

Cass County Women Farmland Owners: Survey Report



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Cass County Women Landowners Advisory Committee
Iowa Department of Natural Resources
USDA Natural Resources Conservation Service
USDA Farm Service Agency
Iowa State University

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Introduction

This report presents the results of a survey undertaken as part of a pilot project in Cass County, Iowa initiated by the Women, Food and Agriculture Network (WFAN). At the time this project was conceived, in both Iowa and the nation, more women than men were leasing agricultural land to others. However, this was far from common knowledge and not reflected in programs of outreach. Our purpose has been to better understand women farmland owners – their management practices and decision-making processes, their connections to the land they own, and information needs and current and their preferred sources of information. WFAN and Iowa State University (ISU) were joined in this collaborative effort by an Interagency Steering Committee and the Cass County Women Farmland Owners Advisory Committee.

This local stakeholder partnership used a participatory research (PR) approach. In PR, the people being studied – the intended beneficiaries of the research – have substantial control over and participation in the research. An example of this is a decision by the Advisory Committee to survey only women. PR creates a productive dynamic between various stakeholders by linking research and outreach. The value of the project thus lies not only in the data collected but also in the process used to gather and make use of the data.

Through this research, space has been created in which women farmland owners can voice concerns, whether about gender discrimination, family

crisis, or farm programs. We hope that the project will serve as a model for other counties or regions, creating a growing body of knowledge and strengthened programs of outreach to all women farmland owners.

Financial, material, and logistical support has come from many quarters. In 2000, Denise O'Brien and Stacey Brown received a seed grant from the Ben and Jerry's Foundation. The Women's Division of the General Board of Global Ministries, United Methodist Church, provided interim grant support. ISU (Extension and Experiment Station) provided printing, postage, and meeting support, Natural Resources Conservation Service (NRCS) provided postage, and Farm Service Agency (FSA) provided postal addresses.

Methods

The local stakeholder partnership collaboratively constructed the questionnaire over several months; 15 Cass County women farmland owners pretested it. The survey was mailed in September 2002 to 675 women farmland owners in the county as identified in FSA lists. Advisory Committee members (Mary Schrier, Karen Cable Sudmann, Jackie Pelzer, and Marjorie Sothman) co-signed cover letters assuring respondents of the confidentiality of their responses. The mailing included a postage paid return envelope. A postcard thank you/reminder was sent a week later. In November, we mailed a second questionnaire to women who had not yet responded.

The survey return rate was 40%. Open-ended answers were coded by the ISU team members with help from Denise O'Brien. This report is based upon 276 completed surveys. Because we surveyed only women, results cannot be generalized to all landowners in Cass County.

Demographics

The Cass County respondents range in age from 25 to 96, with an average

age of 64. Over half are 65 years of age or older and 25% are over 74 years old. Nearly all are either married (63%) or widowed (29%). Almost all (96%) have at least a high school education, 16% have some college education, and 30% have college degrees.

Most of the women are either retired or employed outside their home (Figure 1). Nearly half (45%) of those

so employed work in professional occupations.

Though no women identified farming as their occupation, when asked "do you consider yourself a farmer?," 46% answered "yes." An additional 14% have considered themselves farmers in the past.

Eighty percent of the women farmland owners grew up on a farm; 86% either live on or have lived on a farm.

