



Australian Government

BETA



Better support for farmers during drought

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Research team

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Who?

Who are we?

We are the Behavioural Economics Team of the Australian Government, or BETA. We are the Australian Government's first central unit applying behavioural economics to improve public policy, programs and processes.

We use behavioural economics, science and psychology to improve policy outcomes. Our mission is to advance the wellbeing of Australians through the application and rigorous evaluation of behavioural insights to public policy and administration.

What is behavioural economics?

Economics has traditionally assumed people always make decisions in their best interests. Behavioural economics challenges this view by providing a more realistic model of human behaviour. It recognises we are systematically biased (for example, we tend to satisfy our present self rather than planning for the future) and can make decisions that conflict with our own interests.

What are behavioural insights and how are they useful for policy design?

Behavioural insights apply behavioural economics concepts to the real world by drawing on empirically-tested results. These new tools can inform the design of government interventions to improve the welfare of citizens.

Rather than expect citizens to be optimal decision makers, drawing on behavioural insights ensures policy makers will design policies that go with the grain of human behaviour. For example, citizens may struggle to make choices in their own best interests, such as saving more money. Policy makers can apply behavioural insights that preserve freedom, but encourage a different choice – by helping citizens to set a plan to save regularly.

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Executive summary

Australia is currently experiencing the effects of an increasingly severe drought. Parts of Eastern Australia have been particularly hard hit, with hot summer temperatures and record low rainfall. In some regions, rainfall is as poor as any period in the last 20 years (ABARES 2018). The Australian Government has a range of programs available to assist those experiencing drought. But despite help being available, many do not reach out.

The Behavioural Economics Team of the Australian Government (BETA) worked with the Joint Agency Drought Taskforce to research the barriers preventing people from seeking help. We sought to:

- understand the most effective forms of communication about available forms of assistance, and incentives to take up assistance; and
- understand the barriers and drivers to farmers accessing government assistance during drought.

Overall, we found farmers are highly aware of available government assistance. Our research suggests the barriers occur in translating this awareness into action. These insights should be used to inform further drought policy and communications with farmers.

Information alone is not enough to change behaviour

Despite high awareness of government assistance, information alone is not enough to encourage people to reach out. Farmers and farming communities have a proud history of self-sufficiency. Accessing government assistance can be seen as contrary to these long established social norms..

Social stigma is contributing to farmers' reluctance to reach out. People we spoke to did not have a good sense of whether others in their community had accessed assistance, as this information was not discussed openly. Acknowledgement of accessing government programs is more likely when it is associated with business planning or investment, rather than income support. This was particularly true with regard to the Farm Household Allowance, with a strong norm of not discussing openly. We suggest farmers are more likely to respond positive framing, for example language about business profitability, rather than government 'support' and 'assistance'.

“They know it’s there and they know they needed help but they don’t want to come forward.” **Service provider**

Farmers are typically seeking help only when crisis hits

We found farmers typically reach out only when in extreme difficulty, with financial distress the most common trigger. Earlier access to services may prevent these people from reaching crisis point. Reframing of support programs may encourage people to access support outside of crisis periods.

“The aid that’s available should be fairly constant because this stop and start business is a bit disruptive... [it] creates hasty decisions.” **Farmer**

Local connection matters

Locally trusted contacts can be critical to ensuring people receive assistance. There is no substitute for people working ‘on the ground’ as trusted community advocates. These advocates are not necessarily employees of government programs, they could be the local bank manager, agronomist, accountant, GP etc.

For trusted advocates, business planning tools they can recommend, alongside education of financial or mental health stress indicators and how and who to refer people to, could support uptake of assistance before reaching a crisis point.

Why?

On 19 August 2018, the Australian Government announced the appointment of a Coordinator-General for Drought, Major General Stephen Day, DSC, AM. To support this work, the Department of the Prime Minister and Cabinet established a Joint Agency Drought Taskforce (JADT), led by Major General Stephen Day.

The JADT commissioned BETA to conduct research into the barriers and drivers to farmers accessing government assistance during times of drought, and how best to communicate to farmers about available assistance.

The problem

The latest drought occurs within the context of broader shifts in the farming industry and rural community (Fleming et al. 2015; Kiem and Austin 2013). Declining and ageing rural populations, increasingly difficult climatic conditions, socioeconomic pressures, changes to water and drought policy, challenges associated with global influences on commodity prices and the changing nature of Australian agriculture, has led many farmers to focus primarily on economic survival (Kiem and Austin 2013).

