

# Empowering Women Landowners: Risk Management Strategies from the "On My Own" Workshop



Amie Breshears, Assistant Extension Professional, Agriculture Business, abreshears@missouri.edu

## Ag Values & Ag Leasing Education

**Farm Management – On My Own** programs provide essential risk management education to older female landowners and farm operators in Missouri, particularly those who are single, widowed, and divorced. By addressing the educational needs of this underserved group, these programs empower participants to make informed decisions that mitigate financial and legal risks.

### Missouri's Older Female Farmers:

- 36% of Missouri farmers are female
- 38% of Missouri farmers are age 65 and older

### Female Farmers' Decision-Making:

- Less involved in: land use and/or crop, day-to-day, marketing, and livestock decisions
- More involved in: record-keeping and financial management decisions

**Farm Management – On My Own** programs provide education in financial and legal risk categories:

- **Financial:** Farmland values, rental rates, custom work costs
- **Legal:** Ag leasing and ag lease agreements

## Program Content & Partners

Risk management education is the core of the participant-driven, learner-focused program. Female farmers learn how to reduce financial and legal risks associated with ag leasing, lease agreements, and custom work.

Examples:

- *What's It Worth?* program includes
  - *Missouri Farmland Values Opinion Survey*
  - *Cash Rental Rates in Missouri*
  - *Custom Rates for Farm Services*
- *Ag Leasing & Lease Agreements* program includes
  - *Basics of Farm Lease Agreements*
  - *Verbal Farm Rental Agreements Under Missouri Law*
  - *Cash Farm Lease from AgLease101*

Partnerships provide depth and additional resources:

- USDA-Farm Service Agency County Offices
- Missouri Soil & Water Conservation District County Offices

## Educational Content

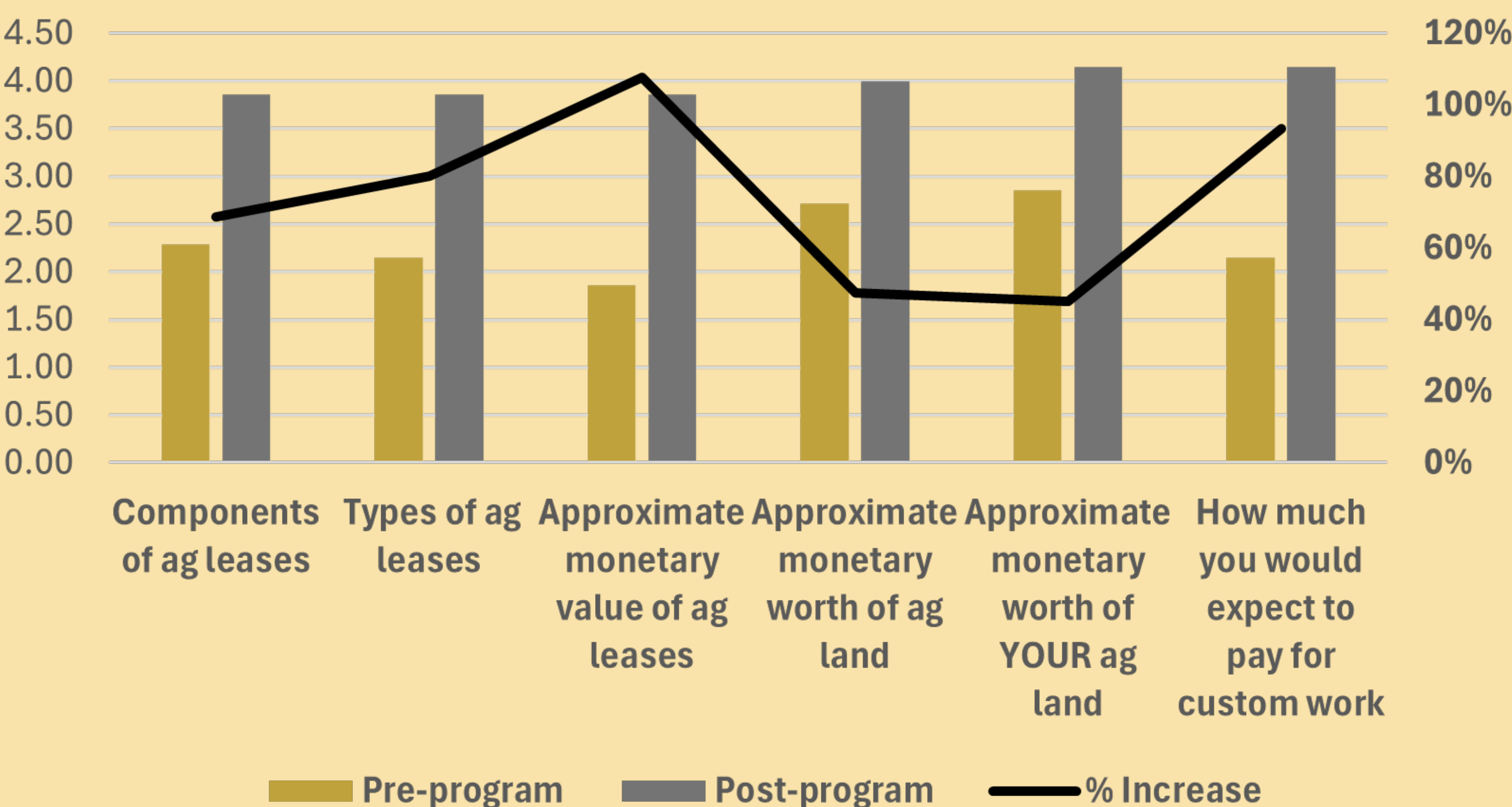
### What's It Worth? topic

- Missouri Farmland Values (USDA data)
- Midwest States Farmland Values (USDA data)
- Missouri Farmland Values (MU Extension data)
- Missouri Cash Rental Rates (USDA data)
- Missouri Cash Rental Rates (MU Extension data)
- Missouri Custom Rates
- Making a Profit with Sheep and Goats

