

## Creating a Thriving Farm Visuals, Descriptions and Stacking Game

### Farm and Farm Family Risk and Resiliency Toolkit

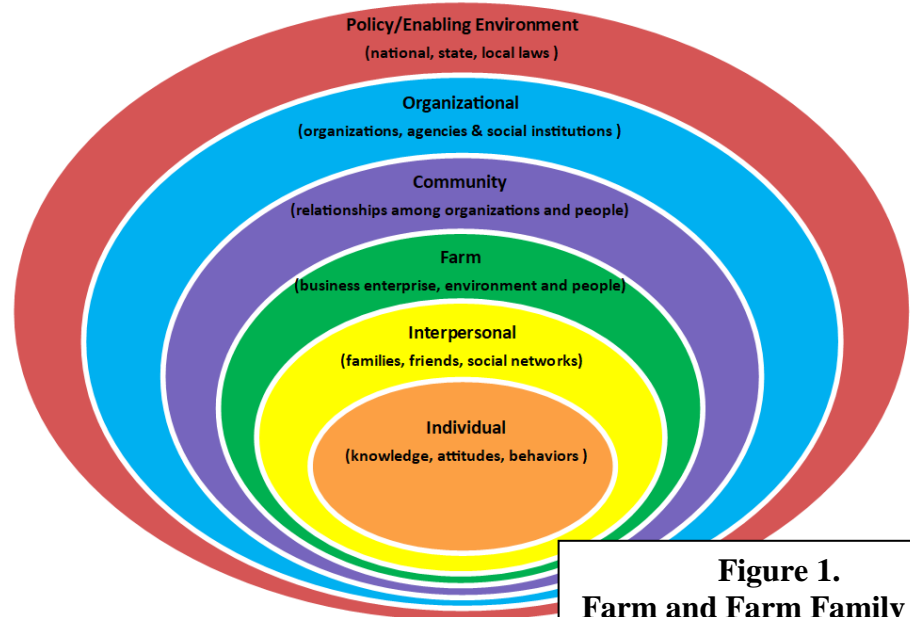
#### Introduction

Science of risk and resilience provides an appropriate knowledge base that can guide educational, research and direct service programs for farm and farm families. The concepts of risk management and resilience span disciplines of agriculture, environmental and human ecology, family science, health, emotional and mental health, psychology, sociology and others. Despite the similarities across disciplines, few professionals offer an integrated approach to physical, mental, emotional and financial health and well-being of individuals, families and the farm as a framework for addressing how to prevent or mitigate risk and build resilience.

This overview offers a brief explanation of risk and resilience science for thinking about, and taking action, to identify strategies that can aid in the development of health and vitality of both farms and the individuals supporting the farm. It proposes that an integrated approach be used to strengthen farms and farm families.

#### Why an Integrated Approach to Creating Thriving Farms?

Farm enterprises are a system. But as an enterprise they reside within a series of systems that impact their vitality and wellbeing. These systems are interrelated and interdependent. Creating a thriving farm is about understanding each system's dynamic nature, developing and building the capacity of each of these systems as it relates to the farm enterprise and adapting to changes in these systems over time while creating stability within the enterprise. Figure 1 provides the Farm and Farm Family Risk and Resilience Socio-Ecological Model (Braun, December 2019) to help illustrate the interrelated nature farms within systems of influence.



**Figure 1.**  
**Farm and Farm Family Risk**  
**and Resilience Socio-**  
**Ecological Model**  
Braun and Pippidis, 2019

## How do Risk Management and Resilience Factors Play a Role Within These Systems?

Within each of these systems there are risk management strategies and resilience factors that aid in farm enterprise development, adaptation and success over time. It is the same for farm families and workers. Key farm risk management strategies focus on reducing risk in five areas: 1) production; 2) marketing; 3) financial (as it relates to enterprise); 4) legal; and 5) human. Resilience factors include those of the individual, family, the farm enterprise and community. Resilience factors are similar but a bit different depending on the socio-ecological level.

