FARM MANAGEMENT CANADA

GESTION AGRICOLE DU CANADA

National Strategy for Education and Communication on Agricultural Risk Management

A Report Prepared for Farm Management Canada

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Executive Summary

Canadian agriculture operates in an increasingly complex risk environment defined by climate volatility, geopolitical instability, policy uncertainty, financial pressures, labour shortages, and rapid technological change. Governments have responded primarily through an evolving suite of Business Risk Management (BRM) programs, complemented by additional provincial insurance and stabilization tools. At the same time, a range of educational resources, advisory services, and on farm management tools exist to support proactive risk management at the farm level.

Repeated evidence from national forums, research studies, and consultations suggests that there is **ambiguity regarding the overall purpose of Canada's risk management programs** and intended outcomes, an **uneven distribution of private and public risk management tools** across regions and production sectors, and a **systemic weakness in risk management education, communication, and coordination of efforts.** Available information is disproportionately focused on government BRM and private insurance tools, fragmented and unevenly distributed across regions and production sectors, inconsistently communicated, and often difficult for producers and their advisors to translate into actionable business decisions. As a result, many producers are unaware, misinformed about or skeptical of the risk management programs and tools available, and underutilize proactive risk management practices that are proven to improve producer resilience, profitability, and wellbeing.

This report advances the case for a **National Strategy for Education and Communication on Agricultural Risk Management**. It argues that **education and communication** should be understood as core risk management infrastructure, not as peripheral or supplementary activities. Without a coherent national approach to risk management education and communication, investments in programming, policy reform, and innovation will continue to deliver suboptimal outcomes at the farm level.

This report demonstrates that **shortcomings in education and communication have emerged as major constraints on the effectiveness of agricultural risk management in Canada**. Drawing on the findings and recommendations from recent National Agriculture Risk Management Forums (2023–2026), Farm Management Canada and Canadian Agri-Food Policy Institute (CAPI) research, and others, the report:

- Diagnoses the key education and communication challenges limiting effective risk management on Canada's farms.
- Clarifies roles and responsibilities across governments, industry, and intermediary actors.
- Identifies persistent gaps that cannot be addressed through isolated or program specific initiatives.
- Proposes the scope, objectives, structure, and governance of a National Strategy.

Taken together, the evidence points to the need for a national, coordinated agricultural risk management education and communication strategy to close the gap between available tools and farm level decision making, strengthen proactive risk management, and to ensure better value for public and private investment in agricultural policy and programming.

The Strategy is not intended to replace existing programs or solve all policy challenges. Rather, it is designed to function as an **enabling framework and infrastructure**: aligning messages, clarifying roles, strengthening intermediary capacity, and closing the gap between risk awareness and on-farm risk management implementation across production sectors and regions.

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1. Introduction

Canadian agriculture is operating in a context of sustained and growing uncertainty. Producers across the country face an expanding range of risks linked to climate variability, extreme weather events, global market and trade disruptions, input cost volatility, labour shortages, policy and regulatory changes, and evolving societal expectations related to sustainability and public trust. These risks are increasingly diverse, interconnected and cumulative, meaning that shocks are more frequent, but also less episodic and more systemic in nature. As a result, the capacity of farm businesses to anticipate, absorb, and adapt to risk has become a central determinant of economic resilience, competitiveness, and long term sector sustainability.

Historically, Canada's approach to agricultural risk has relied heavily on government led Business Risk Management (BRM) programs, complemented by additional provincial insurance and farm income stabilization mechanisms. These tools remain essential components of the agricultural policy framework, particularly in mitigating the financial impacts of severe and uncontrollable events. However, there is growing recognition among governments, industry, and producers that such reactive support focused on recovery alone is insufficient to manage the evolving risk environment facing Canadian agriculture. As volatility becomes more frequent and diverse, reliance on post event responses increases fiscal exposure, erodes confidence, and leaves many structural vulnerabilities unaddressed. A more proactive, comprehensive approach that includes risk prevention and preparedness while recognizing the interconnected nature of risks and risk management is required.

A wide range of programs, guides, advisory services, analytical tools, and educational initiatives exist to support proactive and comprehensive risk management at the farm level. Over the past decade, Farm Management Canada and others, including partners have invested significantly in developing comprehensive, proactive risk assessment frameworks, training programs, and planning tools designed to strengthen farm business management capacity. Much of this work has been funded in part by Agriculture & Agri-Food Canada. Research conducted over the past decade indicates that farms engaging in structured planning and proactive risk management practices tend to exhibit stronger financial performance and resilience.[1, 2, 3, 4]

Despite this, adoption of comprehensive risk management practices, including both proactive preparedness and effective recovery, across Canadian agriculture remains uneven and, in some cases, limited. National surveys and repeated consultations indicate that many producers do not regularly engage in forward looking risk assessment, strategic planning, or contingency analysis **(cf. Side Box 1 – Findings from Farm Management Canada's Dollars and Sense research)**, and that understanding of BRM programs, particularly more complex instruments such as AgriStability, varies widely across production sectors and regions.[5] Importantly, these gaps are not best explained by a lack of interest or awareness, but rather by systemic shortcomings in education, communication, and coordination. In addition, continued program evolution through changes to program objectives and parameters, without the corresponding education, compounds these shortcomings. This highlights the need for innovative strategies and collaborative solutions, both in the short and long term to help farmers remain prosperous and competitive in an increasingly complex and evolving risk landscape.

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[1] Farm Management Canada. (2015). Dollars and Sense: Measuring the Tangible Impacts of Beneficial Business Practices on Canadian Farms.

[2] PEI Department of Agriculture and Land. (2021). A Policy Evaluation of Non-Business Risk Management Programs.

[3] Farm Management Canada. (2020). Health Minds, Healthy Farms.

[4] Farm Management Canada. (2023). The Relationship Between Strategic Management and Farm Success.

[5] RealAgriculture and CAPI. (2026). Ag Policy Brief: Modernizing Canada's Approach to Agricultural Risk Management.

This report examines the **education and communication challenges that currently limit the effective use of risk management tools in Canadian agriculture**. It argues that addressing these challenges requires a coordinated, national approach and supports the development of a **National Strategy for Education and Communication on Agricultural Risk Management**, one designed to complement existing programs, strengthen proactive capacity at the farm level, and improve the overall effectiveness and sustainability of public risk management policy.

Side Box 1 – Findings from Farm Management Canada's Dollars and Sense research[6]

The initial 2015 national study showed that farms demonstrating stronger financial performance were significantly more likely to adopt proactive business practices, including formal business planning, risk assessment, cost of production analysis, and regular use of advisors.

However, a follow up study conducted five years later revealed a decline in adoption across most business management practices between 2015 and 2020 including those practices shown to have the greatest impact on resilience and profitability.

The adoption of more forward looking and strategic practices such as formal business planning, human resource and farm transition planning and integrated risk management declined further over time.

2. Problem Diagnosis: Education and Communication Challenges

Canada's agricultural risk management challenge is frequently framed as a question of program adequacy: whether existing BRM tools are sufficient, responsive, or well-targeted. While this question remains important, evidence suggests that a more fundamental constraint lies in how risk management as a principle and in practice is communicated, interpreted, and operationalized at the farm level. In effect, education and communication are not merely supporting functions of the risk management system; they are integral components whose weaknesses materially shape outcomes.

Canada has a wide range of BRM programs, insurance mechanisms, advisory services, educational resources, and farm management tools. The challenge lies in the lack of a coherent and accessible pathway that helps producers and their advisors understand how these elements fit together, what they are intended to do, and how they can be used in combination. These shortcomings affect not only awareness, but also implementation and the ability to provide critical feedback and identify gaps and opportunities for support, contributing to persistent uncertainty, fragmented understanding, and continued reliance on reactive response.

2.1 Access to and Understanding of Business Risk Management Programs

Canada's BRM suite plays a central role in how producers understand and approach farm-level risk management. For many farm operators, BRM programs are synonymous with risk management itself, reflecting both the visibility of these programs and their financial significance. However, this prominence also amplifies the consequences of communication shortcomings.

