



# Organizing and managing farmers' groups

A SMART SKILLS MANUAL



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TO UPDATE THE CONTENT AND ILLUSTRATIONS.**

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MEAS aims at promoting and assisting in the modernization of rural extension and advisory services worldwide through various outputs and services. The services benefit a wide audience of users, including developing country policymakers and technical specialists, development practitioners from NGOs, other donors, and consultants, and USAID staff and projects.

Catholic Relief Services (CRS) serves the poor and disadvantaged overseas. Without regard to race, creed or nationality, CRS provides emergency relief in the wake of natural and man-made disasters and promotes the subsequent recovery of communities through integrated development interventions. CRS' programs and resources respond to the U.S. Bishops' call to live in solidarity—as one human family—across borders, over oceans, and through differences in language, culture and economic condition. CRS provided co-financing for this publication.

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# Table of contents

Foreword .....	vii
Acknowledgments.....	xi
Introduction.....	xii
<b>1 WORKING WITH GROUPS .....</b>	<b>1</b>
Lesson 1. Why work with groups? .....	3
Quiz 1 .....	8
Exercise 1. Working with groups .....	9
Lesson 2. The role of the group promoter.....	11
Quiz 2 .....	20
Exercise 2. The role of the group promoter .....	21
<b>2 ORGANIZING AND MANAGING A GROUP .....</b>	<b>23</b>
Lesson 3. Entering the community .....	25
Quiz 3 .....	35
Exercise 3a. Gathering information about the community .....	36
Exercise 3b. Identifying your target group .....	45
Lesson 4. Forming a group .....	49
Quiz 4 .....	56
Exercise 4a. Choosing possible entry points and group types.....	57
Exercise 4b. Visioning .....	60
Exercise 4c. Creating the group.....	63
Lesson 5. Participation.....	65
Quiz 5 .....	69
Exercise 5. Participation .....	70
Lesson 6. Leadership and management.....	73
Quiz 6 .....	81
Exercise 6a. Leadership styles and qualities.....	82
Exercise 6b. Leaders' tasks .....	84
Exercise 6c. Electing the management committee .....	86
Lesson 7. Governing the group.....	87
Quiz 7 .....	92
Exercise 7. Drawing up a constitution.....	93
Lesson 8. Holding meetings .....	95
Quiz 8 .....	101
Exercise 8. Holding a meeting .....	102
Lesson 9. Keeping records.....	105
Quiz 9 .....	109
Exercise 9. Keeping records .....	110



Lesson 10. Financial management .....	113
Quiz 10 .....	121
Exercise 10. Financial management.....	122
<b>3 PLANNING AND IMPLEMENTING ACTIVITIES.....</b>	<b>125</b>
Lesson 11. Developing an action plan.....	127
Quiz 11.....	131
Exercise 11a. Problem analysis chart.....	132
Exercise 11b. Action planning .....	134
Lesson 12. Implementing activities .....	137
Quiz 12.....	141
Exercise 12. Implementing the plans .....	142
Lesson 13. Monitoring and evaluation.....	145
Quiz 13.....	151
Exercise 13. Monitoring.....	152
<b>4 COMMUNICATION AND NETWORKING .....</b>	<b>155</b>
Lesson 14. Conflict and negotiation .....	157
Quiz 14.....	163
Exercise 14. Resolving conflicts.....	164
Lesson 15. Communication.....	167
Quiz 15.....	173
Exercise 15. Communication .....	174
Lesson 16. Helping groups grow.....	177
Quiz 16.....	181
Exercise 16. Helping groups grow .....	182
Lesson 17. Second-order associations.....	185
Quiz 17.....	190
Exercise 17. Second-order associations .....	191
<b>ANSWERS TO QUIZZES.....</b>	<b>193</b>
<b>REFERENCES AND FURTHER READING .....</b>	<b>199</b>

