



# Alcorn®

SOCIALLY DISADVANTAGED FARMERS  
AND RANCHERS POLICY RESEARCH CENTER

## REQUEST FOR PROPOSALS

# Crop Insurance among SDFRs

### SUMMARY

The Socially Disadvantaged Farmers and Ranchers Policy Research Center (Policy Center) was constructed as a result of the 2014 Farm Bill and specializes in policy research that impacts socially disadvantaged farmers and ranchers. The mission of the Policy Center is to: ***conduct research, analyze policy, and make recommendations seeking to achieve equitable and economic integration of USDA programs and policies for socially disadvantaged farmers, ranchers, communities, and rural landowners.***

The Policy Center is requesting proposals from qualified individuals (henceforth, External Researchers). These qualified individuals should be interested in developing and conducting a comprehensive research study and report on challenges and issues that specifically impact socially disadvantaged farmers and ranchers (SDFRs). The submitted research study proposals should contribute to advancing the use and understanding of federal crop insurance by SDFRs through examination of approved insurance providers (AIPs) and focused activities and targeted efforts of the USDA Risk Management Agency (RMA) as a result of the 2018 Farm Bill provisions. **If chosen, the end product of the study will include data-driven research that is the primary source for proposed Farm Bill policy recommendations.** The goal of this Request for Proposal (RFP) is to identify common barriers and develop policy solutions to address those challenges, answered in the following three categories:

1. strengthening the provisions added to the 2018 Farm Bill to target unmet SDFRs.
2. incorporating new provisions to ensure SDFRs have access to USDA's Risk Management Agency (RMA) offices, AIPs and their representatives, federal crop insurance products, USDA programs, and resources and/or
3. increasing attention on advancing the use and understanding of federal crop insurance, available technical assistance, and RMA and AIPs targeted engagement with SDFRs as a critical area that requires deeper understanding, coordination, and long-term, strategic planning across USDA.

## Background: USDA Programs mandated by the 2018 Farm Bill

Research on crop insurance among SDFRs is needed as several mandates were issued in the 2018 Farm Bill, those of which particularly affect SDFRs: specialty crops and underserved producers. Among specialty crops, the 2018 Farm Bill mandated the creation of Specialty Crop Liaisons in each Risk Management Agency (RMA) Regional Office, the creation of a dedicated Specialty Crop website, and the requirement for RMA to submit to the Board for their consideration, more specialty crop insurance products, and expansions for existing specialty crop insurance. Mandates towards service among underserved producers include requiring a recurring study to increase participation in states for underserved producers, defining Beginning Farmer as having not held an insurable interest for more than 10 years for the Whole Farm Revenue Protection Program, and requiring the USDA to select State-level Beginning Farmer or Rancher coordinators. In addition, the 2018 Farm Bill added authority for the National Institute of Food and Agriculture to award grants for the purpose of producer education<sup>1</sup>.

Lastly, USDA Secretary of Agriculture, Tom Vilsack, set four cross-cutting strategic priorities as part of its work on behalf of producers, families, and rural communities:

1. Addressing Climate Change via Climate Smart Agriculture, Forestry, and Clean Energy,
2. Advancing Racial Justice, Equity, Opportunity, and Rural Prosperity,
3. Creating More and Better Market Opportunities,
4. Tackling Food and Nutrition Insecurity.

Crop Insurance encompasses all of these priorities. More importantly, enhancing understanding and use of federal crop insurance is an integral component of addressing each of these strategic priorities.

Research is needed in the three categories identified above. The Policy Center has prioritized the research into several subcategories as showcased below. Research and data are needed as follows:

1. To support the understanding of steps taken to implement and detail the provisions added to the 2018 Farm Bill, advocates need data points showing administrative, political, and demographic data on specialty crop liaisons, the RMA regional offices, the state-level beginning farmer or rancher coordinators, required research studies and NIFA grants for producer education. What has been completed, what hasn't, and why not? These data will help policymakers understand the programs' effectiveness—and thus, perhaps, the need for additional funding or support—as well as deficiencies that need to be addressed.
  - a. **Administrative and implementation data on federal crop insurance programs and 2018 Farm Bill revisions.**

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<sup>1</sup> (USDA, n.d.)