Figure 1. Employment Status of Women Farmland Owners

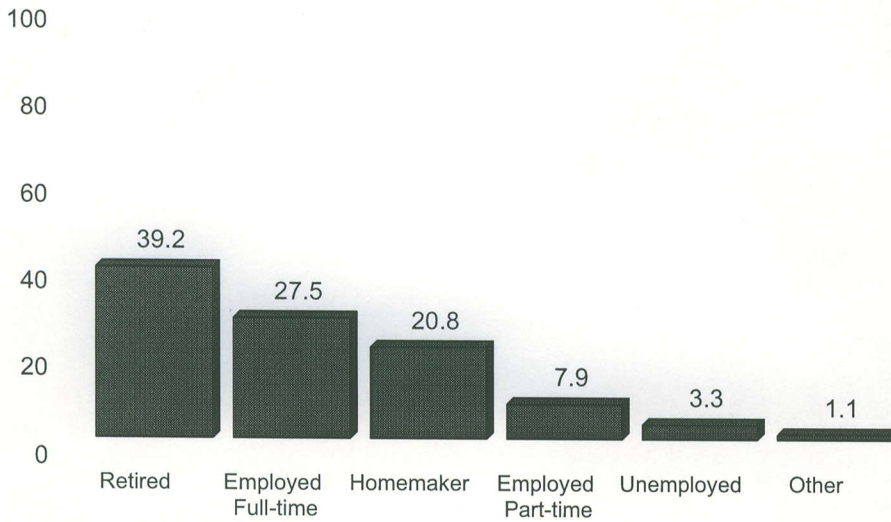
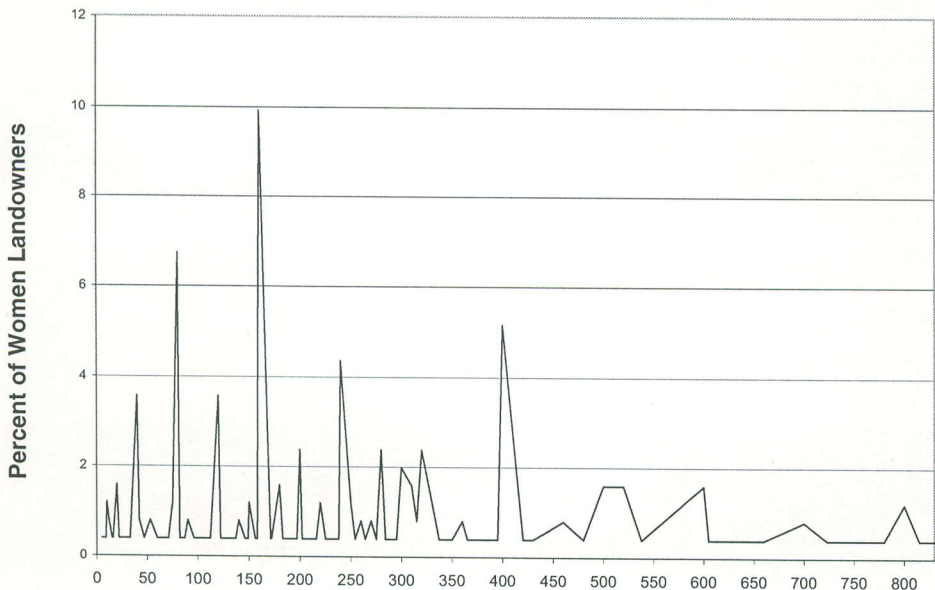


Figure 2. Acres Owned



About farmland owned

Respondents own from 5 to 2,000 acres of farmland (Figure 2). The average number of acres owned is 256. (For reasons of space, the largest land holding is not shown.)

Forty-seven percent of women own one tract of land; 53% own two or more tracts. Of those owning multiple tracts, 42% own two tracts, 31% own three tracts, and 26% own four to nine tracts.

Relationship to land

In terms of proximity, 41% of the women live on the land they own and 71% either live on it now or have at some time in the past. Later in this report we will look more closely at differences between the 29% who have never lived on the land and the majority who either live on the land now or have lived on it in the past.

A third of the respondents visit their land rarely (30%) or never (3%). Two-thirds visit their land daily (40%) or frequently (27%). Nineteen percent live a considerable distance from the land.

When asked what their farmland means to them, 55% of the women answered that it is, or has been, their home and provides them with a connection to their family. In contrast, about one-third said that their property's primary importance is as a source of income, employment, or financial security. Almost 8% noted both the home/family and monetary significance of their land.

For 12% of the women the land's importance is intangible; they simply stated that the land means "a lot," they "love it," it embodies "good memories," and is "special." Half of these women stated that their land means "everything" to them.

Seven percent indicated that their land is a source of pride and reflects the hard work that has been put into it. For 4% it connects them to nature and is a source of peace and privacy. Several women indicated that when or how their land was purchased made it important, for example, being the first piece of property that she and her husband had bought together.

