

# NYFarmNetWorking

A newsletter for people working with the farm community

Autumn 1993

Issue No. 3

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## **The Farm Manager May Be a "She"**

*June Grabemeyer, FarmNet Financial Consultant*

I have a poster, vintage 1960's, that is a collage of women doing farm chores, picking up parts, cooking meals, etc. The caption says, "Couldn't Farm Without Her." It is a tribute to the contributions of women on family farms. It is also out of date with today's reality.

On many farms, the management decisions are joint decisions. Many consultants, service personnel, and extension agents have made the mistake of considering the farm as a sole proprietorship when the real management and decisions were made by a team or a partnership of family members. I think the sole proprietorship concept may be true only when there is a single person farming alone.

Many women own and operate their own agricultural enterprise. They do face some difficulties. One major one is a sexist bias in our society. They often have persons coming to the farm and assuming that there has to be a man running it and wanting to do business with him. I spoke with a sister-and-brother partnership about what irritates them most. Number one was persons assuming that the brother was the one who made all the decisions, followed by the assumption that they were married. They expressed some frustration with the

Some women who farm or operate agricultural businesses face discrimination daily. All of us who work in agriculture need to get past the old stereotype of "the manager, he." We need to look, listen, and learn about who is part of management and treat those managers with equal consideration.

Who are the women in agriculture? They are single persons who own and operate their own businesses, family members who are partners in the business, spouses who are partners in the management of the operation, and workers on farms and in agribusinesses. More and more women are seeking education and employment in agricultural fields. As I attend meetings of professionals in agriculture, I see more women at the meetings each year.

Women's work has often not been recognized or paid for, but each year we get closer to eliminating the bias against women in some fields. Women are gaining more in equal employment opportunities in agriculture, and gaining more recognition for the contributions that they make to agriculture.,

My old poster still has an important message. Women have been an important force on farms from the pioneer days to the 1990's and will continue to be a powerful force into the 21<sup>st</sup> century.

What can we do to contribute to fair treatment? Never assume you know who manages a farm or agribusiness. Look, listen, and learn who are the members of the management team and how they work together. Old prejudices die hard, but to continue to build good working relationships we need to look for and talk to all the managers on the farm.

## **New York Farm Women: Off-Farm Job is Juggled with Farm, Family, Household**

*Jane McGonigal, Professor, Cornell University*

Research data from a recent study of New York farm families provide a window into the lives of New York farm women. Married couples still head most farm households, although unmarried couples, divorced persons, or widows or widowers may also head the households. The education level of farm women, their average household size, and number of children at home are similar to New York's suburban population demographics.

The combination of farm women roles in the family business, household and family responsibilities and off-farm employment can be shown as follows:

<p><b><u>Group 1</u></b></p> <p>Extensive Involvement with Farm Business No Off-Farm Employment Family Responsibilities Household Responsibilities</p>	<p><b><u>Group 2</u></b></p> <p>Involvement with Farm Business Off-Farm Employment Family Responsibilities Household Responsibilities</p>
<p><b><u>Group 3</u></b></p> <p>No Involvement with Farm Business Off-farm Employment Family Responsibilities Household Responsibilities</p>	<p><b><u>Group 4</u></b></p> <p>No Involvement with Farm Business No Off-Farm Employment Family Responsibilities Household Responsibilities</p>

The majority of farm women interviewed indicated they hold the combination of roles shown in group 2. Fewer than 25 percent identified themselves with the other three groups combined.

The majority of off-farm employment is held by female farm household members. Eight-nine percent of those having off-farm employment reported that the income was used not only to meet family living expenses, but also for the farm business. In the New York survey, of those women reporting off-farm employment, 92 percent also reported having farm labor and/or management responsibilities. These women reported a sense of "juggling," or feeling "stretched" and tired. However, some also said their off-farm employment was desirable and allowed them to meet personal development needs. Younger farm women generally had higher expectations than did older farm women for off-farm employment to meet personal

needs and/or that they would have equality of involvement in farm business decisions.

An important starting place for those providing needed services and other support networks for the farm community is recognizing the diversity among these families and the roles held by farm women.

*Department of Education, New York State College of Agriculture and Life Sciences.*

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## **Cathleen Martin is New FarmNet Coordinator**

Cathleen R. Martin began work as the new FarmNet program coordinator on July 8. Martin grew up on a small dairy farm in Rhode Island, and is a 1989 animal science/agricultural economics graduate of Cornell. While a student at Cornell, she was involved in the Dairy Farm Management Fellows and Cornell Tradition programs. Martin returns to campus after four years as a Cooperative Extension 4-H youth development agent in Jefferson and Wayne counties, where she was responsible for agriculture, natural resources, and school 4-H programs.

As program coordinator, Martin will be working with the FarmNet steering committee, consultants, staff, and clientele; Cooperative Extension agents; human service agencies; and Cornell faculty to carry out the needs of the farm families who call the toll-free phone line.

This fall Martin will attend the Farms for Future conference to participate in developing a Northeast network to match beginning and exiting farmers. FarmNet will likely be involved in proposed networking so that New York State farms will be included. FarmNet is also in the process of forming an advisory committee, which will meet in October for the first time.

Martin invites you to call her at 607-255-4121 if you have any questions about the FarmNet program or ideas about how FarmNet can work with your organization.