Drought in Australia is set against a backdrop of a rapidly changing agriculture sector. The proportion of people employed in farming continues to decline, making up 2.5 per cent of employment (DIIS, 2018).

The average age of farmers is on the rise, and the once dominant family farm is being replaced by larger corporate operations. Higher input costs for labour, fuel and materials means profits are driven by scale. The fact two thirds of Australian food and fibre is exported only strengthens the case for bigger operations. This, alongside new technology means less people are needed to do the same jobs. These factors in turn are contributing to a population decline in rural communities.

Many farmers take deep personal pride in their identity, and feel strongly connected to it—farming isn't just a job.

While there is a range of assistance available, anecdotal reports suggest not all those who are eligible are taking up assistance.

BETA's research was designed to further understand test those assumptions, analyse the behavioural factors at play and make recommendations about communicating to farmers about drought.

What we did

We conducted qualitative research into the barriers and drivers to farmers accessing government assistance during drought.

This project was exploratory. Our goal was to elicit insights into the barriers and motivators to farmers accessing government assistance to help them during drought.

Semi-structured interviews allow common themes to emerge

We conducted 19 semi-structured interviews with:

- providers and coordinators of government assistance (n=10)
- farmers who **are** currently accessing government assistance (n=5)
- farmers who **aren't** currently accessing government assistance (n=4)

In consultation with the JADT, we chose to recruit a spread of participants across drought-affected regions in New South Wales, Queensland, South Australia and Victoria. We identified drought-affected areas using the National Drought Map.

Providers and coordinators of government assistance

We used two recruitment methods to identify suitable providers and coordinators or government assistance. These were through the JADT's established networks; and using a 'snowballing' approach to identify additional participants to fill any gaps.

Participants worked across different forms of government assistance, including financial, (e.g. Rural Financial Counselling Service), health and wellbeing services (e.g. Rural Adversity Mental Health) and land management (e.g. Catchment Management Authority).

We asked providers and coordinators a series of questions falling under four key categories:

- The role of their organisation and how it supports farmers during times of drought.
- Who their clients are and how they reach them.
- Motivations and experiences of people accessing government assistance
- Awareness and barriers for people not accessing government assistance.

Service provider interview questions are at Appendix A.

Farmers

We contracted McGregor Tan to help us recruit farmers for the project.

The questions we asked farmers changed according to whether or not they were accessing government assistance. Farmer interview questions are at Appendix B.

All interviews were recorded and transcribed. We used a Thematic Analysis approach to analysing interview data. This approach is widely used in social, behavioural and applied sciences, and is one of a cluster of methods focusing on identifying patterned meaning across a qualitative research dataset.

We used the following screener to recruit participants:

1. *First screener*: whether farming is the primary occupation of the respondent.
If no, deselect
2. *Second screener*: whether or not the respondent is currently accessing government assistance. This may include mental health services, Farm Household Allowance, agriculture loans or deposit schemes, infrastructure grants for on farm water or fodder storage, telehealth or other wellbeing services etc.
 - a. BETA requires 50% of respondents to be currently accessing government assistance (ideally a mix of types of assistance) and 50% of respondents who have not applied for government assistance (as defined above).
3. *Third screener*: location and primary type of agricultural production
 - a. BETA requires all respondents to work on farm/own farm in a drought-affected area as identified by the National Drought Map.
If no, deselect
 - b. The total sample must include a mix of primary agricultural production.
 - c. The breakdown of respondents should be as close as possible to: 1 x respondent accessing assistance and 1 x respondent not accessing assistance per State (QLD, SA, NSW and Vic).

Behavioural insights

Behavioural barriers may prevent farmers from seeking help

We conducted a review of the academic literature on drivers of farmers' behaviours. We considered access to mental and physical health care, land use management, resilience, receptiveness to messages on climate change and conservation practices on farms. We considered the relevant behavioural biases and heuristics we observed in conducting our qualitative research and their correspondence with the literature.

Box 1: Behavioural biases and heuristics preventing farmers accessing government assistance

Attributional biases (e.g. pride and shame): Systematic errors people make when they try to find reasons for their own behaviours and motivations as well as for others.

