

**MICHIGAN BLACK FARM OWNERS PERCEPTIONS ABOUT FARM OWNERSHIP
CREDIT ACQUISITION: A CRITICAL RACE ANALYSIS**

By

Shakara Tyler

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ABSTRACT

MICHIGAN BLACK FARM OWNERS PERCEPTIONS ABOUT FARM OWNERSHIP CREDIT ACQUISITION: A CRITICAL RACE ANALYSIS

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This qualitative study served to gather the perceptions of selected Black farm owners in Michigan about the meaning of their farm ownership, credit acquisition experiences, and recommendations to improve the process. Through a critical race methodology of 11 semi-structured interviews, key findings indicate the preference of non-government loans, private lending difficulty, and lack of outreach. Key recommendation findings include promoting fairness among all farm loan applicants and better education. A thematic grounded analysis of the findings using a Critical Race Theory (CRT) framework suggests a history of mistrust with the Farm Service Agency (FSA) impacts farm loan preference for these Black farm owners. FSA may not be “the lender of last resort” for these farmers due to historical discriminatory lending and lack of access to pertinent information that often doesn’t reach small, Black farmers. Race, farm size, and farm type presents an intersectional barrier that needs to be considered in the construction of farm loan policy.

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**Dedicated in memory of Dr. LeRoy Rae, a Michigan Black farm owner who believed that
Black multi-generational health and wealth starts with Black farm ownership**

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KEY TO ABBREVIATIONS

CRT	Critical Race Theory
FLPs	Farm Loan Programs
FSA	Farm Service Agency
MIFFS	Michigan Food and Farming Systems
SDA	Socially Disadvantaged Applicant
USDA	United States Department of Agriculture

Introduction to Research

Introduction

Most Black farmers today are small, family farmers, according to the Census of Agriculture definition of farm sizes that categorizes a small farm as 1-49 acres. Out of all the problems plaguing rural communities and small-scale agriculture, Black farmers faced the additional burden of racial oppression, a factor that has –arguably– been so significant in Black land loss. From the peak of Black farm operators in 1920 to the decline in 2007, there was an overall percentage loss of 96.6% percent of Black farm operators compared to an overall percentage loss of 61.5% for white farm operators. From the peak in Black farm acres owned in 1910 to the decline in 2007, there was an overall percentage land loss of 80% compared to 3.8% of land loss by white farmers.

Racial Discrimination in Farm Loan Programs (FLPs)

Through economic impoverishment, prosperity, and political change, federal farm credit programs have been an important source of credit to family farmers based on the motivation perceived failure of private market lenders to adequately, efficiently, and fairly serve all segments of the borrowing public (Dodson and Koenig, 2006). Through the passage of the Bankhead-Jones Farm Tenant Act of 1937 (Miller, 1987), FSA became the lender of last resort when farmers didn't qualify for assistance from commercial lending institutions (Hinson and Robinson, 2008; Escalante et al, 2006; Pigford v. Glickman, 1997).

Most small farmers tend to fall within this category of the inability to compete for private market loans, direct farm loans in particular (Dodson and Koenig, 2006). Private lenders such as banks, finance companies, and mortgage companies are viable lenders, but their loan terms (high interest rates and inconvenient repayment schedules) can make them seem less attractive for smaller farms that may have limited resources. Non-profit organizations are a popular emerging lender for small farmers as well.

Based on “minority status”, Black farmers are considered to be a Socially Disadvantaged Applicant (SDA), according to the United States Department of Agriculture (USDA). SDA is a group whose members has been subject to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities. These groups consist of: American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women (Direct Loanmaking 3-FLP (Revision 2)).

Purpose

Some literature suggests that FSA farm loan programs failed to live up to that creed, based on the institutional discrimination that has dominated agricultural lending programs since the latter half of the 20th century (Hinson and Robinson, 2008; Harvard, 2001; Jones, 1994). Due to discriminatory lending, Black farmers have labeled the USDA ‘the last plantation’ (Civil Rights Action Team, 1997; Hinson and Robinson, 2008). Within this context, the purpose of this study was to understand how 1) Black farmers perceive farm credit based on their experiences with various sources of farm credit and 2) provide recommendations for creditors to improve the

process, based on findings. Furthermore, it intended to contribute to the lack of literature on Black farmers by providing their perspective of a program and policy that traditionally hasn't worked in their favor.

There is a considerable lack of research on “socially disadvantaged farmers” and owners, broadly speaking. This research is pioneering because it will provide more than a statistical snapshot of the detrimental effects of Black farmland loss, as various quantitative analysis (U.S. Commission of Civil Rights, 1982; Koenig & Dodson, 1999) has previously done. No studies – to the researchers’ knowledge – utilizing qualitative measures have been conducted on Black farmer owners’ perceptions of credit acquisition.

Theoretical Framework: Critical Race Theory (CRT)

Critical Race Theory (CRT) was chosen as the analytic framework for this study because it can explain power dynamics within the farm credit and Black farmer context. The race-centered theory questions the liberal order from which solutions are suppose to achieve social justice, but fail to do so due to structural inequities rather than poorly implemented solutions. CRT was used in this context to illuminate the voices of Black farmers and interrogate their racialized farm loan experiences.

This study used Delgado & Stefancic’s (2012) primer on critical race theory due to their non-disciplinary focus of the concept. The concept is new to the agricultural field; therefore, this may serve as the initial introduction to critical race theory into agricultural-based studies. Five

basic tenets ground the framework: endemic nature of racism, social construction thesis, anti-essentialism and intersectionality, structural determinism, and unique voice of color.

According to Delgado & Stefancic (2012), "...racism is difficult to address or cure because it is not acknowledged" (p.8). The social construction thesis contends race and races are not biologically and genetically grounded, rather they are societal inventions and manipulations that are used for convenience (Delgado & Stefancic, 2012). Anti-essentialism and intersectionality are significant because potential "conflicting, overlapping identities, loyalties, and allegiances" (Delgado & Stefancic, 2012, p. 10) are pervasive. Structural determinism claims, "...our system, by reason of its structure and vocabulary, is ill equipped to redress certain types of wrong" (Delgado & Stefancic, 2012, p. 31). Unique voices of color are necessary in knowledge generation due to their "presumed competence" (p.10) given their "minority status" (p.10) brings to race and racism (Delgado & Stefancic, 2012).

Racism is complex and has many descriptions. With a focus on USDA farm loan programs, institutional racism may be a covert culprit that is unconsciously inhibiting certain farm loan applicants from utilizing government farm credit that is supposed to be for their benefit. Scheurich & Young (1997) define institutional racism as institutions or organizations having standard operating procedures (intended or unintended) that hurt members of one or more races in relation to members of the dominant race. Shirley Better (2008) defines it as "those patterns, procedures, practices, and policies which operate within social institutions so as to consistently penalize, disadvantage, and exploit individuals who are members of non-white groups" (p. 11).

Research Questions

In general, there is a lack of research in three dimensions: 1) Black farm owners, 2) Black farm owners in Michigan, and 3) their experiences and recommendations in regards to farm credit. Three research questions collectively provide insight into general characteristics of Michigan Black farm owners, their credit experiences, and recommendations to improve the process.

- Research Question 1: What are the farming backgrounds and related general characteristics of selected Black farm owners in Michigan?
- Research Question 2: What are the perceptions of selected Black farm owners in Michigan relative to various credit sources?
- Research Question 3: What are recommendations do Black farm owners provide about loan programs to better service the credit needs of African-American farmers?

Research Design

A qualitative approach was utilized for data collection and analysis. Qualitative methods offer a means to capture rich, descriptive detail (Trochim, 2006) and are “fundamentally well suited for locating the meanings people place on the events, processes, and structures of their lives... and for connecting these meanings to the social world around them” (Miles and Hubberman, 1994, p. 10). The population's perceptions or beliefs about how farm loan programs impacted their farm loan ownership process requires in-depth understanding of a participant's point of view. A qualitative approach was used to explore how Black farmers perceive FLPs and the impacts of these programs on their farming ownership operations.

Research participants were chosen for this sample using a “purposeful sampling” (Patton, 1990, p. 169) technique, a process in which “...the inquirer selects individuals and sites for study because they can purposefully inform an understanding of the research problem and central phenomenon in the study” (Creswell, 2007, p. 125). This strategy best fits particular settings, persons, or activities deliberately selected in order to provide information that can’t be attained from other choices (Maxwell, 2005). Purposeful sampling is best used for information-rich cases, which can be studied in depth (Patton, 1990). It was the research opinion that Black farm owners who have utilized some type of farm credit can provide insight into credit experiences utilized to purchase land for the first time or expand the farming operation. Tape-recorded semi-structured interviews with 11 farmers lasted from 40-125 minutes; interviews took place at the farm or at a public location of the farmers’ choosing. Questions covered four focal areas: general background, farm ownership meaning, credit experiences, and recommendations to improve the credit process. An analytic discussion based on the interview data is found in Chapter 2.

MICHIGAN BLACK FARM OWNERS PERCEPTIONS ABOUT FARM OWNERSHIP CREDIT ACQUISITION: A CRITICAL RACE ANALYSIS

Introduction

Ever since Black citizens were allowed to own land, the community has struggled to keep their property. Land ownership, a vital building block for economically and socially stable Black communities, substantially decreased, over an 80-year period, partially due to non-participation in farm programs (Gilbert et al, 2002), low representation on county agricultural committees (Ponder, 1971), federal lending agencies non-responsive attitude for loan requests (Ponder, 1971), the dominating growth of agribusiness (Tajik & Minkler, 2007; Pilgreame, 2012), and systematic discrimination in U.S. Department of Agriculture loan programs (USDA) (Farquhar and Wing, 2008; Gilbert et al, 2002; Tajik & Minkler, 2007).

