

Encouraging Change and Adjustment – A Reflection

Introduction

I read somewhere recently that *“clever people learn from their successes and their failures but very clever people learn from other people’s experiences.”* This workshop is about sharing with your colleagues what you have learnt about change and adjustment and it’s about listening to, and learning from, the experiences of others. The outcome of this collective brain storming will be a collation of tips and techniques - some practical strategies to assist you in building the capacity of farming families to make informed decisions about their future.

As rural financial counsellors we know that farmers are continually responding to change in their operating environment through a wide range of measures including:

- enterprise diversification
- increasing farm size
- productivity gains
- changes in income sources
- cost cutting
- more efficient responses to market demands

While acknowledging these ongoing responses to change, today’s workshop will focus on one particular adjustment response - the option of adjustment from agriculture. This is an option which historically has been considered by the client only when all other options have been explored and dismissed.

Adjustment Barriers

In a conference session, *Adjustment out of Agriculture* at a Rural Counselling Training Course held in Canberra in May 1988, a Victorian rural financial counsellor noted that a common response to any expressed concern relating to the number of farming families experiencing financial difficulty was, *“If things are as bad as your saying why aren’t more (farmers) leaving the land? From what I see they’re determined not to leave the industry so things can’t be that bad?”*¹

Almost a decade later in 1996 in a presentation to the Rural Finance Summit I told participants –

“The barriers to adjustment are much less tangible than cold, hard (re – establishment/equity) cash. They include:

*The love of land/the history and tradition of land ownership / the homestead garden/family members buried in the local cemetery / the honour roll at the local memorial/the avenue of trees planted after the ’46 fires/ the pride in breeding stock/ the satisfaction of producing / the fear of lack of ability to cope in the world outside the farm gate/ your place in community/ an individual’s sense of self and self worth”.*²

¹Witcombe Russell (1988) *Adjustment Out of Agriculture* - Rural Counselling Training Course – Canberra May 9 – 13 , 1988

² Rowe, Fran (1996) *Rural Finance Summit* , Canberra 1996

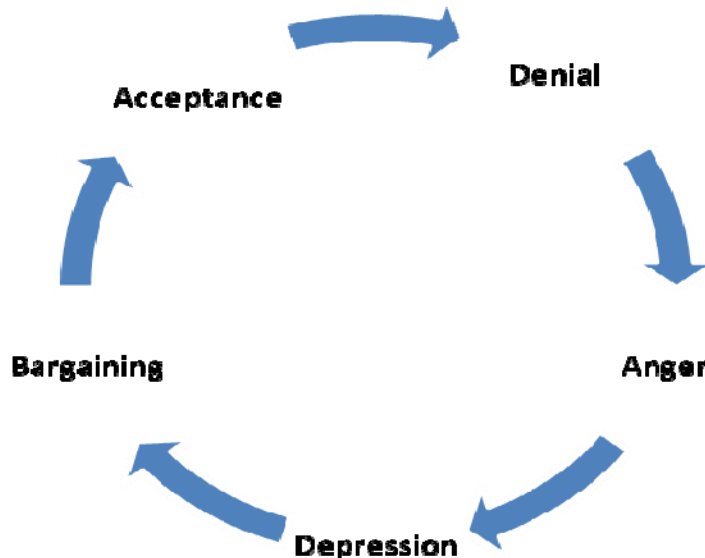
Too often these issues are lightly and negligently dismissed as emotional responses; however, this strong attachment to place and fear of change represents strong psychological constraints to adjustment. In earlier adjustment periods I experienced situations where negotiated settlements with creditors provided a significant dollar value for family resettlement yet these settlements were rejected because of the greater value family members placed on heritage/identity issues relative to financial security. I learnt that the barriers to adjustment from agriculture are such that families often prefer to continue to live in necessitous circumstances rather than lose the identify “farmer” and all that implies.

Some things never change - Or do they?

Are issues such as heritage, lifestyle, the interrelationship of home and business, perceived loss of identity and a self perception of failure still relevant to farmers who face adjustment from agriculture?

Working Frameworks.

(i) The Process of Grieving.



Understanding the grieving process provided a useful framework during the 80's and 90's when working with the many families faced with considering adjustment from farming.