Cognitive overload: People tend to become overwhelmed by large amounts of information. Cognitive overload can lead people to delay or not take action.

Optimism bias: People tend to be overly optimistic, overestimating the likelihood of favourable outcomes.

Status quo bias: Many people stick with the default option, and avoid change because it's easier.

Attitudes may limit take up of government services

Based on a longitudinal cohort study on Australian rural mental health, the most common barrier to rural workers accessing health care was attitudinal (181 farmers and 1103 non-farm workers). Fifty per cent preferred to manage themselves rather than seek help for physical health needs, whereas 75 per cent preferred to manage themselves rather than access support for mental health (Brew et al. 2016).

When considering key messages encouraging the uptake of drought assistance, framing may influence farmers' decisions to apply for services (Pickering et al. 2017). Farmers often do not want to identify as needing assistance or associated with needing government hand-outs. Often services in regional towns are very visible. Farmers typically don't want to be publicly identified as needing help. While some think the stigma attached to 'welfare', 'mental health' and financial 'counselling' has lessened over time, stigma still exists in regional and remote farming communities and should be kept in mind when communicating about services.

Social norms may also be influencing farmers, for example, they may be less inclined to access government assistance when no one else they know is accessing it. Alternatively, if

others in their neighbourhood have been found to be ineligible they may think conclude they are too.

Prior negative experiences when accessing government assistance are also likely to influence future behaviours. Based on classical conditioning theories on human behaviour, behaviour change can be achieved by introducing new associations or extinguishing existing ones (Pickering et al. 2017). There may be a number of associations farmers have in relation to government programs and services which need to be overcome.

Structural barriers play a role in influencing farmers' access to services

Other barriers to accessing health care identified in the longitudinal study include distance and transport costs (Brew et al. 2016). Usage rates of subsidised mental health services decrease with increased remoteness. This suggests remoteness may be associated with inequality in the health care system and less access to services (Meadows et al. 2015 cited in Brew et al. 2016).

Complexity in the process of applying for services was mentioned specifically with relation to Farm Household allowance, see Box 2 below. People also mentioned not knowing how to apply for assistance, thinking they are not eligible, or lengthy application processing timeframes, again primarily associated with Farm Household Allowance.

Box 2: Difficulty accessing Farm Household Allowance

A strong theme from farmer interviews was the complexity and difficulty in accessing Farm Household Allowance.

- The application process is **long**
 - o The form is ~70 pages
 - o It takes months to process
- the eligibility criteria is **complex**—often requiring extra work such as fresh tax statements and financial positions
- There are **administrative issues**
 - o The IT system is faulty—documents do not properly upload to the online portal
 - o There are no dedicated caseworkers—one farmer had 3 different contacts in 3 weeks, each asking the same questions
 - o Privacy breaches—caseworkers called others in the same area with the same surname
 - o Training grants are part of the process—but when farmers are in financial stress they often don't have the bandwidth to learn new skills.

A conclusion many reached was end payments, (which are often a reduced amount) are not worth the effort required.

Limited mental bandwidth during periods of scarcity

Long term and/or high levels of stress may limit adaptive capacity by reducing an individual's ability to recognise and employ available resources (Fleming et al. 2015). Mental bandwidth refers to the finite capacity a person has to make decisions effectively over a period of time (Shafir and Mullainathan, 2013).

Many farmers in drought-affected areas are likely to be dealing with increasing challenges of day-to-day life in drought. Even those who are coping with stress may experience cognitive overload when navigating the government bureaucracy to determine what assistance best meets their needs, and how to apply for it.

Information lacking personal relevance

Farmers experiencing drought must make immediate decisions affecting daily operations on the farm. Tunnelling is the tendency for individuals experiencing scarcity (such as limited cash flow) to become engrossed in current issues and not look at the bigger picture. This can limit farmers' ability to consider the long-term effects of immediate decisions. Fleming et al. (2015) found a level of disengagement with climate change among farmers as the "reserves for dealing with climate change were not there". Information presented on climate change was not seen to be practical or easy to apply, and therefore lacked personal relevance.

Farmers also tend to engage with information about government assistance only when they hit crisis point. This suggests a bias towards 'sticking it out'.