As seen in Table 1, from the peak of Black farm operators in 1920 to the decline in 2007, there was an overall percentage loss of 96.6% percent of Black farm operators compared to an overall percentage loss of 61.5% for white farm operators. As seen in Table 2, from the peak in Black farm acres owned in 1910 to the decline in 2007, there was an overall percentage land loss of 80% compared to 3.8% of land gain by White farmers. Most of the Black farms in operation today, are small and medium-sized farms, as the 2007 Census of Agriculture determined the average size of “Black-Operated Farms” to be 104 acres (USDA, 2007). On average, small farms are less profitable than large-scale farms, and the households operating them tend to rely on off-farm income for their livelihood (USDA, 2010).

Table 1: Number of Principal Black and White Farm Operators in the U.S., 1920-2007

Number of Principal Black and White Farm Operators in the U.S., 1920-2007				
Year	Black	Percent change	White	Percent change
1920	925,710		5,498,454	
		- 95%		- 59%
1974	45,594		2,254,642	
		- 50%		- 9%
1987	22,954		2,043,119	
		- 21%		- 8.7%
1997	18,451		1,864,201	
		+ 16%		+ 13.4%
2007	30,599		2,114,325	
Overall percentage loss between 1920 – 2007		- 96.6%		- 61.5%

Source: USDA, 2002 (1920, 1974, 1987). Census of Agriculture (1997, 2007). Washington, D.C.: Bureau of Census

Table 2: Number of farm acres owned by Black and White farm operators in the U.S., 1910-2007

Number of Farm Acres Owned by Black and White Farm Operators in the U.S., 1910-2007				
Year	Black	Percent change	White	Percent change
1910	16 million		832 million	
		- 74%		+ 15.5 %
1978	4.2 million		961 million	
		- 45%		- 9.2 %
1999	2.3 million		873 million	
		+ 34%		-1%
2007	3.2 million		864 million	
Overall percentage change between 1910 – 2007		- 80%		+ 3.8%

Source: Flanagan & Inoyue (2006). Census of Agriculture (1997, 2007). 1982 Census of Agriculture book. Washington, D.C.: Bureau of Census.

In Michigan, Black land loss over a 20-year period mirrors the national disproportionate land loss between Black and white farm owners. As reflected in Table 3, out of the 56,014 farms in Michigan, Black farmers own less than 1 percent at 247 farms (USDA, 2007). Similarly, to the national data, Table 4 shows the large discrepancy between Black farm acres and white farm acres in Michigan.

¹**Table 3: Number of Principal Black and White Farm Operators in Michigan, 1987 – 2007**

Number of Principal Black and White Farm Operators in Michigan, 1987 – 2007				
Year	Black	Percent change		
Percent change	White			
1987	171		50,880	
		- 35%		- 10%
1997	110		45,708	
		+ 22%		+ 12%
2007	247		55,017	
Overall percentage change between 1987 – 2007		-13%		+2%

Source: Census of Agriculture (1987, 1997, 2007). Washington, D.C.: Bureau of Census

¹ The 1920 Census of Agriculture, then conducted by the Census Bureau, displays race categorization by farm type in each state using “Per Cent Distribution”. The 1974 Census of Agriculture categorizes “all farms” and “farms operated by Black and other races” Michigan which is impossible to determine Black and white operators for that census year. Being so, this data begins with the 1987 census year where races are specified in individual categories by number.

Table 4: Number of Farm Acres Owned by Black and White Farm Operators in Michigan, 1987- 2007

Number of Farm Acres Owned by Black and White Farm Operators in Michigan, 1987-2007				
Year	Black	Percent change	White	Percent change
1987	14,100		10.3 million	
		- 38%		- 4%
1997	8,697		9.8 million	
		+16%		+ 1%
2007	14,732		10 million	
Overall percentage loss between 1987 – 2007		- 22%		- 3%

Source: Census of Agriculture (1987, 1997, 2007). Washington, D.C.: Bureau of Census

With limited income, farm credit becomes significant to farm financial management. Through economic impoverishment, prosperity, and political change, federal farm credit programs have been an important source of credit to family farmers (Koenig and Dodson, 2006). Created back in the 1900s to help the farm sector cope with natural disasters, federal farm credit programs attempts to resolve imperfections in credit markets and address concerns about social inequities (Ahrendsen et al, 2005). The USDA’s responsibility of providing loan “management assistance” exemplifies the essential social welfare purpose of Farmers Home Administration (FmHA), now the Farm Service Agency (FSA) (Miller, 1987). FSA was the lender of last resort when farmers didn't qualify for assistance from commercial lending institutions (Hinson & Robinson, 2008; Escalante et al, 2006; Pigford v. Glickman, 1997).

However, due to historical discriminatory lending, Black farmers have labeled the USDA ‘the last plantation’ (Civil Rights Action Team, 1997; Hinson & Robinson, 2008). Under the

Equal Credit Opportunity Act, Black farmers filed a class action suit against the USDA for discrimination in farm loan programs (Pigford v. Glickman, 1997). Farmers claimed they were being denied USDA farm loans or forced to wait longer for loan approval than were non-minority farmers. The failure to investigate the discrimination complaints, along with failing to approve eligible Black farmer loan applications and approve them on time, was a basis of the class action. Deliberate unfair denial of farm credit caused many Black farmers to disappear from the farming landscape. Historical documentation of undeserving not only Black farmers, but all farmers from underrepresented groups – other ethnic minority farmers and white women – ushered in the Agricultural Credit Act of 1987 which mandated the USDA to reserve a certain amount of funds each fiscal year to be utilized by “socially disadvantaged applicants” (SDA) (Ahrendsen et al, 2005; FSA, 2010).

An SDA group is a group whose members have been subject to racial, ethnic, and gender prejudice because of their identity as members of a group without regard to their individual qualities (FSA, 2010). These groups consist of: American Indians or Alaskan Natives, Asians, Blacks or African-Americans, Native Hawaiians or other Pacific Islanders, Latino, and women. According to figures provided by the state of Michigan FSA office, Michigan Black farmers comprise 3% of the total SDA farm owner population and 2% of SDA farm acres, in 2011. Thus, Michigan Black farmers are truly a minority farm owner, even within the SDA cohort with higher percentages of (white) women and Latino farm operators.

Table 5: SDA Michigan Principal Farm Operators: Number of Farms and Acres

SDA Michigan Principal Farm Operators: Number of Farms and Acres							
SDA	Farms	Total Acres	# of farms 1 – 9 Acres	# of farms 10 – 49 Acres	# of farms 50 – 179 Acres	# of farms 180 – 499 Acres	# of farms 500 Acres or More
African-American	247	14,732	38	124	67	15	3
White Women	8,275	552,075	1,228	4,287	2,213	425	122
Hispanic	615	54,795	81	284	182	49	19
Asian	53	4,961	11	19	15	6	2
American Indian	341	42,157	64	124	97	44	12
Native Hawaiian	20	975	5	11	3	1	-

Source: David Russ, Michigan Chief Farm Loan Officer, personal communication (2012).

Given the uniquely negative experiences of Black farm operators, they are the focus of this research. This research qualitatively examines the experiential perceptions of Black farm owners in Michigan, exploring how 1) Black farmers perceive farm credit based on their experiences with various farm creditors, 2) strategies utilized to thrive in the competitive farm credit market, and 3) recommendations for creditors to improve the credit acquisition process. Through a critical diagnostic, this study intends to deconstruct farm credit programs, mainly FSA farm loan programs, through the lens of Black farm owners. While all small family farmers and SDA farmers are important to consider in the discussion of land ownership and equitable access to resources and capital, Black farmers are a special case that needs to be considered in isolation,

due to their adverse experiences with FSA inferring the label of the “last plantation” (Civil Rights Action Team, 1997; Hinson and Robinson, 2008).

Different farm policies distinctly affect different sets of farmers (USDA, 2010); and Brown and Larson (1979) suggested, “If African-American farmers are to have a place in American agriculture, there must be an understanding of the circumstances peculiar to them as a class before effective policies and programs can be formulated and carried out” (p.158). The goals of this research were to insert Black farmers’ voices into farm loan policy discourse, with the aim of interrogating the landscape of the so-called “new era of civil rights” (USDA, 2012) of the USDA, in the context of “social welfare” farm credit. This slice of the larger plight of Black farmers is important due to the “socially disadvantaged” status of Black farmers advanced in the literature.

Relevant Literature

Various scholars suggest Black landowners are at a distinct disadvantage in regards to access to land and capital (Zabawa, 1991), and markets and information supplied with public funds through various USDA programs (Allen, 1993) including any provision in the most important Farm Bills (Beale, 1991; Brooks, 2008; Browne, 2003; Gilbert et al, 2001; Jones, 1991); and Reynolds, 2002). For this reason, the Civil Rights Commission Report of 1982 contributed net results of Black land loss to the inadequate integration of civil rights goals by the USDA.