The concept of resilience is an ability to recover from or adjust easily to demands and challenges of change by using human capital or factors that are available to individuals, families, communities and businesses. For some, it implies getting back to conditions as they were before change; for others, it is using change as an opportunity to adapt or become something new. For all, resilience is both a protective and recovery factor or resource. Resiliency is the ability to draw on the capital of resilience in response to risks produced by demands and challenges. It is about using, or the process of applying, resilience factors to aid in managing change.

Key Farm Risk Management and Resilience Factors (Table 1), organizes the factors within risk management and resilience that farmers and farm families can use to create thriving farms and farm families.

**Table 1 Key Farm Risk Management and Resilience Factors**

<b><u>Production</u></b>	<b><u>Marketing</u></b>	<b><u>Financial</u></b>
Farmland	Marketing Plans/Strategies	Business and Strategic Planning
Product/Enterprise Diversification	Direct Marketing or Contract Production	Risk Management Planning
Use of Technology	Market Analysis	Financial Recordkeeping and Analysis
Production Systems	Product Placement/ Branding	Value Added Enterprise Development
Water Use/Conservation Practices		Retirement Planning including Health Care Expenses
Weather		Off Farm Income
Crop/Livestock Insurance		Family Financial Security
Farm Income		Emergency Funds/Savings
Healthy Natural Systems		Access to Credit
Agricultural Infrastructure Support		Market Fluctuations and Commodity Prices
		Land Development Trends/Values
		Community Economic Conditions
		Agricultural Markets

<b><u>Legal</u></b>	<b><u>Human</u></b>	<b><u>Resilience</u></b>
Labor Regulations	Health and Wellbeing	Hardiness
Federal/State Farm Programs	Access to Health Care	Adaptability – Ability to Adjust to New Conditions
Contracts/ Leases	Access to Health Insurance	Problem Solving
Environmental/Food Safety Regulations	Mental Wellbeing /Managing Stress	Future Planning/Prevention
Personal and Business Liability	Family Communication	Strong Farm and Family Identity
Succession, Estate, Transition and Contingency Planning	Trained and Skilled Employees	Positive Outlook/ Hope
Supportive Regulation	Supportive Family – Appreciative, Committed, Forgiving, Fun and Affectionate	Transformability - Ability to Create a Fundamentally New System When the Existing System Untenable
	Professional Development/ Job Training	Farm and Farm Family Management (Decision Making, Priority Setting & Organizing, Coping) Skills
	Local Labor Markets	Connection to a Higher Power/ Spirituality
	Support System – Professional and Personal	Ability to Access Community Resources
	Supportive Neighbors and Community	Sharing Emotions and support
	Nurturing Relationships	Ability to Bring Meaning to Change
		Communicating Clear Information
		Resilience Thinking and Doing

Often there are factors that overlap between the farm, farm family and community systems that can aid and support each system. Key areas of overlap include health, financial well-being, relationships and connection to community.

It is in the human risk area that farm vitality and the health of the people who live and/or work on the farm come together. It includes risk to physical, mental and emotional, and social health and well-being of the farming population. Availability of health and mental health resources within the community and affordability of health insurance will impact the health of farm workers and families.

Farm and family financial plans are also a key area where farm and family systems need to work in conjunction. Examples include the importance of managing risks and costs of illness and injury on farming operations and the family; paying for access to health care services and health insurance; financial planning that includes savings for today’s and future goals including retirement and farm transition; and striving for financial solvency for both farm and family. Community level factors that impact farm and family financial well-being include access to credit, the markets and regulations.

Another area where family, farm and community systems overlap is that of developing, cultivating and managing human and social interactions and relationships. A thriving farm needs to put positive strategies in place that attend to: 1) family dynamics, including multi-generational dynamics; 2) family

goals and aspirations; 3) family communications; 4) relationships with community members and professionals; and 5) social cohesion of the community. Connection to the community provides opportunity for personal and professional support to the farm and the family. Relationship resilience factors emphasize the importance of relationships within the family and farming enterprise; between and among people who work on or for the farm; with those who benefit from the productivity of the farm; and with those making policy decisions about farming.