Differing levels of resilience by farm type and age

Different cultural and social traditions of farming may be associated with varying levels of resilience. This may be a result of historical events (e.g. removal of market support mechanisms) and current market conditions (Schirmer and Hanigan 2015). Analysis of the resilience of NSW farmers found individuals aged 40 to 54 reported exposure to a larger number of weather related events and natural disasters, and had lower adaptive capacity than those aged 65 and over (Schirmer and Hanigan 2015). Access to social resources was also poorer amongst this cohort than for those aged 65 and over.

Long term and/or high levels of stress may limit adaptive capacity by reducing an individual's ability to recognise and employ available resources (Fleming et al. 2015).

Self-efficacy and personal goal setting

Self-efficacy, or the belief in one's capability to organise and execute action needed to attain goals influences decision making and can regulate goal setting (Bandura 2000 cited in Duranovich 2015). According to Social Cognitive Theory, self-efficacy is important when contemplating whether to adopt a new behaviour. Unless an individual believes in their ability to produce an effect by their actions, they will be very unlikely to act (Bandura 1977 cited in Pickering et al. 2017). Both self-efficacy and response efficacy (how effective an adaptive response is to reduce or avoid existing risks) are strong predictors of pro-environmental behaviours during drought (Keshavarz and Kerami 2016). For farmers, having a sense of

control over the impacts of drought on the farm can increase the adoption of protective measures.

Coping and threat appraisal can influence farmers' pro-environmental behaviours during drought

According to Protection Motivation Theory (PMT), originally proposed by Rogers (1975), people engage in adaptive actions when confronted with risks through two main cognitive processes: threat appraisal, which refers to an individual's assessment of the level of threat and coping appraisal, an individual's assessment of his/her ability to respond to the perceived threat. The major barriers to pro-environmental behaviour as hypothesised in PMT are the time required to implement the conservation practices, and perception of the costs of pro-environmental behaviour.

Findings

We found behavioural barriers can prevent people from accessing assistance. Even where information is available, people may find it difficult to reach out and ask for help.

In rural communities, pride and shame were nominated by service providers as preventing farmers from reaching out for assistance.

Farmers do not want to be seen as having failed and do not want to be identified as needing government hand-outs. Often services in regional towns are very visible.

Farmers may also experience delay reaching out if they are experiencing optimism bias (assuming things will get better) or cognitive overload (overwhelmed by large amounts of information) associated with managing through busy, difficult periods.

Farmers have high awareness of government assistance through a variety of channels

Whether accessing assistance or not, farmers in different industries and different parts of the country appear to have strong awareness and at least a basic understanding of the range of assistance on offer.

Many farmers use a broad range of channels to keep up to date with information. Rural and agricultural media, local radio, newsletters from peak bodies and social media were all nominated.

*“A lot comes through on email...we read a lot, The Land newspaper is good...we hear it on (ABC) Country Hours...NSW Farmers, we get their weekly newsletter.” **Farmer***

Trusted advocates engaging with farmers is key

When it comes to acknowledging a problem and converting awareness to action, trusted advocates are critical—as are informal settings.

Face-to-face conversation is an essential step to someone getting help. For example, conversations between friends or family members, at locally organised community meetings and through trusted services providers, such as accountants, bank managers or government rural assistance workers.

“...it’s just unbelievable the kind of information you hear if you get a group of farmers together and pull up a barbie on a trailer, open an Esky, and start having a bit of a yak.” **Service provider**

Reaching out is the hardest part, with farmers only seeking welfare when crisis hits

Farmers are reaching out for perceived ‘welfare’ assistance when in extreme difficulty—with financial stress the most common trigger. A range of barriers are preventing these farmers from accessing perceived ‘welfare’ assistance.

“We feel almost guilty in that you don’t want to be on welfare. So I take the initiative. I go get a job, but then by doing that you’re creating more work for yourself because you’re working literally 24 hours a day trying to keep everything together.” **Farmer**

Reaching out for help and knowing how to apply for assistance are more difficult for farmers than finding out about what assistance is available. The simpler the application process and the more help they get from service providers, the easier it is for them to access available assistance.