Canada's BRM suite – AgriStability, AgriInvest, AgriInsurance, and AgriRecovery – remains a central pillar of agricultural risk management policy (Figure 2.1 Participation in BRM programs). However, consultations led by CAPI and RealAgriculture reveal that understanding of these programs is uneven, incomplete, and often contested across production sectors and regions. Indeed, according to the latest Canadian Farmer Sentiment Index, there is a lack of consistency across the production sector. [7] The grains and oilseeds producers receive approximately 50% of the program payments, while only representing a small share of their net income (cf. Figure 2.2. Operating profit margin by farm type, Canada, 2024), compared to other sectors where the program payments appear to play a much more important role in supporting farm viability and resilience.

[6] Farm Management Canada. (2020). Dollars and Sense Study Update: 2015 vs. 2020.
[7] RealAgriculture and CAPI. (2026). Ag Policy Brief: Modernizing Canada's Approach to Agricultural Risk Management.

In fact, producers frequently report difficulty: [8, 9]

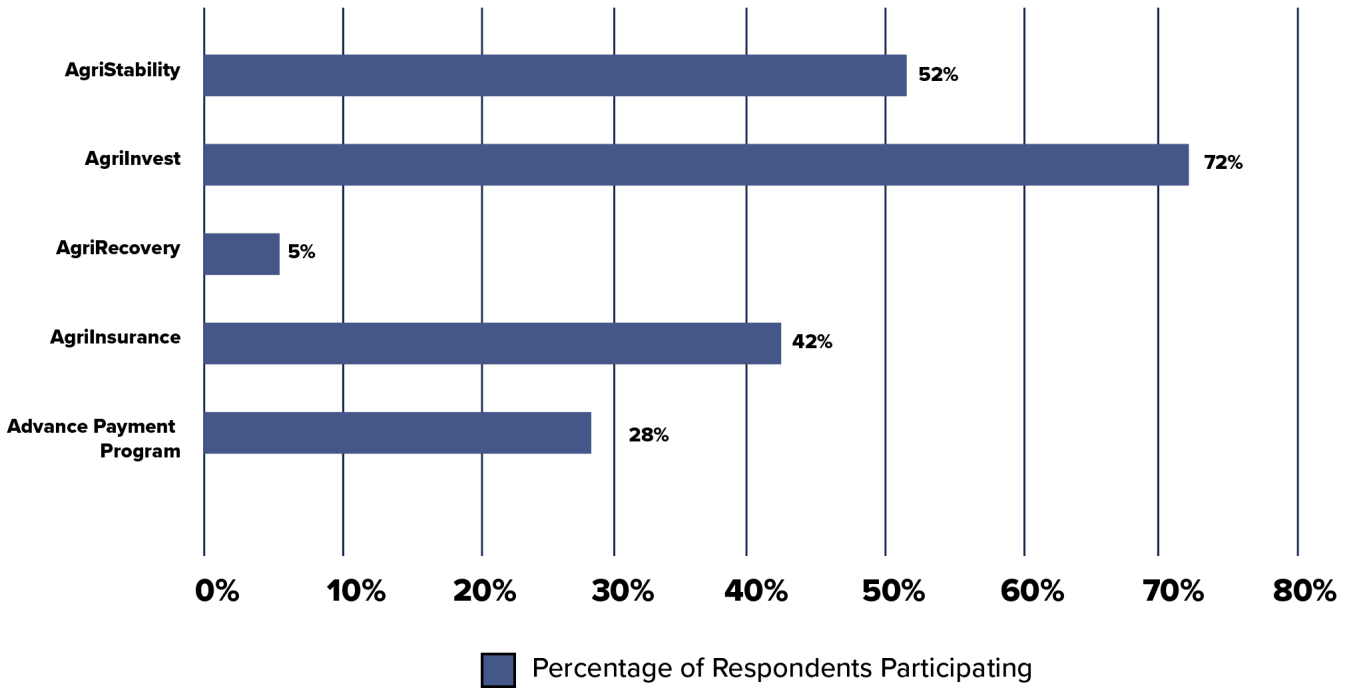
- Understanding the intended purpose of the programs;
- Identifying which program(s) is(are) best for a specific farm business;
- Understanding eligibility criteria, coverage limits, and interactions between programs;
- Managing cash flow implications associated with delayed payments and limited use or understanding of interim payment options; and
- Integrating BRM participation into broader strategic business, financial and risk management planning and decision-making.

Participants across multiple National Agriculture Risk Management Forums noted that communication about BRM programs has increasingly focused on administrative requirements, with limited attention to strategic use within a broader risk management context. In some regions, reduced extension capacity and administrative workload pressures have further limited opportunities for proactive engagement and explanation.[10]

Moreover, successive program changes have contributed to ambiguity regarding the overall purpose of the risk management framework and the outcomes it is intended to achieve. This lack of clarity is compounded by inconsistencies in the coverage and support provided across programs. As a result, certain tools are well suited to specific producers and risk situations, while offering limited relevance or effectiveness for others, contributing to uneven performance across the sector.[11]

This creates a paradox: high awareness combined with low strategic understanding. In practice, BRM participation often becomes habitual or binary; either a default safety net or something to be avoided altogether rather than a deliberate component of a comprehensive risk management strategy. Over time, this contributes to mistrust, frustration, and disengagement, particularly when outcomes do not align with expectations formed in the absence of clear, contextualized guidance.[12]

Figure 2.1 Participation in BRM Programs



Source: Canadian Farmer Sentiment Index – January 2025. Presented by CAPI during the 2025 National Agriculture Risk Management Forum.

[8] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[9] RealAgriculture and CAPI. (2026). Ag Policy Brief: Modernizing Canada's Approach to Agricultural Risk Management.
[10] Farm Management Canada. (2025). National Agriculture Risk Management Forum: Summary Report.
[11] RealAgriculture and CAPI. (2026). Ag Policy Brief: Modernizing Canada's Approach to Agricultural Risk Management.
[12] Farm Management Canada. (2025). National Agriculture Risk Management Forum: Summary Report.

Figure 2.2 Operating Profit Margin by Farm Type (2024)

	Cents Per Dollar of Revenue
All farm types	16.1
Oil seed and grain farming	22.7
Potato farming	22.3
Other vegetable (except potato) and melon farming	14.7
Fruit and tree nut farming	8.4
Greenhouse, nursery and floriculture production	12.1
Other crop farming	17.5
Beef cattle ranching and farming, including feedlots	8.0
Fairy cattle and milk production	19.3
Hog and pig farming	9.9
Poultry and egg production	16.4
Other animal production	13.0

Source: Statistics Canada, Table 32-10-0136-01. Oilseed and grain farms report the highest average operating profit margin, while several livestock and horticulture sectors show much lower margins, suggesting program payments may play a more important role in supporting viability and resilience in those sectors.

LACK OF UNDERSTANDING OF CERTAIN PROGRAMS - AGRISTABILITY

AgriStability illustrates these challenges in concentrated form. As a whole-farm, margin-based program, it is inherently complex, both conceptually and administratively. While this complexity reflects an attempt to address diverse risk profiles fairly, it also means that it requires a high level of understanding on the part of producers.[13, 14]

Producers and advisors alike report persistent uncertainty regarding how AgriStability will respond in specific scenarios, particularly for diversified operations, expanding farms, or businesses undergoing structural change. This uncertainty is compounded by delayed payments and the difficulty of modelling outcomes in advance, creating conditions where anecdotes and informal advice can exert disproportionate influence on participation decisions.[15, 16]

Evaluations of AgriStability, for example, show that a significant share of payments are issued many months after the end of the program year, reinforcing a perception of BRM as primarily reactive support rather than a tool that informs ex-ante decision-making. Indeed, AAFC's evaluation notes that over 40% of AgriStability payments arrive more than 8 months after the end of the program year. Interim payment options exist, but are rarely used, accounting for roughly 1% of AgriStability payments, despite being designed to improve responsiveness. This is in part due to uncertainty and complexity, limiting their usefulness during periods when cash-flow and risk management decisions are most acute.[17]