Method of land acquisition and type of ownership

Purchase and inheritance are the most common means of land acquisition, followed by marriage (Figure 3). Smaller numbers received their land in some other way such as a gift or through a divorce.

Fewer than half of the respondents own the land alone; the remainder own their land with others, in most cases with one other person (Figure 4). Nearly equal numbers own their land with two others, three others,

Figure 3. Women's Land Acquisition



Figure 4. Sole and Co-Ownership

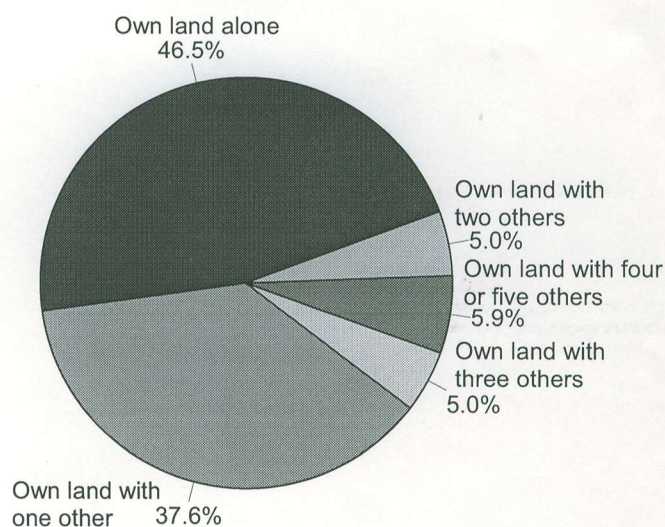


Table 1. Which of the following describes your co-owner(s)?

	N	%
Spouse/partner	112	65
Brother(s) and/or sister(s)	42	24
Child(ren)	25	15
Other relatives: cousin, niece/ nephew, grandparent, aunt/uncle, in-laws, parent(s)	18	11
Non-kin	1	<1

and four or five others. Nearly all co-owners are family, most often a spouse/partner, siblings, or children (Table 1).

As shown in Table 2, sole proprietorship and joint tenancy are by far the most common types of ownership. Owning the land individually or with others is distinct from type of ownership. An individual landowner can own land in several ownership types.

Many women owning multiple tracts of land indicated that one tract was more important than the other(s) based on a family connection or being a home site. For some, how they attained different tracts of land gave the land special meaning. Both primary methods of attainment – family inheritance and purchase – were described as sources of pride. Respondents also distinguished land owned for investment purposes from land serving as a home site.

We asked, “Does your relationship with others (family, neighbors, etc.) affect how you think and feel about your land? If so, How?” Of the 178 women who answered this question, 56% indicated “Yes.”

Many women described how relationships affect their thoughts and feelings about the land they own. Nearly 20% explained how family ties connect them to the land. Twelve percent described how cooperation and shared responsibility with co-owners defines their relationship to the land. Nearly 7% indicated that difficult personality characteristics of co-owners and/or family members affect how they feel about their land.

Eight respondents noted that their social relationships follow along traditional gender lines – e.g., “My husband makes all the decisions.” Five women expressed their desire to conserve or preserve their land for future generations.

Leasing and renting practices

Most respondents (78%) lease or rent land to others: 61% lease or rent

out all of their land and 17% lease or rent out some of their land (Table 3).

From past national research, we know that, relative to men, women landowners are more likely to depend on land rental income. Land is an important source of income for all but 12% of the respondents in this survey (Table 4).

Table 2. Type Of Ownership

	N	%
Sole Proprietorship	104	40
Joint Tenancy (right of survivorship)	100	38
Tenancy in Common (passage of the individual interest under the will or to the heirs under state law)	31	12
Partnership	29	11
Life Estate	20	8
Trust	20	8
Corporation	6	2
Unsettled Estate	4	2
LLC Limited Liability Corporation	3	1
LLP Limited Liability Partnership	1	<1
Limited Partnership	0	0

Table 3. Amount of land rented/leased

	N	%
All	156	61
Some	43	17
None	57	22
Total	256	100

Table 4. Importance of land as source of income

	N	%
Not important	31	12
Somewhat important	54	20
Important	81	30
Extremely Important	102	38
Total	268	100

Mean = 3.0

Of those leasing or renting their land, 56% use a written agreement; the remainder (44%) use a verbal agreement. A large majority (89%) indicated that they are comfortable or very comfortable with their arrangement.