# List of tables

1	Types of farmers' groups.....	4
2	Examples of the reasons groups fail.....	7
3	Experience with groups .....	10
4	Stages of group formation.....	19
5	Participatory appraisal methods.....	27
6	Identifying your target group.....	46
7	Where to find details on different types of groups.....	49
8	Visioning from current to a desired state, Mshika Farmers Group, Tanzania.....	53
9	Choosing possible entry points .....	58
10	Form for converting a long-term vision into short-term action .....	61
11	Possible items to include in a constitution.....	89
12	Farmers' group sign-up sheet .....	91
13	Types of meetings .....	95
14	Sample attendance sheet.....	98
15	Example of annual general meeting agenda.....	99
16	Types of records and other documents .....	106
17	Example of a list of members .....	106
18	Example of a members' register.....	114
19	Example of a cash book with pictures .....	117
20	A completed problem analysis chart.....	127
21	Example of an action plan.....	129
22	Maize mill duty roster.....	137
23	Example of records for an egg-laying enterprise.....	140
24	Examples of simple monitoring and evaluation questions.....	146
25	Monitoring chart for purchase and sale of chickens .....	146
26	Example of records for an egg-laying enterprise.....	147
27	Weekly calendar for recording egg production and sales.....	147
28	Records of eggs produced and sold.....	148
29	Using drawings and symbols .....	148
30	Measuring satisfaction.....	149
31	Examples of self-evaluation questions .....	149
32	Reaching a consensus on egg marketing .....	160
33	Different audiences, different information needs .....	168
34	Checklist of requirements for marketing group.....	180



# Foreword

*Naah Ebenezer is a father of five and a member of the Nadowli Christian Mother savings and internal lending community, or SILC, in the Upper West Region of Ghana. He joined the group in 2010 and has since saved regularly. He took a loan when the rainy season was approaching and bought a donkey to plow his farm. After plowing his own fields, he also plowed for others on a commercial basis. He raised money to pay off the loan, and took another loan to buy some fertilizer. With training from extension agents, he planted his crops in rows and applied the fertilizer at the right time and in the right way.*

*When asked what changes the project has brought to him, he said “I used to borrow money from friends to plow and seeds from other farmers to sow, and I used to pay twice what I borrowed when returning the money. This year, I did not go to disgrace myself by borrowing from friends. From SILC, I have got my donkey for plowing and because the agricultural officers taught us how to apply the fertilizer my crops are looking good. Thank God CRS brought this idea to help us.” According to Ebenezer, he used to borrow from friends and other well-to-do farmers and at the end of harvest he will use all his produce to pay his debts. “Now I don’t owe anybody and I am sure of a good harvest.”*

Ebenezer’s success is an example of a new approach of doing development with vulnerable rural communities. Various critical skills that smallholder farmers need to engage successfully with markets are integrated into a novel capacity-building approach:

- **Organizational management:** they need to get organized to plan and manage their work.
- **Financial skills:** they need to save money, invest it in the enterprise, and maintain financial records.
- **Market and enterprise skills:** they need to produce something that customers want to buy; they need to find those customers; and they need to plan their business to make a profit.
- **Natural resources:** they need to conserve their soil, water and other natural resources so they can produce on a sustainable basis.
- **Innovation:** they need to find new, more efficient and more profitable ways of producing.

In common with many other development agencies, CRS is incorporating market- and business-oriented approaches into its development efforts. Increasing food production alone cannot move poor rural people permanently out of poverty. Building the capacity of smallholders to engage in profitable enterprises has become an integral part of our agricultural development strategy.

Field agents, extension workers and development managers typically focus on one particular area of expertise. This series of training modules gives them a broader understanding and the skills needed to help local people work together, manage their money and understand how to develop a sustainable and profitable agro-enterprise.

Through building the capacity of local people, CRS is reshaping how vulnerable communities are supported. As with Ebenezer, communities progressively become agents of their own change. They identify and grasp opportunities that turn desperation into a brighter hope for the future.

Carolyn Woo

President and CEO, CRS

# Preface

This set of manuals on “Skills for Marketing and Rural Transformation”, or “SMART Skills” for short, presents an integrated and sequential approach to building vulnerable farmers’ capacity to link with markets. The guides are intended for use by development facilitators, field extension agents and community leaders working with poor rural communities. They focus on helping to improve the livelihoods of smallholder farmers by improving the production and marketing of their crops and livestock products.

This guide contains the following parts:

- **The subject matter:** the knowledge and skills you need to master in order to teach the skills. They are printed as lessons on the white pages.
- **Quizzes to test your own knowledge.** These are printed on the light green pages. The answers are given at the end of the guide.
- **Exercises:** these are guides to follow in helping the groups master the knowledge and skills they need. These are printed on the pages marked with a green stripe. The lesson plans are also available as a PDF document at [www.crsprogramquality.org/smart-skills-for-farmers/](http://www.crsprogramquality.org/smart-skills-for-farmers/). You can print out these pages and have them laminated so they last longer.