In response, some accounting and advisory firms, as well as producer organizations, have developed dedicated staff positions and specialized training to understand and interpret BRM programs for clients and members. While these efforts help fill critical gaps, they also signal that existing government led education and communication have not sufficiently equipped supporting actors with the clarity and tools required to provide consistent, forward looking guidance.[18]

Importantly, these issues are not solely questions of program design. They reflect persistent challenges in translating policy intent into farm-level understanding, particularly where complex technical rules must be interpreted within real-world business decision-making. In the case of AgriStability, this translation burden has increasingly fallen on advisors and professional service firms, many of whom have invested substantial time and resources to understand, interpret, and advocate within the program on behalf of their clients. However, the scale of this interpretive effort itself highlights a systemic weakness. When programs require significant advisory intervention to be intelligible and usable,

[13] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[14] Le Heiget, M. (2021). An analysis of Canadian business risk management programs and potential program enhancements. Department of Agribusiness and Agricultural Economics University of Manitoba.
[15] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[16] AAFC (2022) – Evaluation of AgriStability.
[17] Agriculture and Agri-Food Canada. (2022). Evaluation of AgriStability.
[18] AAFC (2022) – Evaluation of AgriStability.

their perceived value can erode for producers, regardless of advisory support. Strengthening education and communication is therefore not a reflection of insufficient advisory effort, but a recognition that program complexity and administrative fragmentation have outpaced the capacity of individual intermediaries to bridge gaps alone.[19]

2.2 Fragmentation of Risk Management Information and Messaging

A persistent feature of agricultural risk management education is the gap between awareness of tools and programs and their effective implementation at the farm level. While many producers are broadly aware of available BRM programs and risk management practices, translating that awareness into informed decision making and on-farm implementation remains a significant challenge.

This awareness–implementation gap is closely linked to the difficulty producers face in navigating a complex and interconnected risk management landscape. Programs, tools, and resources are often presented individually, with limited guidance on how they interact or how they fit within a broader risk management strategy. As a result, producers may understand elements of the system without having a coherent view of how to use them in combination.

Navigation challenges are compounded by differences in producer capacity, experience, and access to advisory support. Producers with strong advisory relationships are better positioned to move from awareness to implementation, as advisors help interpret information, assess relevance, and sequence actions. Where such support is limited, producers may delay engagement or rely on partial information, reinforcing the gap between knowledge and practice.

Forum discussions consistently highlight ongoing confusion regarding program objectives, eligibility criteria, and interactions, with the nature of this confusion varying across production systems and geographic contexts. In some production sectors and regions, often those with strong advisory support, BRM programs are viewed as inputs into planning and risk mitigation. In others, particularly where advisory capacity is more limited, they are perceived mainly as safety nets accessed after losses occur.[20, 21]

The structure of communication also contributes to this gap. Risk management communication has tended to emphasize BRM program rules, eligibility, and compliance, rather than decision logic, return on investment (ROI) and trade-offs, and integration of risk management with broader farm management practices. This approach may convey BRM program administrative accuracy, but it often fails to answer the practical questions producers face: Which risks matter most for my operation? How well covered am I (should I be)? What tools are available and what's best for my operation? How do different tools interact? What decisions should be made, when, and what are the consequences of delaying them? **Without this contextualization, information remains technically correct but strategically inert**.[22, 23]

A further factor contributing to translation challenges lies in the division of responsibilities between federal and provincial/territorial program administrators, and more broadly in the absence of a shared understanding of how responsibility for agricultural risk management should be allocated across actors. While BRM programs are grounded in shared federal-provincial frameworks, differences in interpretation, communication practices, administrative processes, and client engagement can lead to inconsistent producer experiences across jurisdictions. From a producer and advisor perspective, these differences add layers of complexity that must be navigated alongside already technical program rules which are increasing cognitive burden and amplifying uncertainty and stress rather than reducing it. [24, 25, 26]

Addressing these challenges does not imply centralizing delivery or redefining jurisdictional roles. Rather, it points to the need for stronger coordination, shared reference materials, and clearer communication standards, combined with a shift away from information provision alone toward more guided interpretation and pathway based communication. Such an approach would help reduce variability in interpretation across jurisdictions **and support producers in understanding not only what tools exist, but how to use them effectively and strategically within their own contexts**.[27, 28]

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[19] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[20] Farm Management Canada. (2025) National Agriculture Risk Management Forum: Summary Report.
[21] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
[22] Farm Management Canada. (2025). National Agriculture Risk Management Forum: Summary Report.
[23] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
[24] Farm Management Canada. (2025) National Agriculture Risk Management Forum: Summary Report.
[25] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
[26] CAPI. (2025). Agri-Food Risk Report Phase 2.
[27] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[28] House of Commons. (2020). Facing the Unexpected: Enhancing Business Risk Management Programs for Agriculture and Agri-Food Businesses. Report of the Standing Committee on Agriculture and Agri-Food.

2.3 Risk Management Education and Training Pathways

Some of the mentioned challenges begin well before producers encounter BRM programs or advisory networks. While risk management is included in the post-secondary agricultural education curriculum, the primary focus tends to be limited to production risk and financial risk, with limited emphasis on comprehensive risk management that integrates strategic, human, environmental, and systemic dimensions. As a result, risk management is often framed as a set of discrete technical or financial tools, rather than as an ongoing analytical process embedded in farm business management.

This perspective is carried into the broader agricultural landscape as evidenced by the preoccupation with BRM programming above all else when it comes to risk management practices and tools. While BRM programs play a critical role within the risk management system, their prominence can unintentionally reinforce a reactive understanding of risk management, overshadowing the role of proactive planning, prevention, and preparedness. This pattern underscores the need for education and communication efforts that more clearly situate BRM within a broader, integrated risk management continuum.[29]

Moreover, while producers rely heavily on trusted intermediaries such as accountants, lenders, agronomists, and veterinarians, these actors do not consistently share a common framework or language for discussing risk and risk management. The result is a fragmented advisory environment in which **partial advice accumulates, but holistic understanding remains elusive.**

2.4 Sectoral and Regional Differentiation of Education and Communication Challenges

Across Canadian agriculture, education and communication challenges do not manifest uniformly. While producers across production sectors and regions are generally aware that risk management programs, tools, and resources exist, they often lack the clarity, confidence, and contextual support required to translate that awareness into effective action.

Education efforts often assume a shared baseline understanding of risk management concepts across the agricultural sector. In practice, however, familiarity with tools such as margin analysis, scenario testing, or whole farm planning varies considerably. Where risk management education is perceived as abstract or disconnected from day to day operational realities, uptake remains limited. This suggests that **effective communication must be tailored to production sector risk narratives and decision cycles**. Indeed, different agricultural production sectors face distinct combinations of risks across production, markets and supply chain, financial conditions, workforce requirements, and policy and regulatory risks, which in turn influence their demand for risk management programs and consequently for education and information. These differences affect not only what information is sought, but also how it must be framed to be actionable.[30] This is particularly important for diversified farms, where diversification may help mitigate risk by balancing exposure across multiple enterprises, production types, or markets, but can also introduce added complexity in planning, decision-making, and program navigation. As a result, risk management education must support a more comprehensive, whole-farm approach that helps producers understand how risks interact across the full farm business rather than treating each enterprise or risk category in isolation.

In addition to sectoral differentiation, education and communication challenges in agricultural risk management vary significantly across regions. These regional dimensions reflect differences in agro-climatic conditions, farm structure and scale, market orientation, institutional density, workforce availability, advisory ecosystems, and policy and regulations. While Canada's agricultural policy framework is national in scope, risk is experienced locally, and education systems that do not account for regional realities may be perceived as abstract or misaligned.[31, 32]

[29] OECD. (2020). Agricultural Risk Management and Resilience: A Holistic Approach.
[30] Farm Management Canada. (2023). Building Farm Financial Resilience.
[31] Farm Management Canada. (2025) National Agriculture Risk Management Forum: Summary Report.
[32] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.

ADVISORY CAPACITY, INFORMATION CHANNELS, AND READINESS FOR PROACTIVE RISK MANAGEMENT

Differences in on-farm risk management capacity across Canada are closely linked to variations in advisory ecosystems, information channels, and delivery contexts. Risk management is inherently linked to farm business management. Yet, from a farm business management perspective, there are very few farm business advisors and extension services across Canada. Provincial and territorial governments have historically played a central role in agricultural extension in Canada.