Denial of the financial situation and associated social problems was common. Often when first contact was made essential living requirements were not being met or a creditor was threatening action. Something concrete in the form of accessing Income support, negotiation with creditors and /or referral to appropriate services was initiated. This concrete assistance helped build farmer confidence in the service, resulted in word of mouth referral and more importantly helped farmers move towards a state of readiness to discuss the financial situation, relationships within the family and feelings of inadequacy and depression

Viewed by the farmer as relevant to his/her perceived needs, emphatic, confidential and effective the counsellor with an understanding of the grieving process could then begin to break through the isolation/denial barrier where a farm family can shut the farm gate shutting out the rest of the world. I found it necessary to take readiness into consideration and I looked for the communication that determined how much reality the farmer wanted to face at any given moment because despite movement forward people could at times move back into an ignore/denial stage – needing time out before tackling the issue again

Anger and Resentment were common with farmers in danger of losing the farm. This anger/resentment was expressed at government, bankers, the farmer's spouse, children and sometimes it was directed at the counsellor. When hostility surfaced I learnt to acknowledge that emotion. I learnt to demonstrate understanding, respect and tolerance by allowing that anger to be expressed and I tried not to get hooked into responding defensively or judgementally but to remain objective. This response appeared successful in helping people move on and to begin to tackle the issues.

Depression was common amongst farmers facing threatened loss of the farm; often the male farmer was not functioning in his old role. The female farmer may have taken off farm employment thus threatening his role as breadwinner and depriving husband and children of usual attention. The male farmer had a sense of failure and a fear of the "inefficient" label. He was frustrated- caught in a poverty trap with managerial decisions limited by available finances. I learnt to recognise the signs of extreme and prolonged stress reactions and refer to an appropriate support service.

Bargaining Stage.

In the 80's and 90's working together on a proposal was a method which allowed the counsellor to use his/her financial tools as well as counselling skills to assist farmer understanding of the true financial position. The bargaining stage involved exploring all alternatives and negotiating with family members and/or the bank. Often, a farmer felt burdened by feelings of guilt and failure. He/she needed to explore all options before moving forward.

Acceptance

I found that the use of financial tools, counselling skills and a strong referral network assisted a farmer move through the stages of grieving -not necessarily in any particular order- to a stage of acceptance.

In the 1990's the tragedy was that many on reaching acceptance could not leave with dignity; they were trapped on farm with no market for the property. A few walked off - most stayed despite the ever mounting interest accrual.

The grieving framework was useful in working with a family forced to consider adjustment from agriculture in the 1980's and 1990's ; in contrast, the current situation, at least in Central N.S.W., is tending to result in a level of frustration culminating in many families working through a voluntary, decision making process for a life outside of agriculture- forced by the duration of the current climatic event, an emotional weariness and/or the incentive to realize on increased land values.

A major change between the current situation and previous adjustment periods is that there have been very few financier forced sales as a result of the current situation and despite rising debt, equity has remained relatively stable. In NSW for example, Farm Debt Mediations are at an historically low level. The banking sector is highly competitive, rural land values have (paradoxically) increased despite an extended climatic event and as noted earlier many farmers are voluntarily taking the decision to sell the farm and leave agriculture.

As a consequence of these changes, are economic considerations more paramount and emotional/lifestyle issues irrelevant to today's adjustment pressure?

Does this mean that an understanding of the grieving process as a useful framework for assisting clients through the adjustment process is no longer relevant to counsellors working with farming families facing adjustment from agriculture?

(ii) Stepping Stones to Adjustment

Rural Financial Counsellors are of benefit to the adjustment process only if they contribute by supporting and enhancing a client’s ability to realistically assess their position and choose a preferred option.

How do we describe a good adjustment process? What does a good result look like?

I’ve found the following process useful and complimentary to the previously outlined grieving framework.