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### **From our Database:**

#### *Calls per Year:*

3/10/86 - 3/31/87	1242
4/1/87 - 3/31/88	670
4/1/88 - 3/31/89	653
4/1/89 - 3/31/90	631
4/1/90 - 3/31/91	695
4/1/91 - 3/31/92	1069
4/1/92 - 3/31/93	978
4/1/93 - 9/30/93	538
<b>TOTAL FarmNet calls 3/86-9/93</b>	<b>6446</b>

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The median income for women aged 65 and older is only \$6,425. This figure includes earnings, Social Security, pensions, and assets, according to Rhoda Helton Meader, resource management educator for Cornell Cooperative Extension of Tompkins County. She also notes that 50 percent of women aged 65 and older are widows. To deal with this harsh reality, the women's financial Information Program was designed to help women find financial solutions and plan for their economic futures. The program is especially designed for mid-life and older women but does not exclude younger women or men of any age.

The seven-week program, currently offered throughout New York State, includes sessions on helping the participants identify their present financial situation and develop a plan for their future, building financial security from the ground up, and creating a budget that allows for savings. The participants also learn how to conduct financial inventories, choose credit and loan institutions, and select insurance programs. Information on investments, real estate, savings, and planning for retirement is included, too.

The Women's Financial Information Program was developed by the American Association of Retired Persons and is taught by Cornell Cooperative Extension professionals in 20 counties. The program utilizes women professionals as speakers and small group discussions to make the information pertinent to each participant's life situation.

Recently the program was offered in Tompkins County and received the following response from one of the participants: "Just one year ago I was scared, in debt, and clueless about how to gain financial control of my life . . . I really feel proud when I think about setting up a very sound retirement program, establishing a college fund for my son, and having money for emergencies. Boy, does it feel good!"

For more information on the Women's Financial Information Program in your area, contact NY FarmNet at 1-800-547-FARM or your local Cooperative Extension office.

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## **Support Group Offers Example for Others**

*Gretta Archer, FarmNet Consultant*

"Life After Farming" is a support group in Cattaraugus county for farm families planning retirement. It was organized in 1992 by Gretta Archer, a FarmNet personal consultant, and Joan Petzen, from Cornell Cooperative Extension. Gretta had counseled several local farm couples who were looking towards retirement; she and Joan started "Life After Farming" in response to the need she saw for information and support during this time of transition. The group has been successful; there are usually between 20 and 30 people at each meeting.

At the group's first meeting, the speaker was Paul Wright, an attorney from Ohio, whose firm specializes in farm family transfer. Following his presentation, members of the group raised questions and issues that they hoped to see addressed.

In following meetings, the group hosted speakers on lease arrangements, investment options, and long-term health insurance. During the coming year, the group plans to focus on inter-family transfers -- the problems and advantages for both generations involved, and the importance of open communication within the family.

- Keep the group and the speakers local. She found that it was important to members to have meetings held close to home, and that they felt most comfortable with speakers who were familiar with them and their local community.

- Set up a phone-tree. Members are much more likely to attend meetings if they are contacted by telephone and personally invited.
  - Make sure the speakers are really engaging and informative. Avoid those who will just use the meeting as an opportunity to "sell" their particular services.
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## **Farm Support Group Manual Available**

For seven years NY FarmNet has helped more than 6,000 farmers and farm families deal with stressful situations. Thinking that other people who work with farm families could benefit from their experience,

Perhaps you have wanted to start a farm family support group but the time and energy involved were overwhelming. The Farm Support Group Manual breaks the work into manageable tasks and describes how to organize and guide a farm family support group.

Some of the questions addressed by the manual are:

- What happens in a farm support group?
- What do farmers gain from support groups?
- How do we know if people want a farm support group?
- How do we start a support group?

For more information on the Farm Support Group Manual, call NY FarmNet at (607) 255-1603.

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## **Rebuilding Self-Esteem for Farm Women**

(Resource Highlight)

This program, which includes a videotape, leader's guide, and worksheet, is designed for people who have temporarily lost their sense of self-esteem. Many individuals respond to a change or loss in their lives by thinking poorly of themselves. During times of transition, it can be difficult to keep a positive view of self. This program addresses these issues and offers participants activities to rebuild a lowered sense of self-esteem.

The videotape revolves around the personal stories of two Iowa farm women dealing with financial difficulties in the farm business. Each discusses how her life has changed with regard to off-farm employment, family, and personal responsibilities. The accompanying leader's guide and worksheet includes individual and group activities as well as sample situations for group discussion.

The leader's guide and worksheet are available through the FarmNet office and the videotape can be loaned upon request. Call 1-800-547-FARM for more information.

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## **Over the Fence**

*Here's a list of farm-related networking and support activities we've heard about. Please call and let us know what your group is doing!*

- Women's Financial Information Program. Contact NY FarmNet for county near you. 1-800-547-3276

- Schoharie Women's Group. Contact person - Eleanor Wages, Extension agent. 518-234-4303. Evening of square dancing planned for November 6.
- Herkimer Barnfire Support Group. Contact person - Harry Robbins, Extension agent. 315-866-7920
- Business Plan Course. Sponsored by Lewis County Cooperative Extension and NYS Small Business Development Center. 6 Session, November 4-December 16. Call Lewis County CCE for details. 315-376-5270.
- Retirement and Estate Planning for Farm Families. Sponsored by Cayuga County Cooperative Extension. October 26 and November 4. Contact James Hilson for details and registration. 315-255-1183.

**For Further reading.**

- *New York Farm Family Fact Sheets #1- #7.* Extension, 1989.
- *Blending Work and Family Life on the Farm.* Jane McGonigal and Robert R. Bruce, Human Ecology Forum, Fall 1987.
- *New York Farm Family Businesses: The Impact of Divorce.* Jane McGonigal. Department of Education, Cornell University, 1993.
- *Landing a Job: Strategies for Farm Wives.* Virginia Molgaard, Iowa State University, 1988.

*NY FarmNet Mission:  
To provide farm families with a network of contacts and support services to help them develop skills for dealing with significant life challenges and transitions, through personalized education, confidential consulting and referral.*

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