Over the past three decades, however, publicly delivered extension, particularly in farm business management, has declined, with many government departments reduced or eliminated. As a result, producers have increasingly relied on private consultants and non-profit organizations for farm business management support.[33] Most of these advisors specialize in farm financial management, while very few specialize in human resource management, farm transition or succession planning, and comprehensive strategic business planning. At both the sectoral and regional levels, the presence (or absence) of structured extension and advisory support plays a critical role in shaping how risk management information is interpreted, trusted, and translated into practice.

Sectoral differences in risk management capacity are closely linked to variations in advisory ecosystems and information channels. Some production sectors such as dairy, benefit from relatively dense and well structured advisory networks, including accountants, veterinarians, agronomists, and specialized consultants, who play an important intermediary role.

These actors not only transmit information, but actively interpret programs, translate technical requirements, and embed risk management considerations into routine farm level decision making. In contrast, other production sectors rely more heavily on informal networks or peer to peer learning, with limited access to specialized advisors.[34] This is particularly evident in smaller or less institutionalized production sectors such as horticulture and greenhouse production, tree, fruit and nut production, and sheep and lamb production, where advisory capacity is thinner and more fragmented.

Forum participants consistently emphasized that producers tend to place greater trust in information delivered through sector specific and relational channels such as producer organizations, trusted advisors, peer groups, or bankers, or even input suppliers. Where such channels are robust, education and communication efforts are more likely to gain traction. Where they are weak or poorly coordinated, even well designed information struggles to translate into behavioural change. As a result, disparities in advisory capacity and information quality reinforce uneven levels of confidence, understanding, and engagement with risk management tools and implementation of practices across both production sectors and regions.[35]

These differences in extension and advisory density and information quality are closely associated with varying levels of readiness for proactive risk management. Preparedness is shaped not only by access to information, but by farm structure, management capacity, and prior exposure to risk events, resulting in uneven integration of risk planning into core business practices and continued reliance on reactive responses in parts of the sector **(cf. Side Box 2 on the African Swine Fever Virus).**

Side Box 2 – Canadian Pork Sector Proactive Initiatives Against the African Swine Fever (ASF)

ASF represents one of the most severe risks facing the Canadian pork sector. A single detection would immediately halt exports, disrupt domestic markets, and require large scale depopulation, with significant economic and animal welfare consequences.[36] In response to this high impact threat, the pork sector has invested heavily in preventive and preparedness measures, illustrating how exposure to risk can drive proactive management.

Industry and governments have collaborated through the African Swine Fever Industry Preparedness Program (ASFIPP), which supports biosecurity improvements, producer education, emergency response planning, and preparedness exercises across provinces.[37] The Canadian Pork Council (CPC), provincial organizations and other key industry actors have also implemented sector wide initiatives such as ASF awareness campaigns and on farm biosecurity training for producers and small scale pig owners. [38] Together, these efforts reflect a coordinated, forward looking approach aimed at reducing vulnerability before a shock occurs, rather than relying solely on post event recovery.

[33] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[34] Farm Management Canada. (2023). Building Farm Financial Resilience.
[35] Farm Management Canada. (2023). Building Farm Financial Resilience.
[36] Canadian Center for Agricultural Wellbeing. (2024). Fact Sheet: African Swine Fever.
[37] AAFC. (2024). Parliamentary Secretary Drouin announces over $9.6 million to help the Canadian pork industry to prevent and prepare for a possible African swine fever outbreak.
[38] CPC. (n.d.). What are we doing to prevent African swine fever from infecting Canadian pigs?

This divergence has direct implications for communication strategies. Messaging that promotes proactive tools without acknowledging sector-specific constraints such as time pressures, capital availability, or perceived value and relevance, can result in alienating producers rather than encouraging engagement. Forum discussions suggest that education efforts are more effective when they recognize these starting points and present graduated pathways rather than uniform expectations.[39]

Regional context further compounds these challenges. Some regions, such as Québec, benefit from well-established networks of advisors, producer organizations, and extension services that facilitate ongoing interpretation of programs and reinforce learning. Other regions, particularly remote or less densely populated areas, face more limited access to specialized advisory support. In these contexts, producers are more likely to rely on self-directed learning or informal peer networks, increasing the risk of fragmented understanding and persistent gaps in risk management capability (cf. Side Box 3 on Extension Services). These differences do not reflect better or worse risk management cultures, but rather different starting points and transmission mechanisms for education and support.

Side Box 3 – Extension Services Across Canada

Over the past decades, Canada has experienced a steady erosion of publicly supported agricultural extension services, as governments progressively scaled back direct advisory roles and shifted responsibilities to the private sector and industry organizations. This transition has reduced the availability of independent and trusted intermediaries dedicated to translating research, policy, and risk management tools into practical, on farm decision support.[40, 41]

Historically, extension services played a central role in supporting proactive practices such as business planning, risk assessment, and adaptation by providing ongoing, relational support tailored to regional and sectoral contexts. Their decline has left notable gaps, particularly in rural and remote regions where private advisory capacity is limited or driven by commercial incentives.[42] As a result, producers increasingly rely on informal networks or react after shocks occur, rather than engaging in anticipatory risk management.

Recent analyses also note that digital advisory tools, while valuable, cannot fully substitute for extension's interpretive and trust based functions, especially for complex decisions involving risk and uncertainty.[43, 44]

Finally, regional education and communication gaps are shaped by variation in program delivery agents and communication practices. Differences in terminology, administrative processes, timelines, and communication channels can make it difficult for producers to develop a coherent understanding of how risk management tools fit together, particularly when navigating multiple programs or operating across jurisdictions (cf. Side Box 4 on the Advance Payments Program). For some producers, this complexity reinforces perceptions that risk management systems are difficult to navigate, undermining trust and discouraging proactive engagement, even among those who recognize the importance of managing risk.[45, 46]

Side Box 4 – Management of the Advance Payments Program (APP)

Although the APP is a federal initiative, its delivery is highly decentralized. Across Canada, the program is administered by more than 20 different organizations, including national (e.g., Canadian Canola Growers Association (CCGA)) or provincial commodity groups (e.g., Les Producteurs de grains du Québec (PGQ)), producer-run associations (PEI Federation of Agriculture), and specialized financial entities (e.g., Agricultural Credit Corporation (ACC)), depending on the province and production sector.[47] As a result, producers interact with different administrators, application processes, fee structures, and communication styles.

For example, in Québec, the program is delivered by commodity organizations such as PGQ under the Programme de paiements anticipés (PPA), using Québec-specific terminology and digital platforms. In Ontario, the administration is handled by the ACC, which frames the APP alongside other provincial credit instruments. In other regions, organizations such as the Agri-Commodity Management Association (ACMA) administer advances across multiple provinces and commodities.

While this decentralized model allows regional and sectoral adaptation, it also contributes to inconsistent language and producer confusion regarding program purpose, rules, and interactions with other risk management tools, illustrating how delivery context can shape understanding and uptake.

2.5 Implications for BRM Education and Communication

Taken together, these education and communication challenges help explain a persistent gap between awareness of risk management tools and their effective use in practice. Producers may know that programs, tools, and resources exist without having a clear sense of how they fit together, how to sequence them, or how they relate to the risks most relevant to their operation. In the absence of stronger interpretive support and clearer pathways to action, awareness does not easily translate into implementation. In this context, producers tend to default to familiar and visible mechanisms, most notably reactive BRM programs, while underutilizing proactive planning, prevention, and preparedness strategies, resulting in an approach to risk management that is episodic and crisis-driven rather than embedded in everyday farm management practices.[48]

In this context, **education and communication should be understood not as ancillary activities, but as core infrastructure within Canada's agricultural risk management system**. Weaknesses in this infrastructure do not simply limit knowledge; they actively shape behaviour, expectations, and system performance. Addressing these shortcomings is therefore a prerequisite for improving both farm-level resilience and the overall effectiveness of risk management policy.[49, 50]

3. Resources and Responsibilities

Improving education and communication with respect to agricultural risk management requires clarifying not only what information should be shared, but also who is responsible for sharing it, how, and to what end. One of the defining features of the current system is the diffusion of responsibility across multiple actors, each operating according to legitimate but partial mandates. Without clearer role definition and coordination, even well-designed initiatives risk duplication, gaps, or contradictory messaging.