Listening	Defining the Problem Ensure all members are involved and “heard” - unwillingness/inability to communicate heritage issues/self/community perception of failure Formally document – feedback to farmers
Collecting-Collating and analysing information in an easily understood format	Potential causes of the problem Collection and analysis of objective Data Where did you come from? Where are you now? Where are you heading? Where do you want to be? What needs to change to get where you want to be? Formally document – feedback to farmers
Generation of Options	Identification of Alternatives for resolution Control vs. Victim What do we like/dislike about farming? What type of future do we want? What options are available? The “hard” option – selling the farm Formally document – feedback to farmers
Exploring-Evaluating Options	Selection of Preferred Option and Action Plan Referrals-Resources Exploration Including inflated expectations/delusions of unrealistic enterprises Referrals/mediation/centrelink/professional advisers -Fear of the unknown/housing/training/employment Formally document – feedback to farmers
Implementation and monitoring	implementation and monitoring of the action plan Timeframe Responsibilities Resources Formally document indicators of success.

1. Listening

Listening with empathy and respect was necessary to develop client rapport and an effective working relationship, and while I attempted to ensure all members were encouraged to participate/communicate I learnt that the degree and timing of acceptance can differ.

Listening to concerns relating to feelings of guilt and failure often assisted clients to move towards self evaluating their concerns and problems and helped them become aware of the need for change.

Listening skills also gave me some insight into defining the cause of a client’s difficulties

2. Collect and Collate information. Experience tells me that it is easy to fall into the error of assuming that all family members know “*where they’re at* “ A check that all members have the same and a realistic view of the current position is essential. How can good decisions be made if family members have different and sometimes wrong ideas about where they are now? The collection and collation of information in an easily understood format assists a family through the decision making process. I’ve heard counsellors bemoan how often a business analysis is thrown by the client into the bottom drawer. This is an experience

we've probably all shared however, as rural counsellors we are privileged to provide a free service so we can make the time to work through (rather than post) a documented business analysis thus ensuring each family member understands the financial position. Talking through an analytical document is absolutely necessary to give it life.

The power of understanding, often for the first time *Where you're at* (current financial situation) *Where you've come from* (extraction of historical data/ratios) *Where you're heading* (trends/cash flow projections) has in my experience assisted families to work through the question of *Where you want to be* and to identify *What has to change in order to get to where you want to be*. Importantly such an analysis drawing from objective data will assist in determining the cause of your client's difficulty and assist the client in identifying goals and generating necessary tasks/actions to achieve their identified goals.

3. Generation of Options I have always found that the generation of available options flows naturally from the business analysis and discussions/brainstorming with the family. Discussions and brainstorming sessions encourage the generation of alternatives and analysis of the potential effect of each option leading to decisions on a particular course of action. I encourage the generation of all options referring the client to any other sources of assistance however, I do not avoid raising the option of sale of the farm and I do not exclude this option in the formal feedback to the clients.

4. Exploration of Options –The exploration of options is all about supporting clients as they work through their preferred alternatives. The client has taken control of the situation and while the identified tasks / action plan may sometimes mean the exploration of some unrealistic ideas – these don't stand up to analysis and are eventually dismissed by the family allowing the clients to move forward to the examination of more rational alternatives and the design of the steps needed to implement their preferred option.

5. Implementation and monitoring

Through this process the counsellor has assisted the client to take control of the situation and to develop their action plan with an agreed timeframe, designated responsibility for identified tasks and success indicators. Clients will need referral to resources which provide them with the opportunity to prepare themselves for an alternative life off farm and they begin to look forward rather than back. At this stage the reason you're a rural financial counsellor becomes clear. You can't help but compare an evictees experience with those who have been assisted through the adjustment process to view change as an opportunity for a new and productive life.

Conclusion.

- How much of your client work is assisting adjustment decisions?
- Can you share what you do? Do you follow any particular process?
- Do you have techniques that work – good questions/ great ways of putting things?
- How do you determine if your contribution has been helpful?
- Can you measure change?

It has been my role in this presentation to reflect on the process of adjustment from agriculture and touch on some common characteristics/situations /opportunities and challenges drawing from 22 years experience within the Rural Financial Counselling Program.

My experiences may be familiar or unfamiliar to you – the experiences of those sharing your workshop table may also seem at first as ill fitting as a size 10 boot on a size 8 foot however I encourage you to listen to each other with an open, non judgemental mind, to transfer the experiences you hear today to the situations you face on a daily basis, to reflect on whether any preconceived ideas may be excluding you from contributing in a practical way to successful farm adjustment.

There is much to be learned from colleagues and the exchange of information. The ideas and the testing of personal techniques will provide you today with a real and positive base for updating your expertise.