Browne's essay in Hurt (2003) credited the work of American governing institutions and the politics of institution building to the destruction of Black agriculture. Both Gilbert and Eli (2000) and Wood and Ragar (2012) assert the civil rights reform at the macro-polity failed to penetrate the embedded racist structure of the micro-polity. However, the USDA's National Commission on Small Farms (1998) validated the shortcomings of federal-level civil rights reform via the failure of the 1990 Minority Farmers Rights Act in serving small farmers. It was authorized to distribute \$10 million in technical assistance to minority farmers, actually delivering only \$2/3 million, and was in danger of being defunded in 2002 (Hinson & Robinson, 2008). It wasn't until the court issued its Pigford 1999 judgment that civil rights interests appear to finally secure a place in the agricultural policy domain (Worsham and Stores, 2012).

Access to farm credit, central to the civil rights struggle being fought in the *Pigford v. Glickman* class action lawsuit (Wood & Raga, 2012), is an essential resource for farm operation and ownership. In a 10-community qualitative case study inquiring about factors of success for Black farmers, Brown and Larson (1979) found that the FmHA was used by five of the cases for both operating and ownership uses. Similarly, McLean-Meyinsse and Brown, Jr. (1994) discovered that all 15 sampled farmers in their Louisiana study used FmHA as a source of credit. This review of literature suggest two points: 1) farm loan agricultural legislation and policy have not traditionally benefited this population and 2) USDA farm loan programs have engaged in unfair lending practices which strategically operationalized into institutional and systemic racism.

Theoretical Framework: Critical Race Theory (CRT)

Critical Race Theory (CRT) was used as the analytic tool to explain race-based power dynamics. “Critical race theory questions the very foundation of the liberal order, equality theory, legal reasoning, Enlightenment rationalism, and neutral principles of constitutional law” (Delgado & Stefancic, 2012, p.3). Thus, CRT presumes not to question the solution, but the structure on which the solution is founded. The framework intentionally centers race and racism in both the historical and contemporary contexts. As discussed above, Black farmers’ historical experiences with obtaining farm credit are relevant to their contemporary experiences with obtaining farm credit.

Sokoloff and Pincus (2008) argue the Marxist and intersectional insights into capitalism and its intersections with race and gender systems of oppression are lost in the discussion of classism concluding that racism and sexism can no longer be seen as epiphenomenon of capitalism and display relevance on their own. In an attempt, to deconstruct the racialized farm loan system, this study purposefully centered on race, rather than farm size or another social identity marker, as a means to explain power dynamics and inequitable access to credit. This theoretical framework was chosen as the analytical tool because “racism and the distribution of power and resources disproportionately marginalise racialised people’s position in society, CRT ensures that they remain central to research investigations or critical lenses rather than at convenient margins” (Hylton, 2012, p. 24). Black farmers’ adverse relationship with FSA farm credit puts forth a ripe topic that prompts a detailed interrogation capable of capturing rich details that explain how and why the relationship is adverse.

Methods

A critical race methodology was employed due to the focus on racialized farm credit experiences grounded in historical discriminatory lending, and the study's aim to deconstruct racialized power relations in farm credit acquisition, from the perspective of Black farm owners. Critical race methodologies focus on contesting traditional approaches to critical research especially where power relations are challenged negating racialized ones (Hylton, 2012). With assistance from local agricultural extension agents and the Michigan Coalition of Black Farmers, "purposeful sampling" (Patton, 1990:169) was used to ensure the participants were 1) Michigan farm owners 2) who has experience with farm credit of any type (private, government, or non-profit). Tyson (2003) states, "experiences set the stage for inquiry from a different plane" (p. 2). Thus, this inquiry sought to center their experiential perceptions.

This "topical" study utilized in-depth interviews to illuminate voices of an underserved population regarding their racialized experiences with farm credit. Tape-recorded semi-structured interviews with 11 farmers lasted from 40-125 minutes; interviews took place at the farm or at a public location of their choosing. Out of all the 247 census counted (USDA, 2007) Black-owned farms in Michigan, the goal was to find Black farm owners who were willing to speak about credit acquisition experiences. The employment of a grounded theory (Strauss and Corbin, 1990) approach, where the recurring themes emerge out of the data, grounds the experiential perceptions in the context of racialized farm loan experiences. Inductively generating the codes constructs a theory that can be applied specifically to this case.

Findings and Analysis

General characteristics of farm owners A-K are listed in Table 6 below. Most come from a farming background with a family farm, are sole owners of their land, and are full time small farm owners growing specialty crops. Three farmers grow grain crops and two farmers raise livestock. These majority characteristics do not construct a single profile of Black farmers in Michigan, in which they all provide identical perceptions of their experiences. In fact, their experiences and perceptions vary by no identifiable pattern.

Table 6: General Characteristics of Black Farm Owner Participants

General Characteristics of Black Farm Owner Participants						
Farm Owner	Farming Status	Ownership	Family Farm	Full/part Time	Type	Acres
A	1 st Generation	Sole	No	Full	Livestock	51
B	Farm Background	Sole	No	Full	Fruit/Vegetables	40
C	Farm Background	Sole	Yes	Full	Blueberries	20 & 40
D	1 st Generation	Sole	No	Retired	Corn/Soybeans	40 (leased out)
E	Farm Background	Sole	Yes	Full	Grain and livestock	300
F	Farm Background	Sole	Yes	Full	Grain	78
G	Farm Background	Sole	Yes	Full	Fruit/Vegetables	40
H	Farm Background	Sole	Yes	Retired	Blueberries	150 (leased out)
I	Farm Background	Part	No	Full	Blueberries	39

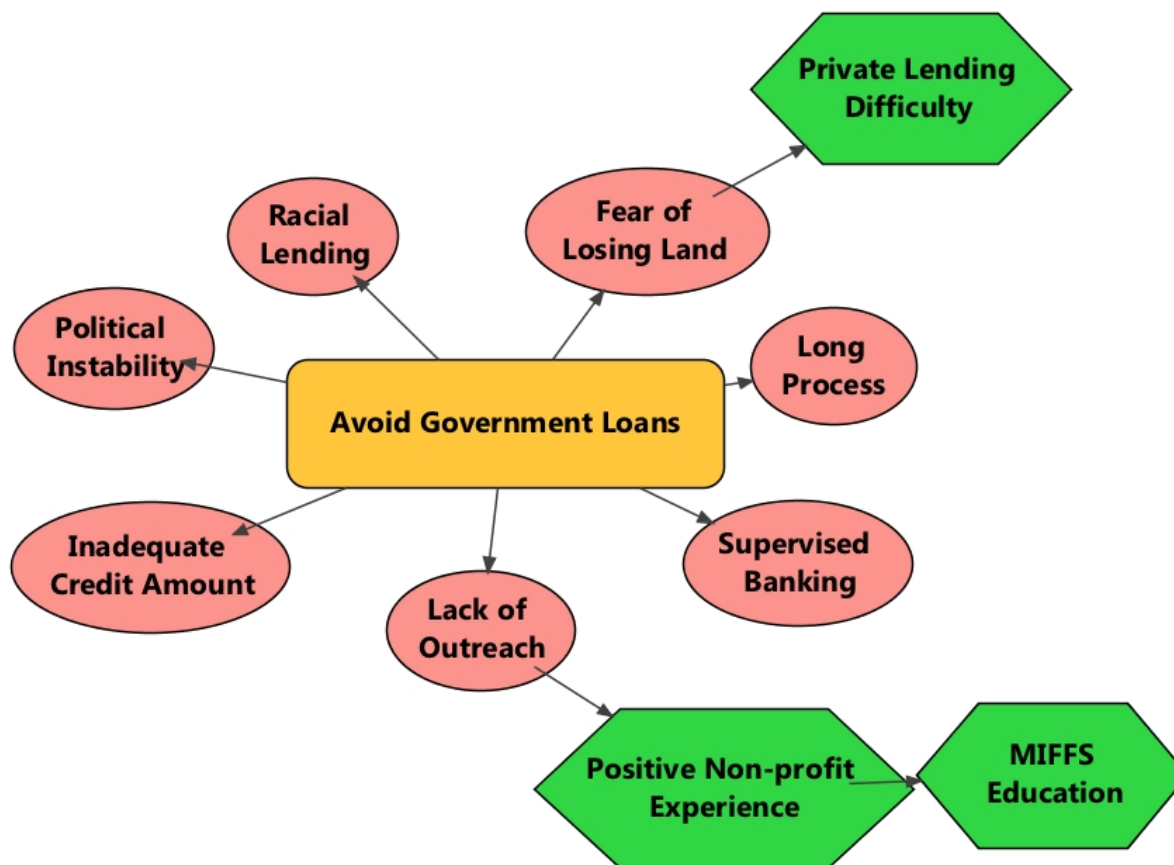
Table 6 (cont'd)

J	Farm Background	Sole	No	Full	Ponies/Horses	9
K	Farm Background	Sole	Yes	Part	Dormant	160 (10 leased out)

Based on the study participant's experiential perceptions, eight salient themes emerged referring to their 1) credit experiences, 2) strategies for attaining credit 3) and recommendations to improve the credit process. Four main themes emerged regarding their credit experiences: 1) avoiding government loans, 2) private lending difficulty, 3) positive non-profit experience, and 4) MIFFS (Michigan Food and Farming Systems) education. Two themes emerged regarding strategies for attaining credit: having a financial ally and persistence. Two themes emerged regarding recommendations for creditors to improve the credit process: fairness and better education.

Figure 1 displays the themes related to the farm owners' credit experiences and the relationship among the themes. These experiences range from government, private, and non-profit credit markets. The bulk of data elaborates on experiences with government farm credit, mainly FSA. The most prevalent theme, avoiding government loans, is the crux of the experiential perceptions with 9 participants reporting their preference to avoid government loans.