3.1 Existing Resources and Initiatives

Canada benefits from a rich ecosystem of risk management resources, including:

- Government BRM programs;
- Insurance programs;
- Extension services;
- Sector-specific guides, assessment and planning tools, and training; and
- Policy research and reports.

At a system level, Canada is supported by a dense array of risk management resources and initiatives. Governments fund BRM programs and publish guidance. Farm Management Canada and other organizations develop planning tools, training programs, and research (e.g., the AgriShield risk assessment and planning platform and Roots to Success training program). Financial institutions and accounting firms invest heavily in advisory services, analytical tools, and producer education. Production sector groups, non-profit and private organizations, and media platforms generate a constant stream of regional and sector-specific information.

However, the plethora of resources does not equate to coherence or accessibility. Many initiatives operate in parallel rather than in concert, driven by funding cycles, organizational mandates, or sectoral and regional boundaries. While each may be valuable in isolation, their collective impact is diminished by the absence of a shared framework, common language, and agreed-upon objectives for behavioural change.

These initiatives have produced a range of tools, research outputs, and training resources intended to support farm-level decision-making. However, their impact is diluted by lack of coordination and sustained funding.[51] Therefore, a central policy question is whether responsibility for education and communication rests primarily with federal and provincial governments, industry-led organizations (such as Farm Management Canada), private industry or a shared governance model.

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[39] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
[40] McIntosh, M. (2025). Canada needs innovation, extension, unity to overcome risk. FarmOntario.
[41] Schoepp, B. (2022). Schoepp: Loss of extension services left a hole in rural communities. Alberta Farmer Express.
[42] Audet, K. (2025). Assessment of Agri-environmental Extension Services in Canada for Agriculture and Agrifood Canada. Canadian Agri-food & Rural Advisory, Extension and Education Journal, 1(1).
[43] McIntosh, M. (2025). Canada needs innovation, extension, unity to overcome risk. FarmOntario.
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[46] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
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[48] CAPI. (2025). Striking the Balance: Proactive Strategy versus Reactive Response.
[49] Farm Management Canada. (2023). Building Farm Financial Resilience.
[50] Farm Management Canada. (2025) National Agriculture Risk Management Forum: Summary Report.
[51] House of Commons. (2020). Facing the Unexpected: Enhancing Business Risk Management Programs for Agriculture and Agri-Food Businesses. Report of the Standing Committee on Agriculture and Agri-Food.

3.2 Responsibility for Communication

Clarifying responsibility for education and communication around agricultural risk management is essential to addressing the fragmentation and inconsistency identified earlier in this report. Communication does not rest with a single actor; rather, it is distributed across a set of institutions and individuals, each with distinct mandates, comparative advantages, and constraints. A more effective system requires recognizing these differentiated roles and strengthening coordination and collaboration among them.

GOVERNMENTS

Federal, provincial, and territorial governments play a foundational role as designers, funders, and administrators of key agricultural risk management programs. At the federal level, this includes leadership in establishing Federal–Provincial–Territorial (FPT) policy frameworks, priorities, and program architecture that guide the overall risk management system. Provincial and territorial governments, in turn, operationalize these frameworks through program delivery and administration, shaping how policies are implemented on the ground. Program delivery arrangements vary by jurisdiction, with most of it occurring at the provincial level for most provinces, although some programs, including AgriStability and AgriInvest, are administered federally on behalf of certain provinces and all territories. In this context, provincial administrations can also play an important role in informing and supporting other actors in the system, including commodity groups, advisors, and intermediaries, by clarifying program rules, managing implementation details, and contributing to training and information sharing activities.

At the same time, governments face structural and capacity constraints in serving as primary educators. Administrative pressures, risk aversion, and the need for uniformity can limit the flexibility and relational depth required for effective knowledge translation. As a result, while government communication is necessary, it is rarely sufficient on its own to support implementation at the farm level.

Taken together, these realities suggest that governments' comparative advantage extends beyond program delivery and lies in providing strategic leadership, operational clarity, and system coordination, while enabling other actors to deliver contextualized education and ongoing support to producers.

FARM GROUPS

Farm groups occupy a dual and strategically important role. On the one hand, they serve as collective representatives of producers, articulating sector-specific needs, priorities, and risks to policymakers and contributing sector perspectives to program design and policy discussions. On the other hand, they act as trusted communication channels for their members, translating policy developments, disseminating information, and reinforcing shared understanding within their sectors. Their credibility and proximity to producers position them as effective intermediaries, particularly when sector-specific interpretation is required. At the same time, their capacity and focus can vary widely across commodities.

INDEPENDENT AGRICULTURAL ORGANIZATIONS

Farm Management Canada and similar organizations occupy a critical neutral space between policy and practice. Their credibility rests on their independence, sector-wide mandate, educational platforms and tools, and capacity to integrate financial, operational, and human dimensions of risk. These organizations are well positioned to translate complex concepts into practical frameworks, develop shared language and tools, and support consistency across sectors and regions without being perceived as advocates for specific program positions.

Initiatives such as AgriShield and Roots to Success demonstrate the value of this intermediary role. However, forum discussions consistently emphasize that these efforts, while impactful, cannot compensate for the absence of a broader national strategy. Scale, sustainability, and consistency require coordination beyond the capacity of any single organization. Forum discussions also highlighted the need for an anchoring organization or coordinated network capable of connecting different risk domains and aligning sector-specific initiatives within a shared national framework, rather than relying solely on specialized organizations operating in isolation.[52] Further, such organizations do not have the capacity to serve the needs of individual farmers when it comes to creating custom risk management plans and support on-farm implementation. One-on-one advisory support is essential to complete the path from awareness to action.

FINANCIAL INSTITUTIONS

Financial institutions play a pivotal role in agricultural risk management by shaping both understanding and behaviour. Through their lending activities and advisory relationships, financial institutions can influence how financial risk considerations such as liquidity, insurance coverage, and diversification are incorporated into financing decisions. Through advisory services and bundled financial products, financial institutions reduce information and transaction barriers and normalize the use of risk management tools. However, their role is inherently bounded, as it typically focuses on financial dimensions of risk rather than the full spectrum of production, market, or human risks. Acting as intermediaries between public programs and farm operations, they translate complex instruments into guidance aligned with producers' financing and investment cycles, complementing, but not replacing other sources of risk management education.

ACADEMIC INSTITUTIONS

Academic institutions play an important role in shaping foundational knowledge and building long term capacity for agricultural risk management. Through control over educational programming and curriculum design, universities and agricultural colleges influence how future producers, advisors, and sector leaders are trained to understand and manage risk. In recent years, some institutions have revised curricula to better align with comprehensive, whole farm risk management frameworks. Beyond teaching, academic institutions contribute through applied research that advances understanding of emerging risks and effective management practices. They also support knowledge translation and transfer by working with neutral intermediaries and industry partners to adapt research outputs into practical tools, training materials, and decision support resources for the sector.

ADVISORS

Producers place significant trust in advisors (incl. input suppliers) with whom they have ongoing relationships. These actors including accountants, agronomists, consultants, veterinarians, lenders, insurers, etc. are often the decisive link between information and action. Advisors play a crucial role in guiding and supporting the implementation of risk management and other on-farm practices as they work one-on-one with producers to analyze strategy and decisions specific to each client.

Yet many advisors are not trained or incentivized to address comprehensive risk management. Advice may be technically sound but partial, reinforcing silos rather than supporting integrated planning.

PRODUCERS

Producers themselves are not passive recipients of information. They play an active role in shaping communication dynamics through their information-seeking behaviour, peer-to-peer exchanges, and engagement with advisors and organizations. Over time, producers who adopt proactive risk management practices can become influential messengers within their networks, reinforcing learning and normalizing forward-looking approaches.

[52] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.