Their land is farmed most often by a local farmer or neighbor or by a family member. A small number indicated a legal or business relationship to the person farming their land. This is sometimes a land manager. On a separate question 7% of the women landowners indicated that they currently use a land manager.

Only 19% of the respondents lease or rent land in addition to that which they own. A higher percentage of younger women than older women are renting supplementary land: 38.5% of those under 45 years of age but fewer than 13% of women over 65 years of age. Of those who rent additional land, 60% consider themselves farmers and about 70% live within a few miles of the land that they already own (compared to just under 55% of women who do not rent additional land). Most of the women who rent additional land are currently farming.

Decision making about land

Few women farmland owners in Cass County act as the primary manager of their land. Tenants, who may also be kin, carry the most influence in key production decisions (Table 5). Other owner/operators (a category that includes family members and neighbors) play a secondary role. The respondent herself ranks 3rd as a decision-making participant. (Because many decisions are made by

Table 5. Decision-makers for key production decisions

Decision Maker:	Fertilizers, chemicals	Cultivation practices	Crops and livestock	Harvesting
Tenant/renter	55%	55%	54%	55%
Other owner/operator	36%	35%	36%	36%
Respondent	12%	13%	16%	10%
Other	6%	7%	6%	6%
Farm manager	6%	6%	5%	6%
Other owner/non-operator	3%	3%	2%	2%
Seed or chemical dealer	3%	0%	0%	0%
Custom operator	2%	2%	2%	2%

combinations of the various decision-making parties, we allowed the respondent to select as many parties to the decision as she wished).

Of the many women who do not currently act as primary managers of their land, 30% answered (in response to an open-ended question) that if they suddenly had to manage the land, due to a crisis situation such as divorce, illness, injury, or death in the family, they would not be able to manage it, because of age, lack of knowledge or experience, and distance from the land.

Over 70% of women answered that they would be able to manage the land, 23% citing their current role in management or their farming background as the reason. Others indicated that they could manage their farmland with the help of family (9%) and/or because of a good rental arrangement (15%).

This question highlights how women's definitions of "managing their farmland" differs. Some women interpreted the question in terms of making technical decisions about land management – chemical use, crop

choices, etc. – while others answered in terms of managing the property as an investment.

One-to-one consultation is the primary process by which they make decisions about their land. In response to an open-ended question, women describe processes whereby they talk with family members, visit government agriculture offices, and listen to their renters. They rely very little on written material in their decision process.

Some women do not participate at all in decision-making about their land. In such cases, family members, most often husbands, make decisions.

Constraints on and values informing decisions

Knowledge is the biggest barrier to decision-making, followed by complexity and time (Table 6). The women "wrote-in" additional constraints: family, health, age, distance from their land, and government programs.

Most notable is the small number of women answering this question, well

under 100. Fully two-thirds (67%) of the farmland owners indicated no constraints which might prevent them from participating in decisions as much as they would like – consistent with our earlier finding that (70%) would be able to manage their land should they have to due to a crisis situation.

The farmland owners indicating that they do face constraints are more likely to live far from their land or to have never lived on their land. They also tend to be younger. Knowledge and complexity are notably more problematic for women who have never lived on the land.

Another set of questions, displayed in Table 7, focused on how much four specific values/needs influence decisions. “Conservation/concern for the environment” and “need for income” are more influential than “simplicity” and “tradition.” Twelve respondents “wrote-in” other values/needs, for example, keep land in family, family input, children’s needs, fairness, nature, and wildlife.

In these questions we again see distinctions between the majority of the respondents who have lived on the land and the others who have not, with the former attributing somewhat greater importance to each of the needs or values listed in Table 7.