Figure 1: Black Farmers' Experiential Perceptions About Their Credit Experiences



For interpretation of the references to color in this and all other figures, the reader is referred to the electronic version of this thesis.

Seven reasons for avoiding or not considering government loans were provided: 1) racial lending, 2) lack of outreach, 3) supervised banking, 4) inadequate credit amount, 5) fear of losing land, 6) long process, and 7) political instability. Seven farmers reported racial lending in which historical and present occurrences of racial discriminatory lending by FSA creditors constructed their cautious attitude toward FSA loans. In one case, race was the determining factor in which the loan was granted. Six farmers described experiences with lack of outreach on behalf of FSA creditors, which caused farmers to not be aware of loan programs, how the programs work, and

what information is needed to apply. Supervised banking was described as micro-management of loan funds that didn't work for the farm borrowers. Three farmers described inadequate credit amount as a motivation to avoid FSA loans because it was never enough for farm operation expenses. For one farm owner, fear of losing land was described as when farm creditors seize or threaten to seize farmland during some time of the loan agreement. For another, long processes to obtaining the loan became too painful to bear. Political instability was the last reason reported by one farm owner.

Perceived fear of losing land in the context of government lenders was also reflected in detailed experiences with private lenders as well. In contrast to the lack of outreach from government lenders, non-profit lenders provide sufficient outreach. MIFFS (Michigan Food and Farming Systems) education, in particular was described as a positive experience. Based on their credit experiences, these farm owners utilized various strategies to counteract barriers presented by creditors. In turn, they provide various recommendations to creditors to make farm credit more accessible and more fitting for their farm plans.

Figure 2: Black Farmers' Strategies and Recommendations for Credit Acquisition

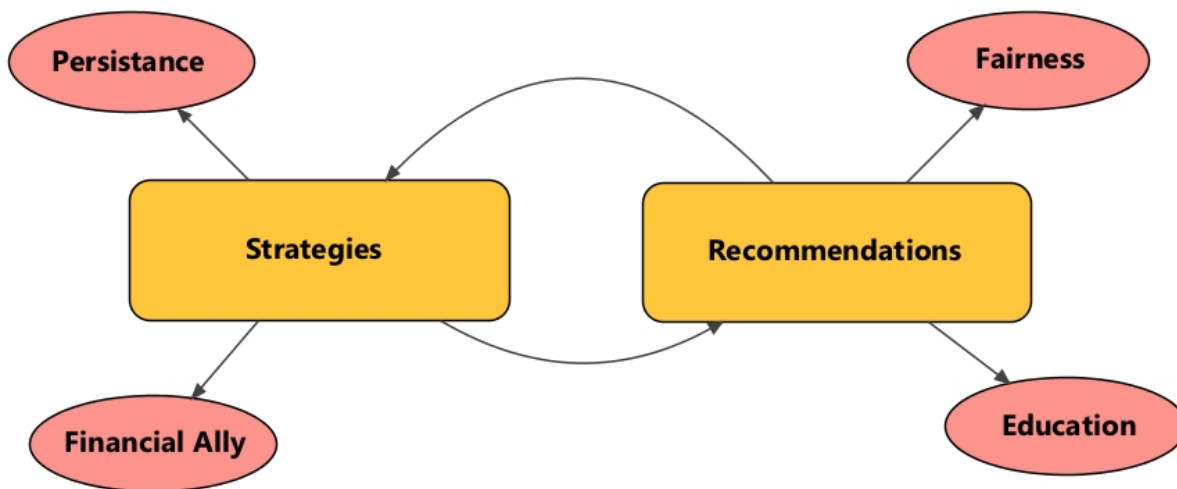


Figure 2 displays the themes related to the farm owners' strategies and recommendations. Four farmers mention having a financial ally and being persistent as necessary strategies to obtain farm credit. These strategies inform the recommendations for farm loan acquisition. Three farm owners reported education and five reported fairness as necessary recommendations for farm loan creditors to improve the farm loan acquisition process by being fair and providing better education. Based on these themes, our analysis purposely highlights the racialized power dynamics described by these farm owners.

Discussion

Illuminating these underserved voices inform racialized experiences of farm credit acquisition, and align with two basic tenets of CRT: 1) ordinariness of racism and 2) anti-essentialism, of which “whiteness as property” (Harris, 1995) underlies the conceptualization of the racialized farm credit experiences. The perspectives of these Black farm owners are important, as Delgado & Stefancic (2012) posited, underrepresented status incurs a presumed competence to speak about race and racism.

Avoiding Government Loans

Federal credit programs have been motivated by the perceived failure of private sector lenders to adequately, efficiently, and fairly serve all segments of the borrowing public” (Dodson and Koenig, 2006). FSA farm ownership loans are deemed to provide low-interest credit farm owners and aspiring farm owners who have difficult attaining credit elsewhere due to lack of collateral, limited income, or small farm size. However, this data set reveals the reluctance of these Black farm owners – most of them small farmers owning less than 49 acres – to borrow

from a government creditor that is deemed their lender of last resort. As seen in Figure 1, the previously mentioned seven reasons for avoiding government loans are discussed.

Racial Lending. Experiences with racial lending, both historical and current, were provided as reasons to not utilize FSA farm credit. Farmer D mentioned his experience occurring back in the 1970s with a government creditor where a loan was inaccessible based on his race. He stated, “...*I went to production credit... it was government that was to help farmers with the cost of production... he’s never loaned money to a black man so it ended up that I didn’t get the money... now I just don’t bother with it.*” The same farmer spoke of his decision to use a private lender as opposed to the government due to a past experience of government bias of determining interest rates. He stated:

after 5 years of paying on that mortgage, the interest had taken a major drop. And I went to them to see if they would lower my interest rates, and they told me, ‘I understand that others got lower interest rates, but there’s nothing we can do about that. We have some bad loans out there that we’ve got to cover.’ And I said, ‘well, that’s not really my problem.’ So I went to a bank.’

This farm owner’s experience with historical discriminatory lending illuminates the relevance of historical experiences with farm credit to their contemporary experiences with farm credit. More recently speaking, Farmer F revealed his unfortunate experiences with the Black farmer class action lawsuit. He explained how his claim for racial discriminatory lending was denied due to narrow limits of the lawsuit.

“...we went to the Black farmers’ lawsuit... they came back and said, Okay, you applied for a loan in March and you got it in July. So that disqualifies you from the lawsuit because you did receive a loan, but the argument was that we did not receive the loan when we needed it.”

This experience coincides with Delgado & Stefancic's (2012) premise that traditional [legal] remedies are unsuccessful in attaining social justice, particularly in the racial context. The class action lawsuit was supposed to be an avenue of restitution, but instead testified to the inadequacy of the American political order in providing relief for Black farmers. Farmer F provided a holistic recommendation for justice that extends beyond the legal and political system. If the agency is going to push towards this new era of civil rights, policies aren't the only factors that need changing. Farmer F and his wife stated:

Him: My dad didn't get nowhere. We didn't get nowhere. Roger didn't get nowhere... It's gonna be the same... til you get them old people out of there that's been making all this mess to begin with... they gotta change more than their policies...

Her: They gotta change their thought processes. They gotta look at the people

From their perspective, the amelioration of racism won't be realized until the agency and people within it shift the discourse toward a more anti-racist paradigm. Materialist gains such as monetary restitution will not lead to justice until the light is shone on the people perpetuating the same racist discourse. Similarly, Farmer A described his view of the modern environment in which racial lending is visible based on the people in power, rather than the "civil rights" policies that these people are deemed to implement. When asked why he chooses not to utilize FSA loans, he explained:

I went to the FSA office and it's kind of a good ole' boy network... Which they really aren't ashamed to admit, either... government agencies are almost run like it's their own personal plantation... And these agencies that are supposed to be there to help people are not being staffed by people who have a genuine interest in helping people... the people who are operating make all the difference in the world. Whether they are genuinely interested in helping people or not... And genuine interest is...is...a rare commodity in most government agencies.

Farmer H also affirmed this perspective speaking of a local county in Michigan. He stated, *“Those folks in X county have been the biggest crooks of the best black farmers in the world... X county has got a bad reputation with black farmers.”* Former assertions of resistance from the local-county level to incorporate civil rights reform pushed from the federal level becomes apparent in these statements with local FSA farm loan lenders. Yet, as discussed above, macro-level politics – via the class action lawsuit – fails to adequately redress the wrongs done by the people who are still supposed to implement civil rights reform. This type of people politics is most visible at the local/county level, where the farmers speak of specific offices in certain counties that continue to provide discriminatory services. Thus, both the micro and macro polity are perceived to be ineffective delivers of justice for Black farmers.

Farmer F spoke of an occurrence of how the agency decided to address the racial tensions in that specific county. He stated,

...we had a big meeting and some Lansing people and DC people came out and met us over in place X. We all sit there in that hotel in that big dining room there and... it was two black guys... Come from Washington, and one come from Lansing. See they send black people to talk to black people... and I said, what you oughtta do is put on some overalls and go in there to FSA and try to borrow some money and you'll see what we talking about. But they know. They know how they doing. You know, government people talk to each other just like us farmers talk to each other.

This occurrence is an example of the habitual behavior of the agency to construct categories of people in similar or identical dispositions. In this case, the boiling down of race without regard to socioeconomic status in an attempt to ameliorate racial tensions presumes monolithic groups. Sending “black people to talk to black people” assumes the values, perspectives, and experiences of the Black farm owners and those of the Black agency

representatives to co-exist harmoniously. Based on the story, it seems the agency representatives didn't have an understanding of the racialized experiences of the Black farm owners. This is not surprising; as Delgado and Stefancic (2012) argue, even within groups that are observably homogeneous, attitudinal differences exist.