Toward Shared Responsibility

These roles largely reflect the functions currently performed by the different actors within the system. The principal gap lies not in the absence of responsibility, but in limited alignment and coordination across those roles.[53] **Strengthening a model of shared responsibility supported by clearer articulation of how roles connect and reinforce one another would significantly improve the coherence of education and communication,** from government policy intent through to on-farm decision-making and implementation. This underscores the importance of training and equipping all actors, not to turn them into risk management specialists, but to ensure consistency, referral capacity, and shared language across touchpoints.[54]

In this context, the evidence supports a model of shared responsibility with differentiated roles:

- Governments provide direction, funding, and system coherence;
- Neutral organizations translate and disseminate risk management information including policy, programming, and research into training, tools, extension and outreach initiatives;
- Farm groups provide active member engagement and feedback to support member needs;
- Financial institutions provide thought leadership and client engagement;
- Academic institutions shape foundational knowledge and build long term capacity for agricultural risk management (through formal education and ongoing education/learning);
- Advisors contextualize and support on-farm implementation; and
- Producers remain active agents rather than passive recipients, influencing other producers.

Without this alignment, education and communication efforts will continue to be fragmented and episodic. With it, risk management can become a normalized component of farm business management rather than a response reserved for moments of crisis.

3.3 Information Timing and Trust

Trust plays a critical role in determining whether information is acted upon. Producers consistently place greater confidence in sources perceived as independent, credible, and familiar, including trusted advisors, producer organizations, and peer networks. Conversely, information perceived as overly technical, compliance driven, or detached from operational realities is more likely to be discounted or ignored. Trust is therefore not only a function of message content, but also of who delivers it and how it is framed.[55]

The interaction between timing and trust is particularly important. Messages delivered through trusted channels but at inappropriate moments may still fail to prompt engagement, while well timed information, from less trusted sources may be met with skepticism. Effective education and communication approaches must therefore address both dimensions simultaneously, ensuring that information reaches producers when it is most relevant and through intermediaries capable of contextualizing it.[56]

[53] House of Commons. (2020). Facing the Unexpected: Enhancing Business Risk Management Programs for Agriculture and Agri-Food Businesses. Report of the Standing Committee on Agriculture and Agri-Food.
[54] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.
[55] Farm Management Canada. (2025) National Agriculture Risk Management Forum: Summary Report.
[56] Farm Management Canada. (2026). National Agriculture Risk Management Forum: Afternoon Session Summary Report.

4. National Strategy for Education and Communication on Agricultural Risk Management

The preceding analysis demonstrates that education and communication challenges are no longer peripheral constraints on agricultural risk management in Canada; they are central determinants of system performance. Information gaps, inconsistent messaging, weak coordination among intermediaries, and limited implementation support collectively undermine both proactive risk management at the farm level and the effectiveness of public investment in risk management programming and effective response. Addressing these challenges requires more than incremental adjustments or project-by-project solutions. It calls for a deliberate, coordinated, and nationally aligned strategy.

A **National Strategy for Education and Communication on Agricultural Risk Management** should be understood as enabling infrastructure within the broader agricultural policy framework. Its purpose is not to redesign BRM programs, nor to prescribe specific farm practices, but to strengthen the conditions under which producers and their advisors can understand, navigate, and apply risk management practices and tools in ways that improve resilience, confidence, and long-term performance.

Similar dynamics have been observed in other Canadian policy domains characterized by complex risks, distributed responsibilities, and heavy reliance on intermediaries. In financial literacy, the federal government established a National Financial Literacy Strategy led by the Financial Consumer Agency of Canada to address persistent gaps between the availability of financial products and Canadians' ability to use them effectively. The strategy explicitly shifted the focus from information dissemination to financial resilience, emphasizing shared language, behavioural design, trusted intermediaries, and system-wide coordination across governments, financial institutions, employers, and community organizations. This approach reflected recognition that fragmented, product-specific communication was insufficient to change behaviour in a complex and rapidly evolving risk environment. [57, 58]

A comparable logic underpins Canada's emergency management and disaster risk reduction framework. Through the Emergency Management Strategy for Canada, federal, provincial, and territorial governments adopted a shared all-hazards framework structured around mitigation, preparedness, response, and recovery. Public education and risk awareness are treated as foundational enablers of system performance, with federal leadership focused on common frameworks, training, and coordination rather than direct delivery. This approach is reinforced by evidence that reactive costs have risen sharply over time, strengthening the case for sustained investment in preparedness and prevention supported by coherent education and communication. [59, 60]

Together, these examples demonstrate that **in systems where risks are multi-dimensional, actors are dispersed, and consequences are significant, governments have increasingly relied on national education and communication strategies as enabling infrastructure**. These strategies do not replace programs or regulation, but improve their effectiveness by aligning language, strengthening intermediary capacity, and supporting a shift from reactive response toward proactive, preventive behaviour, which are conditions directly analogous to those facing agricultural risk management today.

[57] Financial Consumer Agency of Canada. (2021a). What we Heard: Shaping a New National Strategy for Financial Literacy.
[58] Financial Consumer Agency of Canada. (2021b). Make Change that Counts: National Financial Literacy Strategy 2021-2026
[59] Public Safety Canada. (2019). Emergency Management Strategy for Canada: Toward a Resilient 2030.
[60] Public Safety Canada. (2024). Advancing the Federal-Provincial-Territorial Emergency Management Strategy: Areas for Action.

4.1 Scope and Objectives

The scope of the National Strategy must be sufficiently broad to reflect the complexity of modern agricultural risk, while remaining focused enough to deliver practical, measurable outcomes. At its core, **the Strategy should seek to improve how risk management information is generated, translated, disseminated, and reinforced across the agricultural system.**

The primary objectives of the Strategy would be to:

- Establish a shared national language and conceptual clarity around comprehensive risk management;
- Improve comprehension and effective use of BRM programs within a comprehensive risk management framework;
- Strengthen adoption of proactive risk management practices at the farm level;
- Enhance the capacity of trusted intermediaries to support implementation;
- Reduce cognitive load and uncertainty for producers;
- Improve the overall return on public and private investments in risk management.

Beyond these immediate objectives, the Strategy would also aim to reinforce the idea that effective risk management is not solely about minimizing losses or avoiding downside, but about enabling producers to take calculated risks in pursuit of new opportunities. In a context of structural change driven by climate pressures, evolving markets, technological innovation, and shifting consumer expectations, maintaining existing practices may itself carry significant risk.

By improving clarity, reducing uncertainty, and strengthening decision support, the Strategy would help distinguish unmanaged exposure from informed risk-taking, thereby supporting adaptation, innovation, and long-term competitiveness.

Crucially, the Strategy should be outcome-oriented, not activity-driven. Its success should be assessed not by the volume of information produced, but by whether producers are better equipped to make informed, timely, and forward-looking decisions.

4.2 Purpose and Value Proposition

The strategic value of a national education and communication approach lies in its ability to connect existing components of the risk management system that currently operate in parallel. At present, proactive practices, private insurance, BRM programs, advisory services, and policy initiatives are often communicated independently, each within its own institutional or sectoral silo. For producers, this fragmentation translates into uncertainty about the way programs work and what resources are available.

A National Strategy would provide a unifying architecture that:

- Explains how different tools serve different purposes along a risk continuum;
- Clarifies the respective roles of producers, governments, and industry actors; and
- Supports behavioural change by making risk management easier to understand, easier to implement, and more socially reinforced.

From a policy perspective, the Strategy also represents a lever for improving system efficiency. Better-informed producers are more likely to make appropriate coverage choices, invest in proactive practices supporting preparedness and prevention, and engage constructively with programs and advisors which could ultimately lead to a decreased dependence on BRM programs. Over time, this can reduce pressure on reactive interventions and enhance the sustainability and effectiveness of the risk management framework, particularly in a context of rising climate, weather, market, geopolitical, and technological risks.

From a behavioural and economic perspective, clearer and more coherent risk management education could also influence the types of decisions producers feel they are able to make. When risk is poorly understood or perceived as opaque, producers may rationally avoid change, even when opportunities exist. By contrast, improved clarity around the risk environment, available safeguards, and potential consequences could support more deliberate, calculated decisions, including investments in new practices, technologies, markets, or business models. In this sense, the Strategy is intended to support not only resilience, but also the conditions under which innovation and adaptation can occur.