Information sources

The survey listed 20 potential sources of information (Table 8). One half were sources in a personal or contractual relationship with the farmland owner, such as family, neighbor, tenant, or lawyer. Five were

Table 6. Constraints on Decision Making

	Mean*	Number
Knowledge	3.1	77
Complexity	2.8	68
Time	2.7	67
Difference of opinion with others	1.5	61

*Scale: 1=not important; 2=somewhat important; 3=important; 4=extremely important.

Table 7. Need or Values Influencing Decision-Making

Need or Value	Mean*	Number
Conservation/concern for the environment	3.44	228
Need for income	3.28	246
Simplicity	2.92	183
Tradition	2.68	196

*Scale: 1=not at all; 2=a little; 3=somewhat; and 4=a great deal.

Table 8. Importance of Information Sources

Individuals	Mean*	N
Spouse/partner	3.8	149
Tenant(s)	3.4	126
Children	2.9	131
Custom operator	2.5	38
Neighbors/friends	2.4	104
Farm manager	2.4	45
Chemical dealers	2.4	87
Banker(s)	2.3	83
Lawyer(s)	2.3	79
Seed dealers	2.3	84
Agencies/Institutions		
Farm Service Agency (FSA)	3.3	165
Natural Resources Conservation Service (NRCS)	3.1	136
Iowa State University Extension (ISUE)	2.7	112
Iowa Dept. of Agriculture and Land Stewardship	2.3	79
Iowa Dept. of Natural Resources	2.3	82
Farm Organizations		
Farm Bureau	2.2	70
Leopold Center	1.4	35
National Farmers Organization	1.4	38
Practical Farmers of Iowa	1.4	35
Iowa Farmers Union	1.2	29

Scale: 1 (none), 2 (a little), 3 (some), 4 (very).

institutional information providers, such as natural resource agencies, and five were farm organizations. Respondents rated the importance of

each of the 20 sources. They could also select “does not apply.” Spouse/partner was rated most highly, followed by tenant and FSA. Farm

organizations were rated as less important sources of information.

Using the same list of sources, we also asked about trust (Table 9). Spouse/partner, children, tenant, farm manager, and several agencies/institutions were also the most trusted sources. The trust ratings for farm organizations are not included in Table 9 because of the small numbers of women answering.

Respondents also indicated familiarity with six institutional sources of information (Table 10): the Cass County Soil and Water Conservation District in addition to the five from Tables 8 and 9. Familiarity scores tend to mirror the importance scores.

We also asked respondents, in an open-ended question, whom they ask about conservation programs, government farm programs, finance or business management and farming practices. Their answers tend to mirror our earlier results. About conservation programs, they are most likely to ask NRCS (indicated by 26% of the respondents), FSA (indicated by 20%), family (18%), and tenant (13%). They are most likely to ask FSA about government farm programs (indicated by 50% of the respondents), followed by family (14%) and tenant (13%). For questions about finance or business management, 32% will turn first to family, 19% to banker and 16% to tenant. For information on farming practices, they are equally likely to turn to family or tenant (each indicated by 32%).

Table 9. Trust in Information Sources

Individuals	Yes	?	N
Spouse/partner	97%	1%	148
Children	90	6	101
Tenant(s)	86	11	116
Farm manager	86	4	28
Lawyer(s)	81	13	53
Neighbors/friends	71	21	78
Banker(s)	71	16	58
Custom operator	75	13	24
Chemical dealers	73	17	59
Seed dealers	66	21	56
Agencies/Institutions			
Iowa State University Extension	92%	6%	95
Natural Resources Conservation Service	90	9	124
Farm Service Agency	86	10	152
Iowa Department of Agriculture and Land Stewardship	83	14	59
Iowa Dept. of Natural Resources	75	10	60

Table 10. Familiarity with Institutional Information Services

	Mean*	N
USDA Farm Service Agency	3.8	249
USDA Natural Resources Conservation Service	3.4	236
Cass County Soil and Water Conservation District	3.3	239
Iowa State University Extension	3.2	234
Iowa Department of Natural Resources	3.1	226
Iowa Dept. of Agriculture and Land Stewardship	2.4	222

*Scale: 1 (never heard of), 2 (not familiar), 3 (somewhat familiar), 4 (familiar), 5 (very familiar)

Information needs

Conservation issues topped the list of topics important to the women farmland owners, especially those related to land and water and government conservation programs (Table 11). Income generation and security was next, selected by 60% of the women.