Objective: Document and analyze the implementation of 2018 farm bill provisions/ USDA priorities on the crop insurance practices with SDFRs and the administrative and political contexts surrounding those efforts.

Tracking how 2018 Farm Bill provisions are implemented at the local level is crucial to understanding the successes, failures, and variations in rolling out the Farm Bill provisions. Are SDFRs aware of the changes and new initiatives? Are there activities that document the understanding and use of federal crop insurance by SDFRs? Was any stakeholder feedback collected detailing SDFR perspectives on the new provisions or needed changes?

**b. Demand, impact, and access of crop insurance and risk management programs:**

Objective: Document and analyze the demand for crop insurance and risk management programs to clarify the necessity of the programs and address barriers to access.

Research on the demand and impact of crop insurance and other risk management programs can help bolster the case for expanding and permanently funding this program. It should also address what barriers to accessing these programs may exist. This should include current USDA initiatives dealing with crop insurance as well as locally-led initiatives. Activities should include details on company-led initiatives to promote and/or implement new provisions, any training required of the AIPs to understand the provisions including continuing education requirements, and any stated consequences for not promoting or complying with the new provisions.

**c. Data on the demographic and cultural representation of crop insurance agents and companies:**

Objective: Document and analyze the demographic and cultural information on crop insurance agents and companies.

Research on the demographic and cultural composition of crop insurance agents, companies, and their governing board members can help bolster the case for expanding representation that mirrors the makeup of customers who identify as SDFRs. How do the income and geography of farmers using federal crop insurance translate to service received? Do agent incentives and company policies narrow the potential SDFRs that receive service?

2. To increase understanding of federal crop insurance and RMA programs as well as their impact on SDFRs, research showing trend data on applicants and the application process, the effectiveness of existing programs and assistance, and the demographics of producers and owners successfully using federal crop insurance is needed.

**a. Trend data on applicants and the application process:**

Objective: *Document and analyze the benefits of RMA programs, coordinators, and access to assistance for SDFRs and their communities.*

Address what barriers to accessing crop insurance may exist. SDFRs may be hesitant to apply, don't understand the necessity of crop insurance, or cannot afford the cost. Do changes in the trend exist since the 2018 Farm Bill policy mandates?

**b. Effectiveness of existing RMA and crop insurance programs:**

Objective: *Document and analyze which existing programs are effective, why they have succeeded, and the specific value propositions they pose for farmers and communities.*

Evaluating programs that have aided SDFRs is crucial to demonstrate the success of a program for variables that can extend beyond the welfare of present grant holders. Has the inclusion of the 2018 mandates created a change? Are the mandates affecting the intended audiences? In addition, do efforts to date build the case for additional funding? Recommendations should look at introducing and strengthening successful federal crop insurance-focused initiatives.

**c. Demographics of producers and owners:**

Objective: *Document and analyze how crop insurance plays a role in SDFR farms.*

Many SDFR farm and ranch owners do not hold crop insurance. Data is needed on demographics to verify this number and identify the barriers that exist as to why crop insurance is not a part of their farm operation.

## **DESCRIPTION**

The goals of the research study include the following:

1. To gain insight based on empirical data about the challenges and issues that socially disadvantaged farmers and ranchers are currently experiencing.
2. To provide valuable information that can be utilized for the farm bill and other agricultural policy recommendations.
3. To inform recommendations in one or more of the categories identified above.

The audience for the final research report will be primary stakeholders, including colleges, universities, socially disadvantaged farmers and ranchers, policymakers, cooperatives, and many more.

## **SCOPE OF WORK**

The External Researcher will work with the Policy Center to create a viable and cost-effective research approach, which provides transparency and informs key stakeholders about the current status of socially disadvantaged farmers and ranchers. The role of the External Researcher includes the following:

1. Classifying and refining specific indicators and measures, as they relate to the comprehensive research study.
2. Generating an overall research study timeline that would most effectively address the research questions.
3. Identifying key stakeholders from whom qualitative or quantitative data should be collected.
4. Identifying and developing appropriate data collection approaches and instruments.
5. Collecting, maintaining, and interpreting the research data from the research study.
6. Synthesizing the findings of the research study and providing research study reports a final printer-ready report with graphics, and a one-page finding infographic.
7. Summarizing the policy implications, which are raised by the research study findings.
8. Offering policy recommendations.