4.3 Strategic Principles Informed by Sectoral Realities

A National Strategy must be grounded in the following principles:

1. **Risk management as an integrated system**
   Messaging must emphasize the relationships between strategic, financial, operational, and human dimensions of risk and risk management.

2. **Proactive and reactive risk management**
   Proactive and reactive risk management must work in concert from policy design to program and service delivery.

3. **Differentiation without fragmentation**
   Production sector and regional needs must be addressed within a coherent national framework.

4. **Industry centric delivery**
   Advisors (incl. input suppliers), lenders, educators, extension services, agricultural organizations, and producers are essential transmission points.

5. **Implementation oriented communication**
   Education must lead to action and measurable impact, supported by tools, templates, resources, incentives and programs.

4.4 What The Strategy Should Look Like

To be effective, the National Strategy must go beyond high level principles and articulate a concrete and operational structure. This does not imply centralization or uniform delivery, but rather alignment around common foundations. At a minimum, the Strategy should include:

A SHARED CONCEPTUAL FRAMEWORK

The Strategy should articulate, in plain and consistent language, what is meant by agricultural risk, proactive and reactive risk management, and comprehensive risk management. This framework should explicitly situate BRM programs as one component of a broader system that includes planning, prevention, preparedness, and adaptation.

CLEAR AUDIENCE SEGMENTATION

Producers are not a monolithic group. The Strategy should distinguish among audiences by production sector, regions, scale, stage of business development, and roles (e.g., producers, advisors, program administrators). Messages, examples, and pathways to action should be tailored accordingly, while retaining common national framing.

STRUCTURED PATHWAYS FROM AWARENESS TO IMPLEMENTATION

Rather than focusing solely on awareness-raising, the Strategy should define staged communication pathways.

These typically include:

- Broad awareness of risks and available management tools;
- Deeper understanding and relevance to individual contexts; and
- Practical support for implementation and follow-up.

PRACTICAL AND REUSABLE TOOLS

Education must be supported by tangible resources that advisors and producers can use repeatedly. Examples include decision calendars, planning templates, common FAQs, referral maps ("who to call, when"), and simple scenario illustrations that demonstrate risk management trade-offs.

4.5 Roles and Responsibilities

A persistent weakness of current education and communication efforts is unclear role definition. The National Strategy should provide clarity on roles and responsibilities in a facilitative rather than prescriptive manner, recognizing the comparative advantages, mandates, and constraints of different actors.

GOVERNMENTS (FEDERAL, PROVINCIAL, AND TERRITORIAL)

Within the National Strategy, governments would play a foundational enabling role by articulating an overarching vision for comprehensive agricultural risk management and by supporting coherence across the system. At the federal level, this includes articulating a shared national understanding of comprehensive agricultural risk management, clarifying the intent and interaction of BRM programs, and ensuring alignment between proactive and reactive approaches within the agricultural policy framework. Provincial and territorial governments would continue to shape implementation through program delivery and administration, adapting national framing to regional and sectoral realities. Collectively, governments would remain key sources of authoritative information on policy objectives, program rules, and system-level priorities.

Participation in the Strategy would not imply that governments assume primary responsibility for education delivery. Rather, it would suggest a focus on enabling and supporting other actors. This could include providing stable funding for education, coordination, and capacity-building functions; supporting the development of shared tools and frameworks through neutral intermediaries; and making resources available for training actors who translate information or work directly with producers. Importantly, role clarity does not require governments to constrain other actors' activities, but rather to set expectations, reduce ambiguity, and ensure national coherence while allowing flexibility for regional and production-sector adaptation.

INDEPENDENT AGRICULTURAL ORGANIZATIONS

Within the National Strategy, governments would play a foundational enabling role by articulating an overarching vision for comprehensive agricultural risk management and by supporting coherence across the system. At the federal level, this includes articulating a shared national understanding of comprehensive agricultural risk management, clarifying the intent and interaction of BRM programs, and ensuring alignment between proactive and reactive approaches within the agricultural policy framework. Provincial and territorial governments would continue to shape implementation through program delivery and administration, adapting national framing to regional and sectoral realities. Collectively, governments would remain key sources of authoritative information on policy objectives, program rules, and system-level priorities.

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FARM GROUPS AND PRODUCTION-SECTOR ORGANIZATIONS

Farm groups would occupy a strategically important intermediary role within the Strategy, reflecting both their representative function and their position as trusted communication channels. Their contribution would primarily involve articulating sector-specific risks, needs, and priorities, while translating broader risk management concepts and policy developments into language and examples that are meaningful to their members. Given their familiarity with commodity-specific dynamics, farm groups are well positioned to contextualize national messaging without fragmenting it and identify areas of confusion to help refine information and knowledge transfer efforts.

Engagement in the Strategy would likely imply closer alignment with shared national frameworks and terminology, rather than fundamental changes to mandates or advocacy roles. Farm groups could contribute by reinforcing consistent messages, situating sector concerns within a broader risk management continuum, and coordinating with other actors to reduce duplication. The emphasis would be on complementarity and reinforcement, rather than on limiting the scope or content of sector-led communications.

FINANCIAL INSTITUTIONS

Financial institutions would be expected to contribute to the Strategy primarily through their influence on financial decision-making and risk-related behaviour. Through lending activities, advisory relationships, and product design, they could help reinforce financial dimensions of risk management, such as liquidity planning, debt structure, insurance coverage, and investment decisions. They can also speak to risk management more broadly and encourage more comprehensive, proactive risk management through their client risk assessment framework. Within the Strategy, their role would be to help risk management concepts and programs into financial and operational considerations relevant to farm businesses.

For financial institutions, participation would not imply expanding their mandate beyond financial risk or becoming comprehensive risk management educators. Rather, it would suggest greater alignment of advisory messaging with broader risk management objectives, alongside clearer referral pathways to other sources of expertise when issues fall outside their scope. Coordination with other advisors would help ensure that financial signals complement, rather than crowd out, agronomic, environmental, or human-risk guidance.

ACADEMIC INSTITUTIONS

Academic institutions would contribute to the Strategy by supporting the development of foundational knowledge and build long-term capacity for risk management. Through curriculum design, applied research, and professional education, universities and agricultural colleges could influence how future producers, advisors, and sector leaders understand risk, uncertainty, and resilience. Academic research would also help identify emerging risks and assess the effectiveness of risk management practices and policy instruments over time.

Within the Strategy, this role would likely focus on knowledge generation, translation, and direct education delivery. Academic institutions could align educational programming with comprehensive risk management frameworks, collaborate with neutral intermediaries on translating research into usable formats, and support evidence-based refinement of tools and approaches. Their involvement would strengthen the analytical foundation of the Strategy while respecting institutional autonomy.

ADVISORS

Advisors would continue to serve as critical points of contact between information and action. While they would not be expected to act as risk management specialists, some advisors could be trained to support comprehensive risk management. Their ongoing relationships with producers position them to reinforce consistent framing, identify relevant risks, and guide producers toward appropriate tools or expertise. Within the Strategy, their role would centre on reinforcement and referral, with the potential for some advisors to be trained to provide comprehensive risk management planning and implementation services.

Engagement in the Strategy would imply access to baseline literacy on comprehensive risk management, consistent tools and language, and clear referral pathways when issues exceed individual expertise. It could also encourage stronger collaboration among advisory teams so that financial, agronomic, operational, and human-risk perspectives are more closely aligned. The intent would be to enhance coherence across touchpoints without altering existing professional roles, unless desired.

PRODUCERS

Producers would be positioned within the Strategy as active participants rather than passive recipients of information. Their role would involve engaging with risk management as an ongoing business process, integrating both proactive and reactive tools into decision-making, and participating in peer-to-peer learning. Over time, some producers could emerge as informal champions of comprehensive, proactive risk management within their networks. In more remote areas that lack advisory capacity and/or experience connectivity issues, empowering peer-to-peer education groups would play an even more important part of the Strategy.