“They know it’s there and they know they needed help but they don’t want to come forward.” **Service provider**

The appropriate time for farmers to reach out depends on the type of assistance, for example:

- Health and wellbeing, and financial assistance – before crisis
- Emergency relief – whenever they’re in need
- Drought preparedness assistance – pre-drought

“The wheels would really have to fall off for me to access these things.”
Farmer

*“When the Centrelink bus shows up in town, it's in the main street, and they feel like not only have they lost their stock, their livelihood, they now have to go walk into the big shiny bus in the middle of the street, and everyone's watching them walk in there.” **Service provider***

There is a clear distinction between ‘welfare’ and other types of assistance

While Farm Household Allowance, mental health support and loans are typically perceived as ‘welfare’ assistance, the majority of farmers do not classify rebates for water infrastructure or fodder as welfare and appear comfortable seeking out these forms of assistance.

The same applies for Farm Management Deposits – these are considered simply good business practices and were spoken about positively.

*“Under no circumstances would I ever get support, even if I'm down and out, because I was always taught that I could go and do for myself...If I can't do, then I've failed. I would never go to Centrelink, 'cause that's welfare, and I don't need welfare.” **Service provider on farmer behaviour***

Multiple types of farmers are seeking assistance

Farmers and service providers consider there is no typical farmer who accesses assistance. There is a diverse range in age, length of time farming, size of farm, income and region.

*“It probably spans a range of classes of people, if you like. So from more salt of the earth type farmers through to well educated, sophisticated people with large land holdings, significant assets. I think it covers ... it cuts right through that socio-economic divide that exists among farmers.” **Service provider***

There are behavioural differences between those who appear to need assistance and those who do not

Farmers who are currently managing well despite drought tend to characterise themselves as ‘conservative’ and perceive those in need as generally being bigger ‘risk-takers.’

Those who were managing well were more likely to mention planning for long-term, testing their plans with others, keeping funds/feed/stock in reserve, and investing in better infrastructure or crop management to prepare for bad years.

Those who need assistance tended to have made riskier business decisions just prior to drought, including buying new land, leasing bigger properties and complicating their business structure.

"I am on the cautious side of things...in case something fails... I do prepare for these dry seasons... I feel it's very important because I remember back in my father's day, in the '60s and '70s, we had more of these dry years."

Farmer

"I always throw these out to our advisors, and our agronomists and sometimes our accountants to say "Now look, have I got holes in it? Are my assumptions right or wrong?" I do try and put it under a fair bit of pressure. We sit down with our wool advisors and our stock advisors and say "Now, is this realistic?" Things can change so quickly."

Farmer

"...farmers are a bloody funny lot... by the time they realise they need help, it's nearly too past it, you know..."

Service provider

Service providers are facing their own challenges

Drought doesn't just affect farmers, it is felt right throughout rural communities. It is taking a particularly emotional toll on service providers who are supporting farmers and their families through drought. Service providers are often overworked and need assistance too.

"We normally run around that 25 clients per counsellor. I think I'm currently sitting at 63, and I'm exhausted. [I'm] doing 10-hour, 10, 11-hour days and I'm not sure how long one person can sustain that sort of working hours."

Service provider

Limitations

Qualitative research is used to explore a problem and gain an understanding of underlying opinions and motivations on a topic. It provides insights and can be used to uncover trends in thought and opinions, identify terminology and explore diversity of views. This is in contrast with quantitative research, which is used to generate and analyse numerical data or data which can be transformed into usable statistics.

Qualitative research typically uses a small sample size and its findings are not intended to be generalizable to the whole population of interest.

Therefore, this project is limited in how far we can generalise the findings to draw conclusions for the whole farming population. We did, however, design the project with the goal to capture a spread of perspectives across different drought affected regions, type of primary production and services, and length of time farming.

The sample skewed towards livestock farmers, which should be taken into account when drawing conclusions from the research findings. In addition, the project involved voluntary participation in interviews.

Since farming participants were incentivised to engage in the research, it is possible the study attracted participation by people who were more motivated by financial incentives.

Opportunities and next steps

We found farmers have high levels of awareness of government assistance. Our research suggested the barriers lie in acknowledging a need for help, and translating awareness into action.

There are a number of opportunities to address the behavioural barriers outlined in this report. We acknowledge these form a small subset of a larger set of structural barriers, which are outside the scope of this project.