We also asked the opened-ended question: "With respect to your land, what topics do you wish you knew more about?" Almost half of the

women responding would like to know more about economic issues related to their farmland such as federal farm programs (20%), land rental pricing and estate planning (23%), and marketing (7%). About 7% of the women want to know more about technical production issues. They also want to know more about environmental topics such as soil conservation, how to farm without chemicals, alternative crops, windbreaks, wildlife, farm pond maintenance, and growing native grasses.

Computer usage

Over half (58%) of the respondents have convenient access to a computer, and 57% have convenient access to the Internet. Over one-third (36%) indicated that they are not comfortable using a computer. Level of comfort is related to access and to the age of the woman landowner.

Two questions focused on the Internet as a medium for information delivery. The first asked what types of information the respondent gets from the Internet. A majority (71%) of the landowners are not using the Internet to gather information. Of the remaining 29%, the types of information gathered are, in order: marketing (n=33), farm programs (28), conservation (19), farm management (13), and land succession/transfer (4). We also included the Internet in a question about preferred methods of receiving information, which we will discuss in the next section.

Information delivery preferences

With an eye toward improving outreach to women landowners, we asked respondents about the way in which they prefer to receive information about their land (Table 12). They most prefer direct mailings and one-to-one consultation. Newspaper and magazine articles are favored as well, though to a lesser degree.

The Internet is well down the list. It is preferred only among women with convenient Internet access who are "very comfortable" using computers. In general, women with Internet access have no strong preference for

or against using the Internet as a way to receive information, but women *without* convenient Internet access and/or comfort in using computers have a very low preference for the Internet.

Large public meetings, which govern-

ment agencies frequently employ, are women's least preferred method of information delivery. Small neighborhood meetings are also out of favor, though to a lesser degree.

Landowners who live a "considerable distance" from their land have a lower

Table 11. Important topics with respect to land

CONSERVATION	N	%
Soil/land	224	90
Water	192	77
Wildlife	124	50
BUSINESS MANAGEMENT		
Income generation/income security	149	60
Leasing/renting options	121	48
Wills and estate planning	118	47
Land transfer/succession	87	35
Value-added business ideas/opportunities	49	20
GOVERNMENT FARM PROGRAMS		
Conservation programs	174	70
Commodity support programs	133	53
Crop insurance	99	40
FARMING PRACTICES		
Cropland management	124	50
Sustainable/environmentally-friendly farming practices	96	38
Pasture and hay land management	77	31
Livestock management	51	20
Alternative crop and livestock production methods	43	17

Table 12. Preferred methods for receiving information

Delivery Method	Mean*	N
Direct mailings	4.0	212
Newspaper articles	3.4	192
One-to-one consultation	3.4	175
Magazine articles	3.1	180
Handouts to take home	2.9	166
Radio programs	2.7	172
Internet	2.4	164
Small neighborhood meeting	2.4	166
Large public meeting	1.8	164

*On 5-point scale from 1 (least preferred) to 5 (most preferred)

preference for radio programs and for meetings, large or small, than do women living closer to their Cass County land. Local newspaper articles, one-to-one consultation, and meetings are problematic for absentee landowners.

We also queried respondents about their connection to churches or other places of worship to get a feel for the possible role of such institutions in connecting with women in times of need or as partners in outreach. Three quarters of the respondents (75%) indicate a close connection with a church or other place worship, 15% indicate a “somewhat” close connection, and 10% indicate that they do not have a close connection.

While churches might offer a way to reach resident landowners, their ability would be limited in reaching absentee owners.

Plans for the future

Three quarters of the landowners currently plan to will their land to a family member (Table 13). A smaller proportion (23%) “don’t know” how they plan to transfer their land.

The survey also contained the open-ended question: “If you could do

whatever you wanted to do with your land in the future, what would you really like to see happen?” We encouraged the respondents to be imaginative.