For producers, the Strategy would be expected to translate into clearer information, reduced cognitive burden, and more coherent support, rather than new obligations. By improving coordination, strengthening advisory capacity, and clarifying pathways from awareness to implementation, the Strategy would aim to support more confident and forward-looking decision-making, while respecting producer autonomy and diversity.

4.6 Key Risks to Strategy Implementation

While clearer articulation of roles is essential to improving coordination, it also carries implementation risks that must be acknowledged and actively managed. In a system characterized by shared jurisdiction, diverse mandates, and strong sectoral autonomy, overly rigid role definition could create friction rather than alignment.

1. One risk is **perceived encroachment on autonomy.** Farm organizations, advisors, financial institutions, and provincial administrations may resist a strategy that appears to dictate responsibilities or constrain existing activities. To mitigate this risk, role clarification should be framed as mutual recognition of comparative strengths, not as assignment of authority.
   The objective is to improve coherence and reduce duplication, not to limit who may communicate or educate.
2. A second risk relates to **uneven capacity across actors**. Clearly articulated expectations may expose gaps in skills, resources, or incentives, particularly among intermediaries expected to play a stronger educational role. Without parallel investment in training, tools, and support, role clarity alone could place unrealistic demands on certain actors.
3. A third risk is **coordination fatigue and fragmentation** through voluntary participation. Absent a credible convening mechanism, actors may selectively engage with elements of the strategy that align with their immediate interests, reinforcing rather than reducing fragmentation.
4. Finally, there is a risk that the **Strategy becomes** process heavy and discussion oriented, particularly if governance mechanisms lack a clear mandate to prioritize actions and sequence implementation. This reinforces the importance of anchoring the Strategy in a light but durable governance structure with clear objectives, scope, and accountability for progress.

Taken together, these risks suggest that successful implementation depends less on the formal designation of roles and more on shared ownership, enabling supports, and pragmatic coordination mechanisms that respect the decentralized nature of the agricultural risk management system.

4.7 Recommended Strategic Actions

Based on the preceding analysis, the National Strategy would be most effective if it focused on a limited number of reinforcing strategic actions. These actions are not intended to redesign existing programs, but to strengthen the enabling conditions under which education, communication, and implementation of agricultural risk management can function more coherently and efficiently over time.

ESTABLISH A NATIONAL AGRICULTURAL RISK MANAGEMENT TASK FORCE

A central enabling action would be the creation of a permanent, multi-stakeholder National Agricultural Risk Management Task Force (or roundtable). This mechanism would provide a focal point for strategic coordination and shared ownership across governments, industry organizations, advisors, and neutral intermediaries. Its purpose would not be to manage programs or dictate roles, but to support coherence, alignment, and continuity in education and communication efforts.

In practice, the Task Force could:

- Guide the development of tools and resources, through independent organizations, for education and information (training programs, educational tools, webinars, etc.)
- Oversee strategic alignment of education and communication efforts;
- Identify emerging risk themes requiring attention;
- Promote coordination among actors;
- Increase industry buy-in and involvement; and
- Support continuous improvement.

The Task Force would serve as an enabling governance structure rather than an operational body. Its value lies in sustaining momentum, reducing fragmentation, and providing a forum for collective sense-making in a dynamic risk environment.

DEVELOP AND PROMOTE A SHARED NATIONAL FRAMEWORK FOR AGRICULTURAL RISK MANAGEMENT

A second foundational action would be to **develop and promote a clear, nationally endorsed risk management framework that articulates agricultural risk management as a continuum encompassing preparedness, prevention, mitigation, response, and recovery**. This framework would provide shared language, core concepts, and reference points for all education and communication efforts.

Such a framework would be expected to:

- Situate BRM programs within a broader system of risk management tools and practices;
- Reduce confusion around program purpose and interaction;
- Support consistency across sectors and regions while allowing contextual adaptation; and
- Help education efforts reinforce one another rather than operate in isolation.

The framework would not prescribe farm level decisions or practices, but would function as a common orientation tool for producers, advisors, and intermediaries navigating an increasingly complex risk landscape.

STRUCTURE NATIONAL PATHWAYS FROM INFORMATION TO ACTION

A further strategic action would be to **deliberately structure and align education and communication efforts around clear, staged pathways** that help producers and advisors move from awareness to application. Rather than treating education as a series of discrete messages or products, the Strategy would frame communication as a sequenced process that supports decision making over time.

In practical terms, this would involve aligning messaging and tools so that actors can access:

- Foundational awareness of risks and available management options;
- Contextualized understanding relevant to specific sectors, regions, and business situations; and
- Practical support for implementation, follow up, and adjustment.

This action would not seek to standardize delivery channels or constrain who communicates with producers. Instead, it would provide a shared structure that enables different actors to situate their contributions coherently within a broader decision pathway. From a system perspective, progress would be evident as producers report greater confidence in decision making, clearer understanding of risk trade offs, and improved ability to translate information into concrete action regardless of production sector or region.

EMBED FEEDBACK AND LEARNING MECHANISMS INTO EDUCATION AND COMMUNICATION EFFORTS

A final strategic action would be to **embed systematic feedback and learning mechanisms into education and communication activities**, allowing the Strategy to evolve alongside an increasingly dynamic risk environment. This would shift education and communication from primarily one way dissemination toward a model of continuous learning and adaptation.

This action could include

- Developing shared indicators or dashboards that track how risk management tools, programs, and educational resources are used;
- Creating structured feedback channels for producers and advisors to signal emerging challenges; and
- Using evaluation findings to refine messaging, tools, and priorities over time.

Importantly, these mechanisms would serve learning and adjustment rather than compliance or performance management. By institutionalizing learning as part of the Strategy, education and communication efforts would remain responsive to changing risks, producer experience, and policy context, reducing the likelihood that the Strategy becomes static, process heavy, or disconnected from on farm realities.

5. Conclusion

Canadian agriculture is at a critical juncture. The sector is navigating an increasingly complex and volatile risk environment in which external pressures (e.g., climatic, economic, geopolitical, regulatory, and societal pressures) and internal risks related to farm viability (e.g., financial health, workforce availability and retention, occupational health and safety, producer mental health, family dynamics, and farm transition challenges) interact and reinforce one another.

While Canada has developed an extensive suite of BRM programs and related support mechanisms, the evidence presented in this report demonstrates that the effectiveness of these tools is increasingly constrained by persistent gaps in education, communication, and coordination of these efforts. These gaps extend beyond reactive programs to include limited understanding and uptake of proactive risk management practices that support preparedness, prevention, and long term resilience. As a result, producers and their advisors do not consistently have the clarity, confidence, or support required to integrate comprehensive risk management across the full risk management continuum into day-to-day business decision-making.

This report has shown that **the central challenge is the absence of a coherent and accessible knowledge infrastructure that connects available tools to farm-level action**. Across production sectors and regions, information remains fragmented, messaging inconsistent, and responsibility diffuse. Producers often know that tools exist but lack clear guidance on how those tools fit together, when they should be mobilized, and who can help them translate information into practical, operation-specific strategies. In this context, **shortcomings in education and communication exacerbate existing risks by reinforcing reactive behaviour, increasing stress, and undermining both farm performance and public policy outcomes**.

A **National Strategy for Education and Communication on Agricultural Risk Management** is therefore not an optional enhancement to the existing policy framework; it **is a foundational requirement for improving resilience, efficiency, and accountability across the system**. By establishing shared language, clarifying roles and responsibilities, strengthening intermediary capacity, and tailoring delivery to production sector and regional realities, such a strategy would help close the gap between awareness and implementation. Improved understanding of the BRM suite and of risk management across the full continuum could also reduce both current and future pressure on government led reactive programs. Over time, this would also improve the return on public investments in risk management programming by enabling producers to use available tools more proactively and effectively, while creating space to shift a greater share of public support toward risk reduction, prevention, and innovation rather than recovery alone.

For Agriculture and Agri-Food Canada and its federal, provincial and territorial partners, the development of a national education and communication strategy represents a timely and pragmatic opportunity. It aligns with broader objectives to strengthen sector capacity, improve policy outcomes, and support a more resilient and competitive agricultural sector, one in which producers are not only protected against risk, but empowered to manage it with confidence.