Information alone is not enough to change behaviour

Behavioural economics confirms people do not always follow through with their intentions to act, even when they know what they should do. Small barriers, and a propensity to delay difficult decisions can prevent people from accessing assistance. Similarly, they may have access to information, but not appreciate its personal relevance when it is not framed correctly, or is not from a trusted source.

Personal interactions are important

Our research identified face-to-face informal channels are most effective for talking about assistance and sparking action. Services provided via phone and online are complements, but not substitutes, for face-to-face-interactions. It is important to farmers they can see, relate and talk to the people who can help them. It is important people are provided with consistent, central contact points and someone they can call on and trust during times of hardship.

Trusted advisors in the community are essential

Our research tells us for people to translate awareness about government assistance into action often relies on trusted advocates. These advocates are not necessarily funded by government—they could be accountants, agronomists, local bank employees or GPs. They vary across each community, but act as essential conduits for information.

Contact from a trusted source is very important to increase both the persuasiveness and credibility of the message (Blackstock et al. 2010). In general, the higher the source credibility, the higher the persuasion factor. This is particularly important when messages are complex, there is little available experience to draw on, and/or a message carries a high personal risk (O'Keefe 2002 cited in Blackstock et al. 2010).

People are influenced by the behaviour of those around them. Service providers and trusted advocates present in the community can normalise ‘help-seeking’ in farming communities. Similarly, encouraging farmers in communities to speak up and share their experiences of seeking assistance will contribute to normalising behaviour.

Farmers are more likely to respond to positive framing

Our research confirms the framing of messages and programs can affect uptake of assistance. Pride and shame are inhibiting some farmers from reaching out for help.

Language about business profitability, drought preparedness and climate adjustment appears to be more appealing than language associated with support and welfare, which may cause farmers to disengage. Positive language associated with programs can assist in countering negative perceptions and incentivise farmers to take up assistance (move away from ‘help-seeking’ frame).

It may help to re-frame messaging about drought to highlight it as occurring more frequently and for longer durations into the future. This could involve moving language about drought from a one-off emergency to a normal part of Australian agriculture, and a variable to be planned for. Equally important is a re-framing communication about mental health support-seeking to maintaining ‘well-being’. Its importance to farm business profitability should also be emphasised.

Support trusted advocates and social networks to maintain morale

Maintaining social cohesiveness during periods of extended hardship can help mitigate the effects of drought on farming communities. This can provide a sense of security, meaning and identity. This could be achieved through creating more opportunities in communities for people to come together, look out for one another and share knowledge around business planning and available government assistance. These opportunities will likely have higher attendance if they are organised by local trusted community groups.

Farmers are not the only ones affected by drought. Service providers can suffer from cognitive overload as a result of high workloads and stress associated with providing support.

Bringing the relevant supporters in a community together can provide a network for their own resilience in times of hardship—drought or otherwise.

Government can play a role in making services easier and facilitating the sharing of general advice

Making the range of suitable services easy to access (e.g. through a one-stop shop), will help both farmers and trusted advocates know where to find information.

Simplifying messages and administrative processes for farmers who are eligible for these programs can help improve understanding and access to government services.

Our research suggested supporting service providers, and trusted advocates, to help farmers with business planning could ensure they are able to offer support when needed. For trusted

advocates, this could include business planning tools they can recommend, alongside education about stress indicators and referral. In general, case studies help people understand how situations can be relevant for them.

A research opportunity exists for government to better understand the barriers and drivers to longer-term farmer behaviour change

Disturbances such as drought and other adverse events can act as a catalyst for farmers to re-evaluate their situation, review current practices, and arrive at new strategies (Darnhoffer et al. 2014 cited in Ashkenazy et al. 2018). Major moments of change can prompt changes in habit, particularly in moments of transition which disrupt and reshape existing routine.

An opportunity exists for the government to conduct research into longer-term farmer behaviour change to support farmers immediately following this drought to effectively plan for future droughts. Effective planning could entail adopting better farm management practices or putting in place a plan for exiting farming.

Appendices

Appendix A: Service Provider Interview Questions

General questions

1. Can you tell me a bit about your region – what sort of agriculture is most common in your area?
2. Can you tell me about what your organisation does and what support you offer farmers in your community?
 - a. To whom do you provide the support? How often?
3. Can you provide me with a short description of your role in the organisation?
4. How does your organisation help farmers access your initiatives?
 - a. What steps does your organisation take to help farmers find out what they might be eligible for?
5. Is your organisation responsible for marketing and outreach of these initiatives?
 - a. [If no] who is responsible?
 - b. [If yes] how do you market the initiatives?
6. What, if any, challenges do you or your organisation face in reaching farmers who are eligible for government-funded initiatives?