## **ROLES AND RESPONSIBILITIES**

The Research Analyst of the Policy Center staff will guide the research process and ensure that the research study aligns with the goals and mission of the Policy Center. The Research Analyst will provide broad oversight of the research, including collaboration with the External Researcher. The External Researcher will be responsible for designing and carrying out the research study, including the collection, analysis, and reporting of the data.

## **TIMEFRAME**

The anticipated date for research activities is July 15, 2024. The expectation is that the research study will be conducted over nine months as per the designated timeline.

<b>Contract Start</b>	<b>July 15, 2024</b>
<b>Preliminary Draft Report</b>	<b>December 30, 2025</b>
<b>Final Report Draft</b>	<b>January 29, 2025</b>
<b>Final Report</b>	<b>March 14, 2024</b>
<b>Contract End</b>	<b>April 14, 2025</b>

## **DELIVERABLES**

At regular times (monthly), the External Researcher will prepare a progress report that describes the research progress and key accomplishments for the reporting period/each month. These interval reports will serve as management tools by which the various aspects of the research study components may be changed if research findings dictate such. The content, length, and format of these reports will be designed in consultation with the policy research analyst. Any necessary documentation related to the research plan will be included in these progress reports. Failure to produce these required reports can result in delayed reimbursement of project invoices. Submission of quarterly reports that are approved in a timely manner is required as part of the invoicing process.

At the conclusion of the research study, the External Researcher will prepare and deliver a printer-ready final report, as well as electronic and hard copies of all research tools used for the research study, including but not limited to surveys, questionnaires, interview forms, and any raw data files in electronic format. The final report should include data-driven research that is the primary source for proposed Farm Bill policy recommendations. The final report and executive summary should include charts and graphs.

Specifically, the External Researcher will deliver a:

1. Printer-ready designed an executive summary of the report,
2. Printer-ready full report - the final report will include both text and graphic representations of the findings,
3. One-page infographic of the results.

## **PROPOSAL DETAILS**

The proposal should not exceed fifteen (15) double-spaced pages, including the overview, research methodology, professional capability statement, and cost proposal. The statement of work, report sample, letters of support, and resumes or curricula vitae are not included in this page limit and can be separated. The proposal should contain the following:

**Please use the link to upload your proposal:**

[https://alcornsdfraz1.qualtrics.com/jfe/form/SV\\_6n96fbpt6exi5Ya](https://alcornsdfraz1.qualtrics.com/jfe/form/SV_6n96fbpt6exi5Ya)

### **1. Overview:**

Describe the overall design that will guide the research study. ***This section of the proposal must explain how the proposed research study and methodology will align with the key goals and mission of the Socially Disadvantaged Farmers and Ranchers Policy Research Center.***

### **2. Research Design/Methodology:**

Describe the overall methodological approach and modeling framework of the research study. The methodology must be clear and logical to analyze the topic and key objectives, which are specified in the statement of work. Identify and describe the key measures that will be used to inform the

research questions and the research tools to be used. Describe the limits of the selected methods. Justify the selected methods over others. Will the research include qualitative or quantitative data, and if so, how will these types of data be collected and from whom? Also, include the steps that will be taken in the start-up of the research and the drafting of the research plan. ***This section of the proposal must accurately explain the research methodology and the collection of quantitative or qualitative data.***

### **3. Timeframe:**

Describe the key research activities. Create a schedule of milestones and deadlines for the completion of the research study. Include a timetable that proposes when specific data collection activities should be carried out during the entire research study period. ***This section of the proposal must explain the research study work plan.***

### **4. Professional Capability:**

This information is required for the key research staff working on this project. Include a professional capability statement and information about other relevant past or present research projects (with particular emphasis on socially disadvantaged farmers and ranchers). The proposal package must include resumes or curricula vitae of all professional staff who will work on the project and the nature of the proposed contribution detailed. If any person(s) must be hired for the project, say so, and explain why the need for the person(s) is not readily available within the organization or the institution. Include a minimum of three letters of support from organizations or individuals. ***This section of the proposal must adequately demonstrate the professional capability of all professional personnel.***