These are just some examples of interconnections between sections of the socio-ecological model. How many interconnections, and the dynamics between them, are determined by each level of the model.

### What Does it Take to Be a Thriving Farm?

Farms, and the people associated with the farm including those in the greater community, vary in risk and resiliency characteristics over time. Presence of risk and resilience can be assessed at both specific points in time and over time to note change in the extent of risk and presence of resiliency.

One way to view a state of well-being is to classify farms based on the presence, and ultimately strength of protective and recovery risk management and resiliency factors. Figure 2 provides a proposed classification of farms with descriptions that can be a helpful conceptualization of this relationship.

**Figure 2. Classifications of Farm Types Based on the Presence of Protective and Recovery Risk Management and Resiliency Factors**

Classification	Description
<b>Thriving</b>	Extensive risk and resiliency protective and recovery characteristics are present. The farm enterprise, operators, workers and family are handling ordinary farming change without detrimental effects. Farmers and families attend to practices that reduce risks and develop resiliency skills. They are engaged with their communities of place, interest and/or beliefs. Their farm and family exhibit vitality and viability.
<b>Coping</b>	Some protective resiliency characteristics are missing; others are in jeopardy. The farm enterprise, operators, workers and family have sufficient internal resiliency resources, and access to community resources to be able to adapt to and accommodate risks and ordinary stress and change with minimal external assistance. They draw on assets of their communities and are able to stabilize the vitality and viability of their farm and family.
<b>Struggling</b>	Multiple protective and recovery characteristics are missing or impaired. The vitality and viability of the farming enterprise, operators, workers and family are at-risk of being overwhelmed by ordinary stress, change and potential crises. Injury, illness and negative behaviors may be present. They may disengage from their communities of place, interest and/or beliefs. External protective and recovery resources, such as supportive professionals, institutions, and other farm families are needed to supplement their own resiliency resources.

<b>Failing</b>	Multiple internal and external ordinary and extraordinary stressful factors have produced extensive loss and/or impairment of protective and recovery factors. The farming enterprise, operators, workers and family are in-crisis. The operation is no longer viable and family life is in jeopardy. Internal resources are not sufficient to meet needs. There may not be enough community assets to offset the impact of stress and crisis. Distress, disease and despair may lead to negative behaviors including bankruptcy or suicide.
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Adapted from *Farm Families Under Stress*, (Braun, B. 2003.)

**How can professionals help farm audiences and others better understand the interconnectedness of risk and resilience factors?**

We can use tools to enhance communications. Two new tools are explained here. They illustrate the important role that risk management and resilience factors have for the success of farms and farm families. These visuals illustrate what can happen if farm operations and farm families are not prepared for expected or unexpected change or stressors over time.

**1) Thriving Farm Visuals**

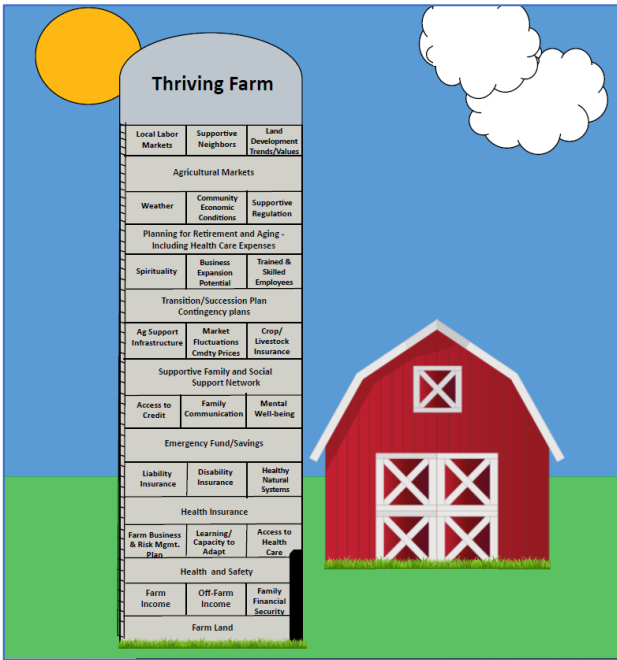
*Visualizing the Types of Farms* -The four visuals in Figure 3 provide a way to visualize each of the four types of farms. The silos represent protective factors and what happens when they are present or missing. The sun and clouds represent the stress and crises factors that threaten the health of farms and the farming population.