Questions about clients

7. Can you tell me a bit about the typical farmer who does access these initiatives?
 - a. What regions are they from?
 - b. What primary production are they typically involved in?
8. *[If the org provides multiple services/programs to farmers]* Which ones do they access most commonly?
9. How do farmers typically find out about your initiative/s?
 - c. Friends or family members
 - d. Newspaper/advertising
 - e. Social media
 - f. Radio
 - g. TV
 - h. Website
 - i. Service provider (e.g. accountant, supplier or GP)

General questions

- j. Information provided by local, state or federal government
- k. Organisations like the National Farmers Federation, Grain Growers, or a Charity
- l. Other (if so, please specify)

Questions about government initiatives

In relation to [X initiative/category of initiatives]...

- 10. At what point during drought do farmers tend to reach out for this initiative?
- 11. At what point during drought do you think farmers should reach out for this initiative?
When would they benefit most from it?

Questions about farmers who have accessed the government initiative

For those farmers who have accessed this initiative:

- 12. What do you think has motivated them to access it?
- 13. On balance, how easy or difficult would you say it is for farmers to find out about this initiative? [allow free answer]
 - a. What do you think makes it easy/difficult to find out about?
- 14. On balance, how easy or difficult would you say it is for farmers to understand what the initiative is about? [allow free answer, then confirm answer using scale]
 - a. What do you think makes it easy/difficult to understand?
- 15. On balance, how easy or difficult would you say it is for farmers to apply for this initiative?
 - a. What do you think makes it easy/difficult?
- 16. Between finding out about it, understanding it and applying for it, which would you say is the easiest and most difficult aspect for farmers when it comes to accessing the initiative?

Questions about farmers who have not accessed the government initiative

- 17. How aware do you think farmers in your region are that government initiatives are available to them during drought? [allow free answer, then confirm answer using scale]
 - a. Out of 10, how aware would you say farmers are, with 0 being not at all aware and 10 extremely aware?
- 18. Why do you think farmers who are eligible for this initiative are not accessing it?
 - b. What do you think is the main barrier preventing farmers from accessing this initiative?

General questions

- c. Are there any other barriers you think contribute to stopping farmers from accessing this initiative?
 - d. I'd like to quickly check your views about some other potential barriers, and get you to say 'yes' or 'no' about whether you think they're relevant to stopping farmers from accessing this initiative. You could also answer with 'not relevant'/'not applicable'
 - i. They don't believe they need it
 - ii. They don't know how to apply for it
 - iii. They're too busy/don't have time to look into it
 - iv. They don't think they're eligible for it
 - v. They don't want to be seen in their community as someone in need of help
 - vi. Structural barriers (e.g. distance and transport costs)
 - vii. They think the application process is too difficult
 - viii. No one else they know is accessing it
 - ix. No particular reason
19. What do you think would help farmers take up this initiative during the current drought or future droughts?
- a. How would you make it more attractive to farmers to entice them to find out about it?
 - b. What would make it easier for farmers to find out about it and apply for it?
 - c. What would you do to ensure farmers find out about it at the right time?
20. Have you noticed any changes from the current drought to previous droughts with respect to farmers in your region accessing this initiative? For example, are more/less people taking up this initiative? Are different kinds of people seeking assistance?
21. Does your organisation play a role in referring or facilitating access to government initiatives your organisation doesn't provide? If so, what initiatives do you tend to refer farmers to (e.g. financial planning, mental health support etc.)?
22. Can you tell me about any feedback you've received from farmers on the initiatives you provide?

Appendix B: Farmer Interview Questions

General questions

1. Can you tell me about the type of farming you're involved in?
 - a. What do you primarily produce?
 - b. How long have you been farming? Do you come from a long line of farmers? Is this your first farm?
 - c. How big is your farm?
 - d. What's your farm business model? And what's your role on the farm?
2. When did you start experiencing the effects of this most recent drought?
3. Can you tell me about your time farming and about how your farm and your family have been affected by this drought?
4. Have you taken any steps to help you prepare for this drought?
5. Are you getting the information you need to help you through the drought?
 - a. Are you getting this information at the right time?
 - b. What is the right time for you?