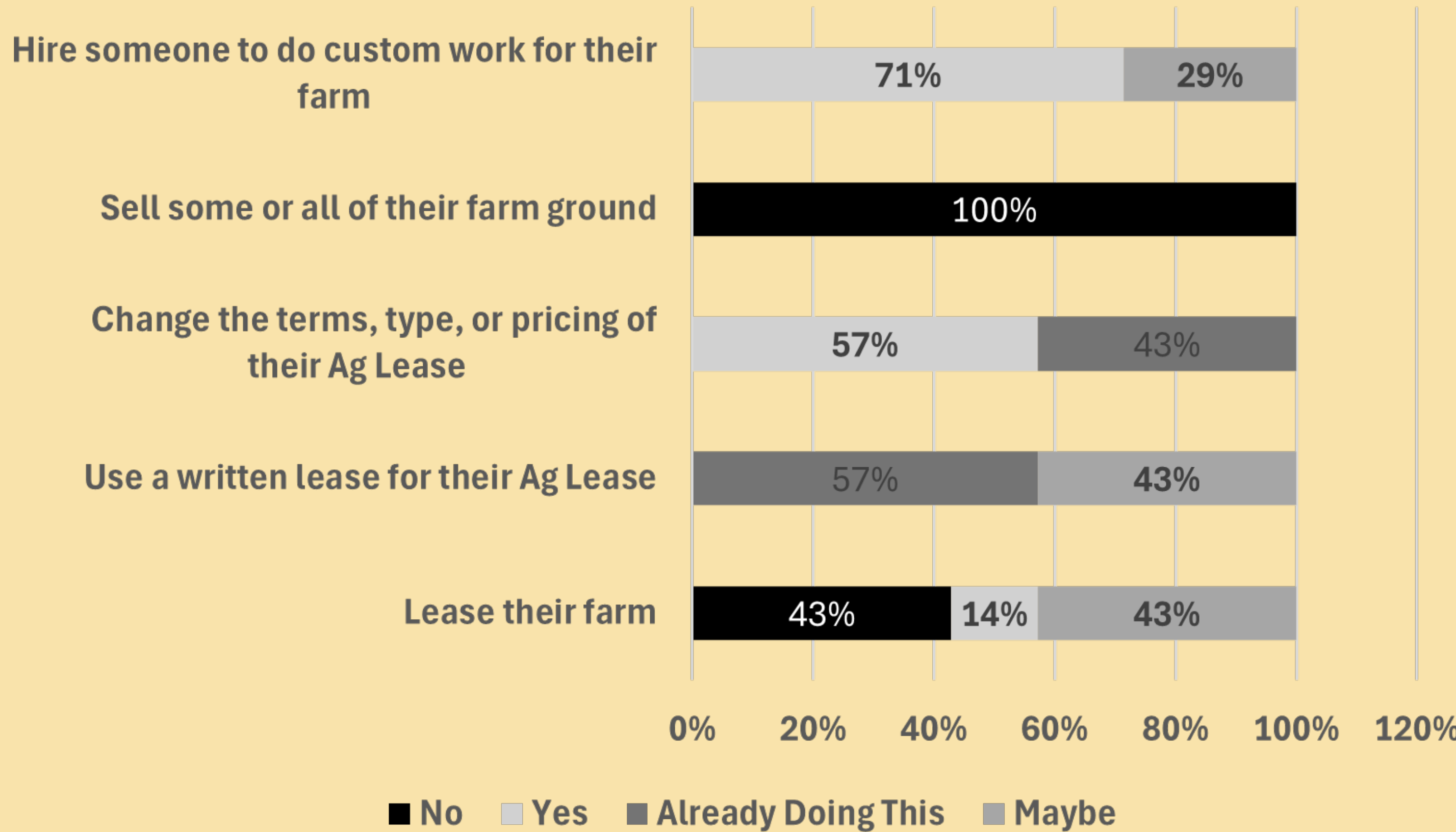
### Ag Leasing & Lease Agreements topic

- Types of Lease Agreements
- Factors Influencing Rental Rates
- Verbal Lease Agreements
- Crop-share and Livestock-share Agreements
- Communication
- Elements of a Lease Agreement

## Participant Learning



## Participant Aspirations



## Teaching Resources

Female Producers, 2022 Census of Agriculture Highlights, USDA NASS Census of Agriculture, 2022; ACH 22-12/June 2024  
State Profile – Missouri, USDA NASS Census of Agriculture, 2022



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