The primary desires of the 51% of the women landowners who answered this question were to keep the land in agriculture (40%), keep the land in the family (35%), and further develop the land (23%). The number wishing to keep the land in agriculture is likely higher, because keeping the land in the family often means keeping the land in agriculture. Development has many meanings: most respondents are referring to specific on-farm improvements such as fixing buildings, putting in fences, establishing orchards, or planting windbreaks. A smaller number mentioned commercial, residential, or recreational development.

Fifteen percent of the landowners mentioned conservation and natural environment goals – preserving land for future generations, providing wildlife habitat, and restoring prairie and 13% indicated that they wished to sell their land. Six percent had already realized their desires, indicating either maintaining the status quo or satisfaction with their

management of the land, i.e., “Keep up the land as I have done.”

Summary and conclusions

The average age of women farmland owners in Cass County is 64, and a quarter are over 74 years of age.

These numbers reflect the age of all farmland owners (and farmers) and highlight questions about what is to happen to this land in coming years.

The women overwhelmingly indicate their desire to keep their land in their family and in farming, yet several noted that circumstances may circumvent their wishes. For example, *“I would like to see a family member live on the land and farm it. However, economic conditions are not favorable for beginning (or older) farmers at this time.”*

Few of the women landowners are actively engaged in farming, although many/most have been engaged in farming in the past. Sixty percent indicated that they now or sometime in the past have considered themselves a farmer. However, when asked in an open-ended question to identify their occupation, none indicated “farming.” This seeming inconsistency in identity may be indicative of past gender stereotyping whereby many women landowners were engaged in the activities of farming but were not always identified as farmers by others or self-identified as such themselves.

Rental income is important to 88% of the respondents and the need for income is an important value influencing decisions about their land.

Table 13. How do you currently plan to transfer your land?

	N	%
Will to family member	168	75
Don't know	61	23
Put in a trust for family member	38	17
Give to family member	17	7
Sell to family member	17	7
Sell to non-family member	17	7
Will to non-family member	4	2
Put in a trust for non-family member	3	1

This confirms what we know from past research. More surprising is that the importance placed on conservation or concern for the environment is equal to or greater than the concern for income. We saw this in the series of questions about needs or values influencing decision-making and again when the women were asked to indicate important topics with respect to their land. It may be that the women view these goals – income and environment – as complementary rather than competing.

Few women farmland owners in Cass County act as primary manager of their land in terms of making key production decisions. Tenants (who may also be kin) carry the most influence. Nonetheless, over 70% of the women indicate that they would be able to manage their land in the event of a crisis situation such as illness or a death in the family. Furthermore, on a series of questions about constraints on decision-making, two-thirds of the women opted to check the box indicating “no constraints.” What it means to “manage” farmland has varied interpretations. For some women it means making technical decisions about farmland management such as chemical use or crop choices. Others

answered in terms of managing the property as an investment.

Family relationships are of overriding importance in making decisions, including decisions about the future of their farmland. This confirms, but exceeds, what we expected when we initiated this research. The women are most likely to ask family members about financial or business management questions and about farming practices (along with the tenant, who may also be a family member).

The women rely upon multiple sources of information, in addition to family members and/or tenant. Certain subsets of this population appear to be at a disadvantage because of the inaccessibility of information sources and channels, such as the small but sizeable proportion of the respondents who have never considered themselves farmers, and those who live long distances from their land or have never lived on their land. The latter women are distinct in notable ways from those who now or at some time in the past have lived on the land, e.g., they are somewhat less dependent on rental income, more likely to face constraints to decision-

making, and have different preferences for information delivery. Reaching these landowners constitutes a special challenge, in part because they fail to conform to what institutional providers of information consider a typical landowner. Being out of sight means they are often out of mind.

A few words of caution: because we surveyed only women, results cannot be generalized to all landowners in Cass County. Nor should they be generalized to other counties. Nonetheless, Cass County is not atypical; it provides a sound basis on which to design further studies.

The value of this project lies not only in the data collected but also in the process used to gather the data. Through this research, we have created a space in which women farmland owners can voice concerns, share ideas, or gain needed information about farm programs or farming practices.

We hope that the project will serve as a model for other counties or regions, creating a growing body of knowledge and strengthened programs of outreach to all women farmland owners.