*Risk Management and Resilience Factors* -Factors used to illustrate types of farms are shown as blocks in each silo. The factors used in these silos include most of those outlined in Table 1. These factors were placed from bottom to top based on factors that will create, protect or assist in recovery of a thriving farm enterprise. Note that factors that farmer may have more control over are closer to the base of the silo while those that a farmer may have less control over is close to the top.

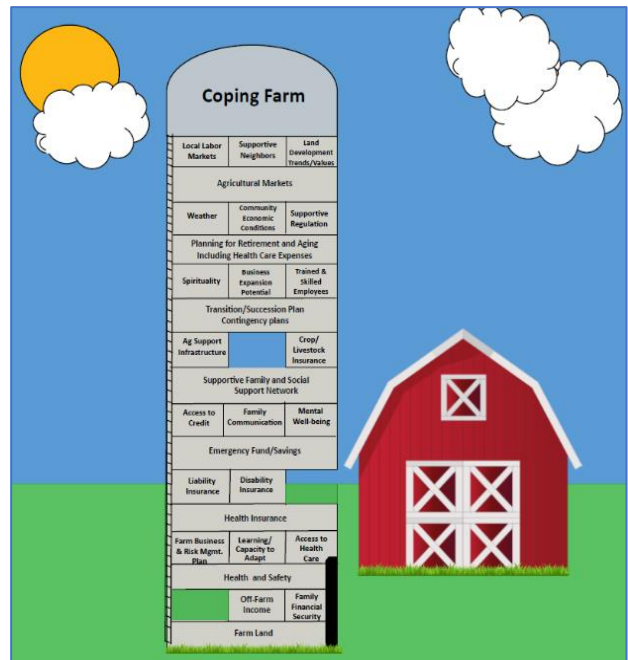
*From Thriving to Failing* - Regression from a thriving farm to a failing farm over time has to do with change in market fluctuations, loss of farm income, managing personal health of the farm operator, including stress and mental health issues, lack of access to credit, diminishing family finance security and ultimately no business plan to manage change overtime.