Building upon this premise, one beginning farmer's experience deviated from the common experiences of those farmers who didn't receive the loan, failed to receive the loan on time, or had a higher interest rate than others. In this new era of civil rights, his race worked in his favor.

Farmer I spoke about his experience:

While they did not hesitate to lend to us, they did actually lend on the premise of ethnicity, so that was the way they chose to set the operation... to be an ethnic farm. Some of my thoughts behind that were quota based, because what is your rationale, why does it need to be an ethnic farm? Majority owned ethnic... that seemed to lend itself to them meeting a quota for a particular county or if they have to lend to a hundred ethnic farms in this cycle...

The sentiments of this experience represent a different attitude of what racial lending is understood to be in this context. One of the primary initiatives of the new era of civil rights is scaling up "minority" farm recipients of agency services. However, this farm owner views it as a quota system that appears to commodify "minority" farms. Such commodification is pervasive within diversity policies in other contexts. Iverson (2007) conducted a critical race analysis of land-grant university diversity policies and argues, people of color are commoditized, while whiteness remains property concluding well-intentioned attempts to create a more inclusive campus may inadvertently reinforce practices that support exclusion and inequity (Iverson, 2007).

Based on this farm owner's isolated perspective, the agency, as a public institution, may be perpetuating the exclusion and inequity that the new civil rights era seeks to correct. Even with new policies, accountability structures are needed to ensure the people implementing them are doing so correctly. As Wood and Ragar (2012) suggested, "Black farmers' interaction with the USDA fits within a larger institutional context of deprivation and oppression" which "involves racialized access to considerable amounts of real wealth and intersects with lingering, and perhaps renewed, racialized understandings of the social order" (p.17). In this context, racialized understandings are driven, in part, by perceptions rooted in historical experiences of racial discriminatory lending. Current perceptions seem to construct a history of mistrust that motivates Black farmers to avoid government credit despite the fact that is intended for their use as a "socially disadvantaged" farmer.

Lack of Outreach. Inadequate information and non-existent communication was also reported as a reason to avoid government loans by six farmers. When asked about his knowledge of FSA farm credit, Farmer G stated, *"I don't know how the USDA... these farm loan programs work."* Other farmers expound more providing more details about the lack of outreach from FSA farm loan agents. Farmer I spoke of his experiences as a beginning blueberry farm owner:

"There is not a volunteering of information. And as a new farmer, somebody coming into a process brand new, it can be very difficult to not have as much data as they can provide... I would think that you would be all over our process, insuring that we're not missing, that we're dotting i's, crossing t's... all of a sudden when you're asking for the money they're on you real heavy, when it's time to pay the money they're on you real heavy. When it's about developing your farming, your process, your assets, and what have you, they really don't tell you what's there. It's been very difficult to get all the information that we've needed in order to be successful."

When asked about why he thought it was difficult to attain information, he dismisses race as a relevant factor. He stated, *“I can’t attribute it to color or ethnicity, I can’t do that because my [farm] partner’s Caucasian... so I can’t attribute it to race.”* As the only co-ownership farm within the sample, this perspective is distinct as it provides a lens on how race may have not been a determining factor in lack of outreach from FSA creditors.

As a sole owner of a livestock operation, Farmer A, on the other hand, provided a different perspective in which race becomes more visible in the explanation for lack of outreach.

Farmer A: *...they’re not forthwith with information when you go in there. When asking about programs... they’ll say ‘well, we don’t have a program like that’... the information is not really made available to us. It’s held close by people who utilize them.*

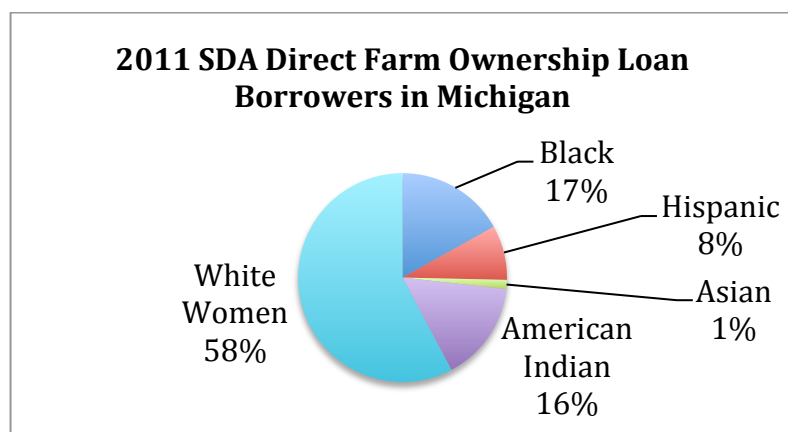
Interviewer: *What do you mean by ‘us’?*

Farmer A: *African-American farmers, you know...*

This farmer in particular has never received a FSA loan, but he has applied numerous times. From his perspective, the loan denial has more to do with his race than his farm size. He stated: *“...and if we start finding out who’s utilizing these programs now, they’ll make the welfare system look like a drop in the bucket compared to how people have been using these to sustain a lot of the richest people in the counties.”* This statement presents a conceived notion of the inequitable distribution of FSA loan funds based on who has privilege to the information. Farm loaners may choose who to reach out to, which consolidates knowledge and possibly wealth in among traditional borrower populations. While Black farm owners in Michigan comprised the second highest borrowers within the SDA group in 2011, as displayed in Figure 3, white women are the primary beneficiaries. Black farmers received 24 direct loans (12%), Asian

received 3 direct loans (1%), American Indian received 25 direct loans (11%), Hispanic farmers received 13 direct loans (6%), and white women received 156 loans (41%) (David Russ, Michigan Farm Loan Chief, 2012).

Figure 3: 2011 SDA Direct Farm Ownership Loan Borrowers in Michigan



Ahrendsen et al. (2005) suggested white women farmers are less reliant on FSA loans than other SDA groups due to their different financial and ownership structures, like farmland inheritance. Although women are categorized as a SDA group, they skew the reported allocation of SDA funds. Conflating gender and racial/ethnic farmers into the socially disadvantaged group manipulates the larger picture of delivering the funds to those who really need it, and preserves the marginal accessibility of the SDA loans. The failure to consider intersectional composition of the various SDA groups means ignoring the racial divide along socioeconomic status and farm type that may each generate “double minorities” (Delgado and Stefancic, 2012, p. 64).

When Allen (1993) posits that “ethnic minorities have not had equal access to land, capital, and decision-making in the food and agriculture system” (p. 148), the key words are “ethnic minorities.” White women farm owners included in the SDA category by reason of gender

discrimination have not experienced the severity of inaccessible farm resources. As Figure 3 illustrates, white women possess more farms and more acres than Black farm owners and other SDA populations. With assumingly higher income and more resources than other SDA farmers, equitable distribution in this particular program is problematic. While the SDA group is homogenous in terms of members subject to racial, ethnic, or gender prejudice because of their identity as members of a group, historical contexts, socioeconomic status, and assumed “whiteness” (Allen, 2002) of the white women render the entire group heterogeneous. Whiteness is an important concept to highlight, as Allen (2002) asserts, whiteness is a system that bestows unearned power and privilege to those who are white. In this way, whiteness becomes a form of property with “exclusive rights of possession, use, and disposition” (Harris, 1995, p. 281). Therefore, race privileges white women in relation to their fellow SDA populations.

Farmer F explained a family members’ experience of nonexistent communication between him and a FSA creditor:

...our son was trying to buy a farm. The seller needed his money in thirty days. They told him ok you get all this in we can get the loan done in thirty days. On the 29th day they call him and say ‘we need, blah blah blah... tomorrow my commitment runs out.’ Well, we don’t have enough to make the decision. Well what were you doing for the last 25 days?

This example of lack of outreach differs from those cited above because it was more about communication than just education about farm loan programs. Still, race remained a factor as this farmer claimed intentional withholding of information regarding the loan application. Farmer F, was the only farmer within this sample that filed a claim in the Black farmer class action lawsuit, *Pigford v. Glickman*. Delay in application processing was a common report from all those farmers who out rightly accused the agency of discrimination by filing a class action claim. Although this

is the only Pigford farmer in the study sample, he is not alone in his claims of racial discrimination, as previously discussed.

Inadequate Credit Amount. Inadequate credit amount was also cited as a motivation to avoid FSA farm loans. Farmer H stated, *“I got a grain loan, I got it. But I’m saying for what you really need... it just didn’t happen.”* Farmer J spoke of inadequacy based on what he learned from other farmers’ experiences. He stated, *“I never messed with it. I know some people who’d been playing around with it but I see it hasn’t been that helpful for them because they don’t get enough to do what you gotta do.”*

Along the same lines, Farmer F described his experiences with FSA as money pinching:

FSA wouldn’t loan us the money we needed. They always pinched us off a little bit at a time, which was never enough to satisfy our operation. So we needed other avenues to cover... then they say, ‘you can borrow this amount.’ Well, it was like \$35,000, which wasn’t enough to do what was needed to start to farm.