[Skip to question 17 if the interviewee isn't accessing a government initiative]

Questions about government initiatives – farmers accessing a government initiative

6. What government initiative/s have you taken up?
 - a. Can you tell me a bit about it?
 - b. Can you describe it?
 - c. What do you receive? When? How do you receive it?
7. Thinking back, at what point during this drought did you access it?
8. What motivated you to access it?
9. How did you find out about it? [allow free answer and prompt by listing options below if they can't remember]
 - a. Through a friend or family member
 - b. Through a newspaper/advertising
 - c. Through social media
 - d. On the radio
 - e. TV
 - f. Website
 - g. Service provider (e.g. accountant, supplier or GP)
 - h. Through information provided by local, state or federal government

General questions

- i. Through an organisation like the National Farmers' Federation, Grain Growers, AgForce or a Charity
 - j. Other (if so, please specify)
10. Did you actively go looking for information about this initiative or did you come across it by chance?
11. Do you think you found out about this initiative at the right time for when you needed it?
- a. If yes, what made it the right time for you?
 - b. If no, when would you have preferred to find out about it?
12. On balance, how easy or difficult would you say it was to find out about this initiative?
- a. What made it easy/difficult to find out about?
13. On balance, would you say it was relatively easy or difficult to understand what the initiative is about?
- a. What made it easy/difficult to understand?
 - b. Which parts were easy/difficult?
14. On balance, would you say it was relatively easy or difficult to apply for this initiative?
- a. What made it easy/difficult to apply for?
 - i. Which parts were easy/difficult? Which parts could be improved?
15. Between finding out about it, understanding it and applying for it, which would you say is the stumbling block for farmers accessing the initiative?
16. Have you accessed this initiative during previous droughts?
- a. If so, were there any differences in your experience accessing this initiative previously, as opposed to during the current drought? (Y/N)
 - i. If Y: what was different?
 - ii. What was better or worse?
 - b. If not, why not?

Questions about government initiatives – farmers not accessing government assistance

17. Have you heard about these initiatives?

[Skip to question 29 if they haven't heard about the initiatives listed]

18. How did you become aware of these services/programs being available?
- a. Through a friend or family member
 - b. Through a newspaper/advertising
 - c. Through social media
 - d. On the radio
 - e. TV
 - f. Website
 - g. Service provider (e.g. accountant, supplier or GP)
 - h. Through local council
 - i. Through an organisation like the National Farmers' Federation, Grain Growers, or a Charity

General questions

- j. Other (if so, please specify)
19. Have you looked into whether or not you're eligible for them?
 20. Could you tell us about your experience and what you think is the main barrier preventing you from accessing it?
 21. Are there any other reasons in addition to the main one you think contribute to stopping you from accessing this initiative?
 22. I'd like to quickly check your views about some other potential barriers, and get you to say 'yes' or 'no' about whether you think they're relevant to stopping you from accessing these initiatives. You could also answer with 'not relevant'/'not applicable'
 - i. I just don't need them
 - ii. I've been managing without assistance so far
 - iii. I don't know how to apply
 - iv. I'm too busy and don't have time
 - v. It's too difficult for me to physically get to the place to apply
 - vi. I don't have access to the technology to find out the information I need
 - vii. The application process is too difficult
 - viii. No one else I know has accessed them
 - ix. Any other reasons we may have missed?

Perception of others and solutions

23. Why do you think other people may not have applied for this initiative?
24. What percentage of farmers in similar circumstances to you do you think have applied for it? What would your estimate be?
25. What would motivate you to want to find out about them?
26. What would:
 - a. make it easier for you to find out about them?
 - b. make it easier for you to apply for them?
27. What would help you find out about them at the right time – and what is the 'right time' for you?
28. Is there anything else you think would help you take up this initiative during the current drought or future droughts?

[Only ask if interviewee was not aware of the government initiatives listed]

29. What would help you become aware of this initiative during the current drought or future droughts?

[Ask farm owners only]

30. How do you generally tend to seek out information about farm business planning?
Through what channels?

General questions

31. Whose advice do you most trust when it comes to farm business planning?
32. At what point in time would you be looking to find out this kind of information?

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