Figure 3. Farm Types Visuals

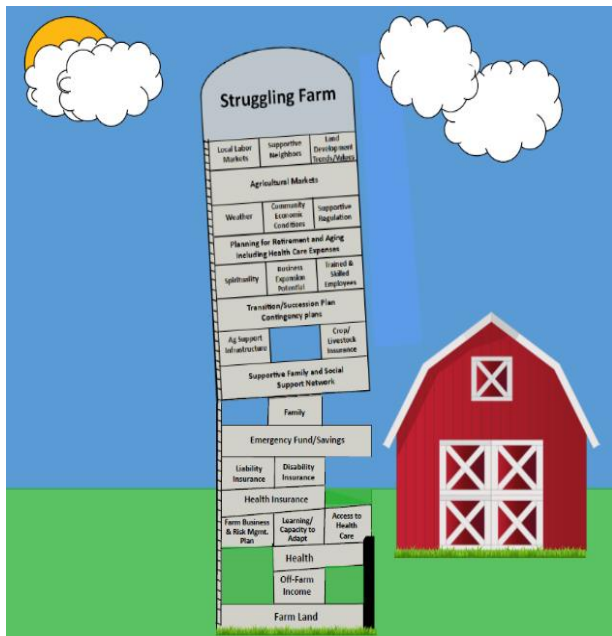
**Thriving Farm**



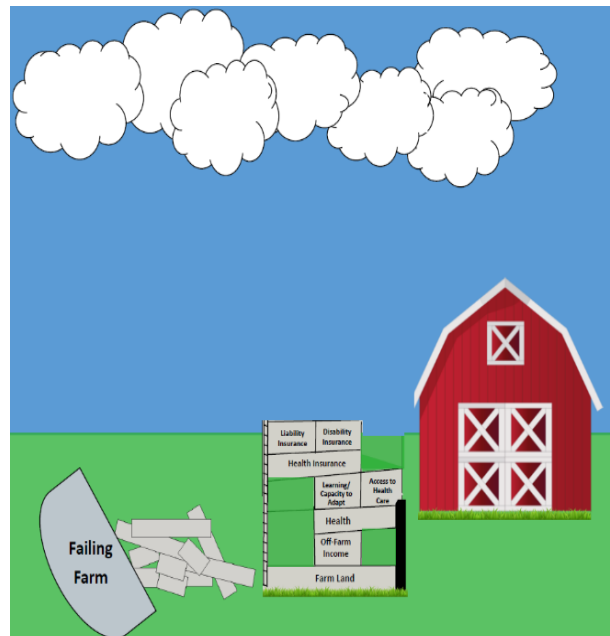
**Coping Farm**



**Struggling Farm**



**Failing Farm**



## 2) Creating a Thriving Farm Stacking Game

### *Objective:*

To show how key elements (pieces) work together and support one another to build a resilient, thriving farm that can manage risks.

*Why use this activity:* This activity is used to set the stage for learning about key risk and resiliency management strategies.

*What you need?* “Jenga” stacking blocks that are each labeled as a key element of a thriving farm.

*How to facilitate the learning?* You will need two or more individuals to do the activity. Spread blocks on a surface so everyone can read the labels.

1. Ask participants to work together to look at the blocks and make decisions about how to build a stable structure.
2. Instruct participants to discuss which elements are essential pieces and place them on the bottom as the foundation; then continue to discuss and add elements building upward.
3. Pose a scenario of an incident that could put stress on the farm, farm family and/or farm workers. After sharing the scenario, ask participants to pull blocks from the structure that the scenario would most impact.

For example, what elements (pieces) would be impacted if the owner operator broke a leg and could not work for a month? Blocks that might be pulled include: health and safety, farm income, emergency fund savings.

4. Ask:
  - a. What happened to the structure because of this incident?
  - b. Is there a different way to build the structure to withstand this incident?
  - c. How long might it take to rebuild?
  - d. What building blocks are essential for continued operation during the time of “rebuilding”?

### *Possible Scenarios*

- Continued rain (or drought) has influenced the harvest.
- Person with the off-farm job with health insurance has loses the job.
- Farmer/owner/operator/ has been diagnosed with diabetes or other chronic health condition.
- Stresses of multiple events have caused a member of the farm family to become depressed.
- Tariffs and market price fluctuations will reduce overall farm income. There is a need to use insurance and credit to carry the operation through the year.
- Other reality-based situations you want to add for your farmers i.e. drop in milk prices to farmers

*Extend the Activity:* You could continue from the first incident by adding another incident without rebuilding in between to illustrate the “pile-up” of stressors and their impact. Then ask questions again.

## Debrief Activity

### A. Ask:

1. Was it difficult to agree on what elements were fundamental? If this was a real farm operation, could farmer, owners, operators and family members experience differences of opinion?
2. What downsides do you see of not preparing for different kinds of incidents?
3. How important is having resources in place for a farm operation to thrive and recovery when stresses and crises occur?
4. How key are contingency plans, communication with family members and a social support network to addressing short term needs to continue farm operations when incidents occur?
5. What risk management and resilience factors would you put in place differently now that you have gone through this exercise?

### B. Engage everyone in discussing what they are taking away from the activity as you close the activity.

**Note:** This document, the visuals and other materials are available to use in communicating with the farming population and/or other professionals. They are part of the *Farm and Farm Family Risk and Resiliency Tool Kit* available at:

<https://www.udel.edu/academics/colleges/canr/cooperative-extension/personal-economic-development/agribusiness/>

## References

Braun, B. (2003). Farm families under stress. University of Maryland Cooperative Extension: Department of Family Studies.

Braun, B. & Pippidis, M. (December 2019). Farm and Farm Family Risk and Resilience: A Guide for Extension Educational Programming. University of Maryland Extension and University of Delaware Cooperative Extension. This document can be found at the URL listed above.

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