 percent said it benefited their business. In contrast and interestingly, gender-based groups (45 percent of respondents said this affiliation benefited the business) were considered even more beneficial to business development than the Farm Bureau (39 percent), and was nearly on par with professional advisors (52 percent). One in five respondents who reached out to business associations also thought those contacts were beneficial to their business. Surprising, business associations ranked lower on the list than expected in terms of the benefits they provide to respondents. We expect this has to do largely with how those associations are structured and run with respect to accommodating (or not) the unorthodox values women have for their businesses.

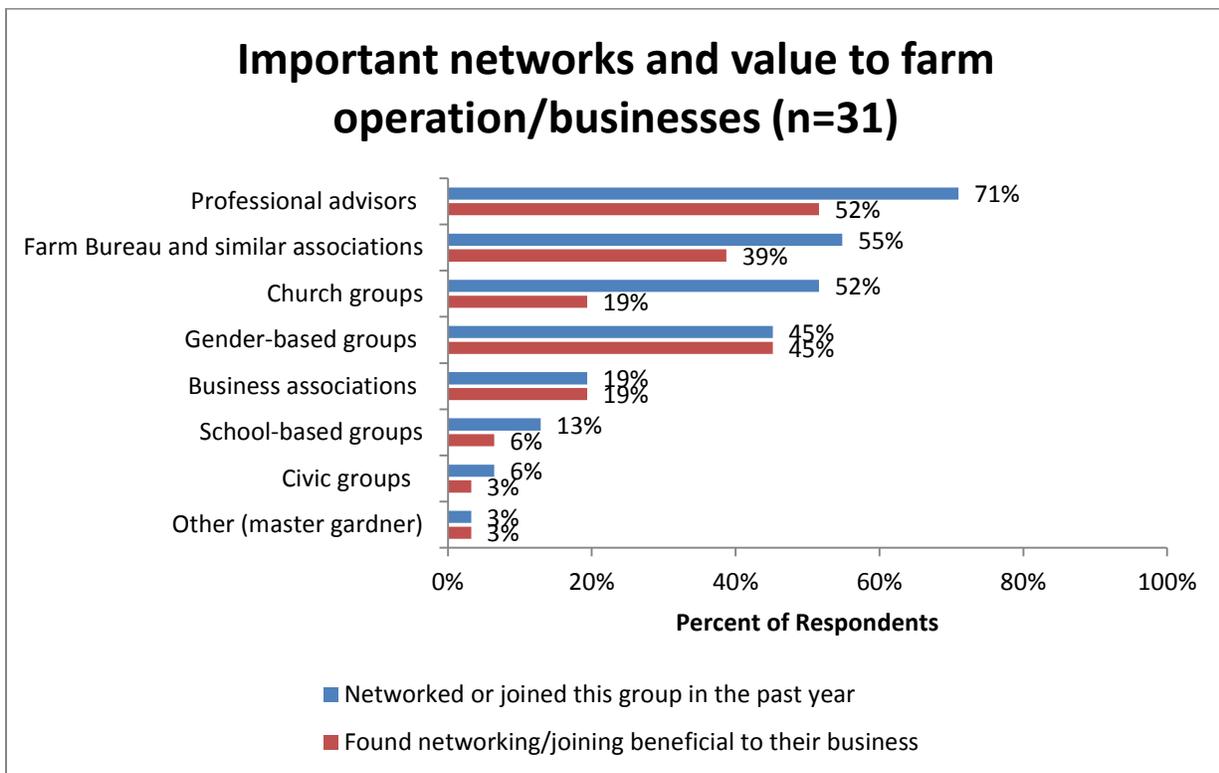


Figure 4. Network involvement and benefits to business development

Conclusions and Implications

The assessment of the impacts of the WLL pilot sessions in Iowa and Tama Counties reveals the following:

- Women are making the connection between women owned/co-owned businesses and community viability while loudly defining business success not in terms of financial outcomes, but rather contributions they make to land stewardship, family legacy, and community values.

- Despite this, women owned and co-owned businesses and farming operations are having a financial impact in Iowa. WLL is helping women business owners, landowners, and farmers grow their businesses. One in three reported that their farm operation or business had grown in terms of net revenue by more than 10 percent in 2013. More expect it to grow in 2014.
- Women are creating jobs in rural Iowa. Ten new jobs were reported by 4 of the 43 WLL pilot respondents.
- One of the top resources for women farmers/business owners participating in the pilots are professional advisors, including estate planners, bankers, lawyers, financial planners, and retirement planners. Gender-based groups that support the goals of women are also recognized by women as critical to their business development efforts. Surprisingly, business associations ranked quite low on the list of benefits they offer women business owners although we expect this has to do largely with key differences in values and how those associations are structured and run with respect to supporting (or not) the values women have for their businesses.
- Our data strongly suggest that support for women landowners, farmers, and business owners should not focus on financial outcomes, but rather programs and policies that allow women to be good stewards of the land while preserving the land as agricultural. At the same time, it needs to help women engage in meaningful work so they can support their families and communities. Financial success is a necessary but insufficient factor in helping women create the structures that keep rural areas in Iowa viable.