These statements convey a sense of dissatisfaction with the average loan amount FSA distributes. As one farm owner specifically indicated, \$35,000 wasn’t sufficient for farm ownership operation. These farmers are full-time small to medium-sized farms and have limited income. According to Farmer J, profitability doesn’t happen unless one has 150-160 acres, and only one farm owner out of this group owned 150 acres. The other two farm owners own less than 80 acres. In these instances, sufficient credit is crucial to sustaining farming operation that can possibly lead to a larger farm, thus increased assets.

Fear of Losing Land. Fearful sentiments of losing farmland to creditors are common, and many Black farmers experienced reasoned and unreasoned confiscation of farmland from

government lenders. Farmer G mentioned the advice he received from someone made him reluctant to utilize government farm loans. He stated, *“I guess I consider myself skeptical of getting involved with any of these programs and these loan things because they think it’s going to be – it’s like, one guy came and told me, “man, you shouldn’t do this. You’re signing away your farm!””* Other farmers explain similar feelings about losing their land, but from private lenders, as discussed below.

Supervised Banking. Farmers also described experiences of supervised banking with FSA credit:

Farmer F: *FSA had a lien on the hogs, lien on the cows, lien on your hay, lien on your grain, lien on everything. They go around and tie it all up... If [I] sold anything, their name go on the check... it’s on supervised banking*

Farmer I: *They literally walked through every transaction with us. Which is good from the standpoint of making sure that you use the money for what it’s sanctioned for, but bad from a standpoint of them saying, ‘Well, you don’t really need that.’ ... ‘Well, you pay it for it first, then we’ll reimburse you.’ ... it didn’t allow us to grow like we could have grown... you’re feeling like every variable is under a thumb you’re hesitant.*

These supervised loans resemble “oppressive and reminiscent of practices under sharecropping” (Wood & Raga, 2012, p.31), in which Black farmers of the Tillery Resettlement Community reported supervised loans as common for Black borrowers.

The previously mentioned reasons are distinct from the reasons to be discussed below because these reported reasons above are grounded in race and class power dynamics. Inadequate credit amount is more than likely a problem for most small farmers, due to their limited capacity for sufficient collateral. Lack of outreach was framed both in class and race dimensions, in which

FSA farm loan agents may choose who to reach out to based on farm size, farm type, or race. Racial lending was clearly framed as an issue of racial discrimination where loans aren't granted, aren't granted on time, or granted but not overseen properly all on the basis of race. Fear of losing land is a by-product of racial discrimination, especially in historical occurrences when FSA agents confiscated Black farmers' land on faulty premises. Other reasons cited for avoiding government loans are removed from race and class power dynamics, and can be attributed to any farm owner who has had experience with FSA programs.

Long Process. Farmer C mentioned his dissatisfaction with the long credit acquisition process. He stated, *"I don't borrow money from FSA anymore. Too painful... it just takes too long. You go to the bank just at noon and get out by mid-face."*

Political Instability. Lastly, Farmer E reported political instability as his personal reason to seek farm loans elsewhere.

Because a government loan is an iffy situation. It changes every four years... Do we have the same party get in every four years? If it changes parties, there's different ideas. I hate to be so weary of the government. But the government has taught me to be weary of it. Because it's not one person's idea. And you're not dealing with one person like you're dealing with that one bank.

In summary, avoiding government loans is the core theme of these Black farmers' experiences because it is the most frequently cited and the varying reasons for citing it lead to other recurring themes. Nine out of the 11 farm owners cited their preference to avoid government loans for multiple reasons. General characteristics aren't monolithic within this subsample. Most of these farmers had a farm background with a family farm and type of crops

grown included grain, livestock, and specialty (fruits and vegetables). Diverse characteristics within this theme reflect the diversity of experiences producing diverse motivations for avoiding government loans. This trend is apparent throughout the remainder of the themes, where themes aren't visibly connected to a single characteristic or group of characteristics of Black farmers.

Private Lending Difficulty

As seen in Figure 1, some of these reasons to avoid government loans correspond to other credit experiences cited by the farmers. For example, farm owners also mentioned fearful sentiments of losing their land when speaking about their private market lending experiences. Farmer C puts it into perspective stating:

Your credit don't mean a hill of beans... go out to the bank and tell them, hey, give me that... the first thing they want to do is tie up your house. Why in the blue blazes would I wanna go and tie up the place that I live for \$25-40,000? C'mon. And I owe, when we're talking \$100-150,000 collateral deal here... Now if that's not loan sharking?

Farmer H experienced difficulty with a private lender who foreclosed on his farm and now is unable to obtain credit from that bank.

...it came back to my situation with the X Bank. They foreclosed on me, they wouldn't do nothing for me, my dad he had a mortgage on his property and the equipment and he had never been late, never missed a payment, and he didn't owe much on his hundred and seventy some acres, so he said, 'Ok, son, let's go together. I'm going to put all I got and you're going to put all you got and refinance, and save your farm.' Wouldn't do it... And here we got almost 400 acres, a couple other houses, they was taking black folks' farms. So now I can't do anything... they wanted my land, this is back in the 70s when they was taking black folks' land... I went into the bank about six months ago, right there in X county, I wanted to borrow about a thousand dollars, they turned me down. I got all this land and don't owe nothing, and I couldn't borrow a thousand dollars.

This story captures the reality of some Black farmers' circumstances. Some cannot presently obtain credit even with assumed eligibility of little to no debt and a high amount of acreage ownership. Their financial state is in good condition, but their race renders them ineligible for farm credit even at the smallest amount, like \$1000 as mentioned above. While this may not happen to all Black farmers in all Michigan counties, this is the experience of one Black farmer in what he calls a county with "*the biggest crooks of the best black farmers in the world.*"

Another farmer framed his private market experiences differently voicing his frustration with the high interest rates and private lenders reluctance to provide credit when FSA is involved. Farmer F stated:

We used a finance company at one time which we should've never did because that finance company kept an interest that was high... the only obstacles with the bank and the finance company was they threw in 'cause we were dealing with FSA. They claimed that when you dealing with FSA reason they won't loan you the money because all your assets is tied up.

These experiences of private creditors aren't isolated to this sector of the farm credit system. As mentioned above, government creditors like FSA also instill the fear of losing land. In the previously mentioned instance, FSA actually inhibited the farm owner from utilizing a source of private credit. This presents an undesirable situation for some Black farm owners. If they avoid FSA loans and they experience difficulty with the private sector, where do they turn for farm credit? For some, non-profit credit is an option. As seen in Figure 1, positive non-profit experiences are characterized by sufficient outreach compared to lack of outreach from government lenders.

Positive Non-profit Experience

As an alternative to government credit, non-profit credit was viewed as a positive experience by two farmers who utilized it. Farmer F says a conservation fund *“pretty much was on the up and up with us.”* Farmer G also mentions how he appreciated the supportive education provided through another non-profit. The payment plan was the best aspect of the financial agreement. He stated, *“you get 5 years to pay it back. I’m paying it back with produce, not in money.”*

MIFFS education

Displayed in Figure 1, non-profit education was reported as a silver lining in the farm credit sector. Three farmers mentioned MIFFS (Michigan Food and Farming Systems) education as a helpful resource in contrast to “loan sharking” by private lenders and “unfair” lending and “supervised banking”. When asked what resources has he utilized in his farm ownership plan, Farmer E responded, *“MIFFS, is one of them... lots of organizations who give you helpful courses in that [financial management].”*

Farmer A mentioned the “fair” and “open” support he receives through MIFFS, as a Black farm owner.

Through MIFFS... there’re some people benefitted from it at least being fair and open... there’s a good network of African Americans in X county who were sharing information. X person, and Y person, and some people who were associated with Michigan State University... it was some beautiful people who were sharing information, and had an interest in really helping some black farmers.

Farmer I mentioned how a specific person affiliated with MIFFS is instrumental in his farm success.

A wealth of knowledge and information. Whenever I get a chance I try to follow her because she's going to make sure you don't fail. All the information that she's had to work to acquire, you know, she can make sure that we know. How to cross your t's and dot your i's. It makes the farming process much easier.

These positive non-profit experiences are partially reflected in the strategies and recommendations. Having access to a wealth of information is probably one of the most important aspects in attaining farm credit.

Persistence

As seen in Figure two, farm owners revealed persistent actions as a strategy to overcome obstacles to attaining farm credit. In spite of inadequate credit amount, lack of outreach, and private lending difficulty, Farmer I stated, *“don't fail, don't sit here and allow yourself to fail, you've got thirteen thousand blueberry bushes in the ground, don't let them die.”* Farmer H expressed similar sentiments, *“We got to stay involved... And stick with it, not just go for a minute.”* Farmer A also described this strategy similarly: *“we just kept pursuing... the fact that our credit was at a certain level, and we just kept pursuing it...”* The sister of Farmer C said her brother is *“tenacious so he will go back and ask again and again and again, and he is the type of person that people will...he will get to the bottom line. But there are other people who aren't that tenacious.”* While persistence is helpful, having an informant is also helpful in navigating the farm credit system.

Financial Ally

Having a financial ally in the farm credit market is another strategic factor. Although lack of outreach from FSA lenders is a problem, Farmer B stated, *“I’ve had good assistance from people who know much more about loans than I do.”* Relationships and networks seem to be a key in overcoming the litany of obstacles that come with FSA and private creditors.

As an owner of two small farms, Farmer C advised the focus should be on relationships.

He stated:

“it was very helpful to have someone to go to... if it acts as a conduit to get offering opportunity for small farmers, or first time farmers, to get access to assistance, financial assistance that they legitimately need and qualify for... you go through the government? Someone’s selling something? You better have... a good relationship with them.”