### **5. Report Sample:**

The report sample should include an example of previously published research reports that incorporate infographics and visual representations of research data and findings. If a report is unavailable, provide a sample dummy report that displays examples of how the data could be presented. ***This section of the proposal must effectively demonstrate how the research study can be presented to key stakeholders.***

### **6. Budget:**

The funding for research studies will range between ***\$45,000-\$75,000 for each proposed research study approved.*** The budget must be a fixed-price contract inclusive of all labor, research, and report designs. Include a detailed justification of the budget. ***Indirect costs on total direct costs should be calculated at a maximum of ten percent (10%). This section of the proposal must provide a detailed budget (including any cost-sharing that the External***

*Researcher can provide) for conducting all aspects of the research study and producing the deliverables as outlined in this Request for Proposal.*

## **REVIEW CRITERIA**

Proposals will be reviewed based on the quality of the proposed research study, the expertise of the proposed personnel, the capability to carry out a research study, that is related to socially disadvantaged farmers and ranchers, the feasibility of completing the research study within the timeframe, and the reasonableness of the proposed costs. In addition, The Policy Center reserves the right to interview the leading candidates. Incomplete research study proposals will not be reviewed. Final decisions for all proposals are at the sole discretion of the Policy Center.

## **LETTER OF INTENT (LOI)**

The hard deadline for individuals, institutions, or organizations that wish to submit a proposal should submit a one-page, electronic, non-binding letter of intent by **May 27, 2024 at 5:00 PM. (Central Standard Time)** to **Kara A. Woods** at [kawoods@alcorn.edu](mailto:kawoods@alcorn.edu). The letter of intent must include the following:

- Official Letterhead
- Principal Investigator(s) name, mailing address, phone number, fax number, and e-mail address
- Organization name, mailing address, phone number, fax number, and email address
- Research Study Title
- Total Amount Requested (approximate)
- Abbreviated Budget
- Summary of the Research Study (including objectives)
- Specific Aims/Goals of Research Study

## **PROPOSAL DEADLINE**

The deadline for the full research study proposal and budget is **May 31, 2024 at 5:00 PM (Central Standard Time)**. Questions about this Requests for Proposal should be submitted in writing by **April 29, 2024, at 5:00 PM (Central Standard Time)** to **Kara A. Woods** at [kawoods@alcorn.edu](mailto:kawoods@alcorn.edu). Answers will be compiled and distributed to all individuals, institutions, or organizations that intend to submit a proposal.



An electronic version of the research study proposal and budget can be sent to **Kara A. Woods** at [kawoods@alcorn.edu](mailto:kawoods@alcorn.edu). The format for the electronic version should be either a PDF file or a Word document.

For institutions, organizations, or individuals, who prefer to mail the research study proposals, mail five (5) hard copies to **Attention: Kara A. Woods, Socially Disadvantaged Farmers, and Ranchers Policy Research Center, 1000 Alcorn State University Drive #449, Lorman, Mississippi 39096.**

### **REQUEST FOR PROPOSAL APPLICATION DATES**

<b>Request for Proposals Open</b>	<b>April 15, 2024</b>
<b>Interested Parties' Question Period</b>	<b>April 29, 2024</b>
<b>Answers to Questions</b>	<b>May 13, 2024</b>
<b>Last Date to Submit Letter of Intent</b>	<b>May 27, 2024</b>
<b>Request for Proposal Closed</b>	<b>May 31, 2024</b>
<b>Notice of Award</b>	<b>June 7, 2024</b>

### **CONFIDENTIALITY**

The Socially Disadvantaged Farmers and Ranchers Policy Research Center will treat all information submitted as confidential and will disclose this information only to its employees and those individuals bound by confidentiality, who may from time to time assist the Policy Center on this subject. All information provided to you by the Socially Disadvantaged Farmers and Ranchers Policy Research Center in connection with the process is to be treated as confidential and proprietary to the Socially Disadvantaged Farmers and Ranchers Policy Research Center. As such, this material is to be used by you solely to respond to this Request for Proposals. Access shall not be granted to third parties except upon Socially Disadvantaged Farmers and Ranchers Policy Research Center expressed and prior written consent and upon prior written agreement of the intended recipient to treat the materials as confidential.