Being persistent and having a financial ally may have been the difference between obtaining the loan and not obtaining it. In order to strengthen the farm loan acquisition process, these strategies along with the following recommendations are crucial for the improvement of credit access.

Unlike the strategies, these recommendations are the responsibility of farm lenders, especially FSA lenders. How can FSA lenders increase the utilization of farm ownership loans by Black farm owners in Michigan? While many recommendations were provided, two resounded themes emerged from their collective voice: fairness and better education.

Fairness

As seen in Figure 2, farm owners recommend fairness to be more apparent in the attitudes and actions of farm loan creditors. Race, farm size, and farm type were provided as origins of unfairness. Farmer H expressed unfair treatment in terms of race stating, *“They [FSA] just can’t*

stand seeing a black man being successful. And I understand it, they were made like that.” This statement implies his understanding of discrimination as the natural order. “They were made that way” leads to an understanding of “racism as endemic” (Scheurich and Young, 1997, p.6) as if nothing can be done to unmake them that way or “unlearned racism”, as hooks (2013, p.11) coins it. Farmer A revealed his experiential attitude, *“I go up there [to FSA] more for entertainment values rather than for serious help... the fact of the matter is that they don’t take African Americans seriously... And a lot of the help that they give you...is they wanna help you fail... Not succeed.”* Farmer J explicitly provided his recommendation: *“if they [FSA] would give Black farmers enough money to do something with, now that would be very important. You have to have enough money to really work something.”*

This notion of fairness seems to align with the notion of accepting the social construction of racial divides, sometimes called racial realism. According to Delgado and Stefancic (2012), “for realists, racism is a means by which society allocates privilege and status. Racial hierarchies determine who gets tangible benefits.” (p.21). As discussed above, white women were the primary beneficiaries of Direct Farm Ownership loans in Michigan in 2011. Even amongst a group of “socially disadvantaged” farmers, “whiteness” (Allen, 2002) prevails. These farmers’ desire for a more fair system relates to their understanding of race, for some, as a disadvantaging factor in their acquisition of farm loans. For this reason, Farmer C desired to depart from the group label of race:

“...there’s many white folks that don’t like, literally, black folks. I don’t care, color isn’t my bank. If you pretty much don’t call me nigger I’m pretty much good... Just give me my fair shot at it... level the playing field for everybody. And to the one you’re dealing with...I don’t want to be in a group. You judge me as X person, or X Farm.

This perception acknowledges the engrained racist nature of the farm loan system, which leads to the desire to be judged as an “intersectional individual” (Delgado & Stefancic, 2012, p.62) rather than a racially inferior group.

Other farmers frame unfairness in terms of farm type and farm size. Farmer G explains how the programs are designed for farmers who grow certain crops, in this case, cash crops that are more profitable than fruits and vegetables.

But they were doing things for certain farmers, and I'm not saying they were picking out whoever, but it was the grain people and all farmers are not the same. These programs do not apply to all farmers... And if the grain and the dairy people – because I figure they had lobbyists in congress... lobbying on their behalf because they were a powerful conglomerate... the programs were designed for those particular farmers, and what they call specialty farmers now was overlooked because you weren't organized...

From a different perspective, Farmer A mentioned farm size as the driving factor for unfair treatment.

...programs that were designed to help small farmers, the majority of the money don't go to small farmers... the terminology for what a small farm is, when you really get down into actually what they're considering small farms... a lot of those programs, they're not designed to help people like me. Nor is the intent of them in that... a lot of times what's done is to give the appearance of fairness...

Farmer I's explanation for unfairness didn't cite a clear motivation, but he is sure unfair treatment occurs for certain farmers. He states, “*they pick and choose who they outreach to... to get the guidance, feedback but that never really occurred without us chasing it down... was unfair, because we had a certain amount of time by which to produce and then pay...*” These

perceptions of unfairness correspond to previous themes of lack of outreach, inadequate credit amount, and racial lending under the heading avoiding government loans. From the respondents' perspectives, fair treatment is what Black farmers need as a racial minority among farm owners, majority small farm owners, and some who are specialty crop growers. For the latter, land value is supposedly more expensive making it more difficult for specialty crop growers to get farm credit (White, 2012). These various social identity markers assert the presence of multiple oppression sites – race, class, and farm type.

Better Education

Three farmers recommend better education from farm creditors so the farmers know what credit programs exist, how those programs can fit into in their operations, and where to get information. Farmer A wanted seminars and classes *“to get information out there.”* He explained, *“I think agriculture...it’s a dream of most people... But I don’t think most African Americans view it as an attainable dream, a realistic dream. That those agencies are there for it. That’s why we need education...”* Farmer I was more specific as he requested a calendar with clear timelines. He explained, *“...what I mean by timelines is: ‘person X, when you put this two year old plant in the ground, by three years old, it should have this. If it doesn’t, let’s look at these variables to see why it has not grown to where it should.’ But they expect you to just know those kinds of things.”*

Simply educating farm owners isn’t enough; how it is done matters. The information has to be clear and understandable, according to Farmer G. Paper communication is helpful only when it can be digested into something the farm owner can use. Farmer G explained:

...they had flyers but when I read the flyer I couldn't get it from the information on the flyer... So I go down to Monroe to apply for this loan, and person X saying, "Where you been?" Well, I didn't know about it... But they had a little pamphlet that was available, but from reading the pamphlet I couldn't make heads or tails out of what they were talking about. the pamphlet of information they handed out was ambiguous... maybe it's something with the USDA... where they can't say certain things...

This statement introduces an interesting perception, from this farm owner's view. Thinking that the USDA cannot say certain things may infer the non-transparent nature of the agency. The ambiguity of a pamphlet that has information for farm owners might suggest the non-personal nature of the agency, which may cause some farmers to be apprehensive about utilizing their credit services.

What is clear among some of these themes is an 'us versus them' mentality: Black farm owners against farm creditors, mainly FSA lenders, in which the power is disproportionately skewed in favor of lenders. In his racial acceptance perspective, as a Black and medium-sized farmer, Farmer A expressed his belief in a path-dependent system that will never lead to liberation:

Because we live in a country where the programs are not designed for us and we don't control the wealth in America..., we don't control the land... It's not by people who have our interests at heart... they have their own interests... And not saying that that's wrong, but we have to understand that we can't depend on a system that has been basically behind our oppression to liberate us.

These Black farmers' experiences with racial discriminatory lending, most of them historically occurring, coupled with small to medium farm size, and for some specialty crop growers, may present an intersectional barrier when attaining farm ownership loans, especially through the

agency that has blatantly engaged in racial discriminatory lending in the past and fails to conduct effective outreach in the present.

Conclusion

As Brown and Larson (1979) suggested, issues peculiar to Black farmers have to be assessed before effective policies and programs can be implemented. The experiential construction of history of mistrust derived from racial discriminatory lending seems to inform their decisions regarding where to obtain credit. While USDA policies are striving to be in the new era of civil rights, present lack outreach intersected with a history of mistrust from racial lending may continue to halt equitable access to low-interest loans for uncompetitive Black farm owners.

By telling the story of the Resettlement Community of Tillery, North Carolina, Wood and Ragar (2012) position the *Pigford v. Glickman* lawsuit civil rights violations within a interconnected “system of land, racial inequality, and White normativity” (p. 16) producing a “grass-tops democracy” (p.17) that produces an institutional context of deprivation and oppression. The inertia of historical discriminatory lending continues to manifest by currently denoting “patterns procedures, practices, and policies which operate within social institutions so as to consistently penalize, disadvantage, and exploit individuals who are members of non-white groups” (Shirley Better, 2008, p11). This definition of institutional racism accurately portrays the systematic disadvantaging of Black farm owners that can be intended or unintended, as Scheurich and Young (1997) asserted in their similar description of label-based institutional racism. Zabawa’s (1991) description of “limited access to land ownership due to a historic relationship

with a dominant White society based on discrimination” (p.61) still remains embedded in the institutional structure.

Wood and Raga’s (2012) description of the structural arrangement of the “grass-tops democracy” (p. 17) that minimizes difference of status and power at the local level is part of the problem. From a CRT perspective, the researcher argues, another important factor is the monolithic approach to reallocating farm ownership loans for marginalized farmers that may intentionally or unintentionally preserve the “White spaces” (p.25) that has worked in favor of rural America (Woods & Raga, 2012). The construction of the SDA category – that predicts how reserved loan funds are distributed – assume the historical context and socioeconomic status of these general populations are the same. To combat this one-size-fits all policy development, an anti-essentialist lens is useful in more accurately assessing the issues that are particular to each population.

Similar to Pilgeram’s (2012) argument that social sustainability isn’t produced in sustainable agriculture due to the hegemonic imposition of whiteness, based on findings in this study, social inclusion isn’t produced even within the “socially disadvantaged” category for farm ownership loan allocation, thus reinforcing social inequalities where whiteness is once again centered. Allowing a history of mistrust to fester by not properly outreaching to this underserved population is ‘modern racism’ institutionalized, at the hands of the agency that was created to be the “people’s department” (USDA, n.d.; Wood & Ragar, 2012). The pressing question remains: “what people?”

Delgado & Stefancic (2012) assert, “Color-blindness... can be perverse... it stands in the way of taking account of difference in order to help those in need” (p. 26). Equitable farm loan distribution can’t be achieved if colorblind farm loan policies fail to consider the historical contexts of the populations that comprise the SDA group. Furthermore, whiteness as property (Harris, 1995) that affords white farm owners a host of public, private, and psychological benefits continues to marginalize farm owners of color. Even with gender discrimination, the intersectional composition of white women privileges their social status above these Black farm owners. Categories and subgroups are beyond theoretical interest; framing determines who has power, voice, and representation and who does not (Delgado & Stefancic, 2012). The SDA category paints each population within it identically, which inequitably allocates reserved resources, while white women farm owners enjoy the fruits of the civil rights harvest.

Research Limitations

The use of the case study design along with small sample size limits the generalizability of the results to other regions within and beyond the state borders due to the case grounding in the socioeconomic and sociopolitical contexts of the chosen study area. Still, the research presented here provides insight into the world of farm credit, from Michigan Black farm owners’ perspectives. However, it doesn’t explicitly enact Ponder’s (1971) recommendation for studies to determine what steps can and should be taken to keep Black farm operators “down on the farm” (Ponder, 1971, p.301). While surface-level recommendations and strategies are shared to potentially improve the farm credit acquisition process, it doesn’t construct a discourse of empowerment to actually fix or lessen the racial adversity in farm loan programs for Black

farmers. Perhaps future research can use this diagnostic assessment to construct a creative intervention that possesses the capacity to empower Black farmers and provide tangible strategies that will help them thrive in the farm credit market.

Future Research

Future research efforts need to address these limitations by explicitly constructing and reconstructing liberating paradigms that can potentially serve as tangible tool kits to be used by Black farmers. Future research should also assess the perspectives of Black farmers not just in Michigan, but other states as well using mixed methods. In this way, the findings can be triangulated to expand the breadth of the data while still capturing rich detail. In addition, assessing the perspectives of other SDA farm owners will contribute to the noticeable lack of research on “socially disadvantaged” farmers and owners. While most “socially disadvantaged” farmers have lawsuits pending against the USDA for discriminatory lending, other SDA perspectives may or may not coincide with those of Michigan Black farm owners in this study. Thus, qualitative studies are needed to assess perspectives of other SDA farm owners because their voices are essential to the fight for equity in farm loan policy, as well. Sovereignty over farmland resources, especially capital, is crucial to the catalytic capacity of ethnic farms to literally change the color of the traditional American farm landscape.

Reflection on Research Process

Importance of thesis to my development

I am pleased with my decision to write a thesis (the Plan A option within my department) due to my future aspiration of entering a doctoral program. This paper is my second intent to publish piece; the first one is under review in another journal. As a novice in scholarly writing, I am like an open vessel waiting to be filled, and I continue to learn something new about scholarly writing the more I write.

Recently, I discovered Critical Race Theory (CRT). My interests in power dynamics, racial equity, and race-based social justice seems to fit well with the basic tenets of CRT. Prior to my discovery of CRT, I was unaware of a theoretical framework that explained my interests from a race-analytic perspective. Feminist theory and Marxist frameworks fall short in explaining race-based inequities, rather than capitalist inequities focusing on class. I consider myself to fall more in line with critical race theorists due to the centering of race; the critical scholarship that I hope to someday produce as a scholar-activist will heighten awareness of race and social justice within food systems and agricultural education fields.

Lessons from the process

I learned many lessons from this qualitative research process. First, obstacles such as recruiting participants that are not as accessible as other persons who are located closer to the campus area and coordinating interview dates around the farming season taught me a valuable

lesson of leaving more time for recruiting farming participants. Perhaps the sample size would be larger if I had a larger window of opportunity to conduct more interviews.

Second, as an activist-scholar or scholar-practitioner, I value participatory action research (PAR) processes. Although this research didn't utilize a PAR approach, it helped me understand the difficulty in constructing bottom-up research designs that start with the 'research subjects' rather than academic researchers (myself and my committee). Attempting to mobilize Black farmers as co-researchers – so their participation in the study would extend beyond the data collection – was harder than I expected. Despite the complexity of actively involving research participants in the research design, this process has helped me gain an understanding of the importance of PAR that accurately captures the crux of marginalized populations' problems. Most of the farmers voiced a concern about farm credit, but many of them seemed more concerned about marketing opportunities and getting youth involved in farming so that the Black farming generation doesn't end with them. These themes were explicit within most of the interviews. Perhaps if the research focused on one of these issues, the population could have been better served through the research process.

Next, this process has caused me to examine my research positionality more critically. As a young Black woman from a non-farming background, I am considered an outsider in this process. The commonality of race is the only apparent characteristic that unites the farmers and me. Although I have overlapping interests (agricultural production, land ownership, youth involvement in food and agriculture work) with some of the farmers, this study was still a form of

external inquiry. I am not a Black farmer; therefore, I am unfamiliar of what it means to be a Black farmer or common experiences of being such.

Still, given our overlapping experiences as Black agriculturalists, some of the farmers would assume that I would know what he was talking about in regards to being a Black person interested in agriculture in America. In that way, my racial identity as an asset immediately became an identity liability. I often had to probe harder for examples. In some cases, while I may have known what he was talking about, I needed details for in-depth data and I wanted to ensure that my experience of being a Black agriculturalist wasn't conflated with the interviewees' experiences of being such. In other words, I wanted to ensure my interpretation truly captured their experiences, and not mine.

Insights about working with this population

Working with marginalized communities immediately calls for close attention to ethical research practice that makes a sincere effort for transparency, honesty, and inclusiveness in the process. Most participants were skeptical of my motive as a researcher. After making contact, many of them requested documentation of the study, including purpose and utilization of data. In most cases, I had to make numerous phone calls and leave numerous voicemails. Consistency and persistence are indispensable given their skeptical attitude of outsiders (for some) and busy schedule, especially during the farming season.

During the interviews, participants often offered irrelevant information pertaining to the research questions. Although farm tours and topography maps of their farm land weren't

necessary for the purposes of this study, they insisted that I take and use it anyway. In an effort to foster trust and sincerity, I politely agreed to take any and all documentation offered. Doing so conveyed a sense of interest that I was there not only to extract information pertaining to my research goals, but also being interested in their stories. My sincere interest in their stories worked to my advantage because they loved to tell their story. Even after all of the relevant information has been spoken in the interview, the farmers continue to talk about related and non-related matters. In essence, this research process has been a positive experience, and I look forward to co-designing and participating in many more human inquiry processes that focus on counter stories of underserved and marginalized populations.

APPENDIX

Semi-structured Interview Guide

1. I would like to know more about you. Can you start off by telling me about yourself?

- Background – family, school, community, and other factors?
- Reasons for getting more involved in farming?
- Farm full-time or part-time?

2. Can you tell me about your farm?

- Who owns the farm (sole owner, partnership w/ family or non-family)?
- How long have you been farming?
- How long have you owned the farm?
- How many acres do you have?

3. What type of farming are you involved in?

- Fruit farming
- Grain farming
- Vegetable farming
- Livestock farming
- Dairy farming
- Nursery farming
- Forestry farming
- Sod farming
- Other

4. Can you describe what your farm means to you? What does it represent?

- Asset?
- Wealth?
- Independency?
- Community leadership?
- Improving quality of life?

- Represent empowerment?
- Represent value and self-worth?
- Represent sense of optimism?
- Represent civic or political participation?
- Represent supporting rural economies?

5. Over the past few years, where has most of your credit come from?

- Satisfied with interest rates?
- Satisfied with terms?

6. Have you experienced any obstacles purchasing farmland for ownership using a loan program? If so, what?

- How have you addressed these obstacles?
- What resources and strategies were used to counteract these obstacles?

6. How is credit used?

- To buy land for the first time?
- To expand?

6. Can you describe your experience with any loan programs?

- How did you find out about these programs?
- Can you describe the application process? Strengths and weaknesses? Room for improvement?
- How long after you completed the application did you find out whether you were approved or denied?
- Did you need assistance in applying for loans? If so, did anyone help? Who?
- Were you pleased with the farm loan officers' and other employees' support in loan application process?
- Were there issues or challenges during application process? If so, what?
- Did you receive the loan? What happen from there?
- Were you ever denied a loan? If so, what were the reasons for denial?

- How long after you were approved did you receive the loan?
- Have you ever been to loan office? If so, how would you describe the environment in farm loan offices?
- How would you describe your relationship with farm loan officers and other agency employees?
- Was there a timeline for repayment? Describe the payment process? Fair? Feasible?
- Did you receive financial management training? If so, what was it like?
- Have you ever had delinquent loans? If so, what happen during that process?
- Have you ever had loan debt forgiven? If so, what happen during that process?
- As a result of receiving a loan, did the loaner foreclose on your farm? If so, please explain.

7. What can make the farm loan process better?

- Timely information?
- Increase applications?
- Increase approval rate of applications?
- Classes or workshops to explain all phases of the loan program including application process, requirements, etc.?
- Any other recommendations?

8. Have you applied for the Pigford class action lawsuit?

- Pigford I or II?
- What circumstances led you to file for the lawsuit?
- Can you describe your experiences in the farm loan process after filing your Pigford claim?
- Which category do you fall under:
 - Applied and were denied entry into the class action lawsuit
 - Applied, accepted for entry into the class action lawsuit, but denied compensation
 - Applied, accepted for entry into the class action lawsuit and received compensation

9. How has your involvement in the loan program affected you personally?

- Professionally
- Social
- Economic
- Politically

10. How has your involvement in the loan program affected your family personally?

- Professionally
- Social
- Economic
- Politically

11. How has your involvement in the loan program affected your community?

- Professionally
- Social
- Economic
- Politically

12. Is there anything else you would like to share that I haven't asked? Is there anything you think that is good for me to know?

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