The training methods it contains are proven, and take into consideration the capabilities of field agents and the populations across many countries in Africa, Asia and Latin America. Many examples and records used in the guide come from field experiences and real cases. Names and other information, however, have been changed.

## HOW TO USE THIS GUIDE

**As a user learning the material.** Read through this guide lesson by lesson, section by section, trying to absorb the information presented. Read both the lessons and the accompanying exercises. At the same time, picture how you would use the information and techniques described to help you work with farmers on developing their agro-enterprises. At the end of each lesson, answer the short quizzes. Check your answers with the list at the end of the guide. If you get all the answers right, congratulations! Go on to the next lesson. If you did not get all the answers right, go back to review that section again before moving on to the next lesson.

**As a trainer working with field agents.** You can use this guide to teach other field agents. You can present the information in the text, then work through the exercises with the participants. Guide the field agents on how they should conduct and monitor the training sessions. For some of the exercises, you can ask the field agents to pretend that they are farmers.

**As a field agent working with farmers and other rural people.** Once you have taken this course and passed the quizzes, you can use the guide to work with community members to develop their skills. Every group and every situation is different, so this guide cannot anticipate every problem you may come across. You should adapt the relevant items as necessary and use this guide as a basis for building your own series of learning events. If in doubt, check with your supervisor or ask your colleagues for advice.

Before teaching these materials, review and modify the following elements for your own local situation:

- **Names** of people, villages, and groups.
- **Currency.**
- **Amounts of the items** shared in the examples. These amounts could vary based on the target group's income levels. If the amounts are either too large or too small, participants may not feel that these tools apply to them.
- **Stories.** There may be more relevant examples for your community that will better communicate the objectives.
- Items being **bought and sold.**
- Types of **income generating activities.**
- When items are sold based on the **local seasons.**

Wherever possible, work in a **participatory manner** with the participants. This means you should make sure that it is the participants who are gathering and analyzing information and making decisions that will affect them. Your role is to facilitate their learning, not to do the job for them.

**As a reference source.** You can also use this guide as a reference. If you need to check on a technique or concept, look it up in the table of contents.

### *LEARNING ONLINE*

If you are a CRS staff member or partner, you can also study the ideas in this guide online, through an e-course. Contact your CRS supervisor for a username and password. Once you have been registered for online courses you can begin the e-learning version.

The e-courses use the same text, quizzes and exercises as in this guide. Many of the tables are presented as **forms** that you can fill in online to help you record and analyze the data you have collected.

### *SMART SKILLS GUIDES*

This series consists of the following guides.

- Introduction to SMART Skills for rural development
- **Organizing and managing farmers' groups (this guide)**
- Understanding natural resources
- Managing natural resources
- Facilitating saving and internal lending and savings communities (SILC)
- Financial education
- Marketing basics
- Seven steps of marketing
- Promoting innovation.

These titles are also being developed as distance learning products. As the process is rolled out and experimented with in different situations, we look forward to receiving feedback on modifications and improvements so that these learning products can be continually improved.



## FARMBOOK SUITE

Farmbook Suite is a set of integrated mobile tools that have been developed to help agents support farmer groups. The tools are designed to assist with registration and basic data collection, improve training, support business planning, market analysis and monitor geo-referenced service delivery.

Farmbook Suite has several features to meet the needs of farmers, field agents and project managers:

- **Map & track for implementation and basic monitoring of farmer groups.** This application collects important farmer data to streamline and strengthen farmers' registration, e-learning, business planning and monitoring and evaluation at scale.
- **SMART Skills e-learning.** These courses provide agro-enterprise training to help farmers to increase production, grow their incomes and engage with markets.
- **Farmbook business planner.** This tool guides field agents and farmers through the process of creating business plans that are based on participatory value-chain studies.

These features will allow field agents to do the following:

- Register a farmer group
- Track the delivery of training to farmer groups by field agents
- Collect monitoring and evaluation information using digital forms
- Take e-learning courses
- Use the business planner to write a business plan
- Analyze pre- and post-season costs, revenue and profitability.

To learn more about Farmbook, visit the [CRS.org](http://CRS.org) website.

# Acknowledgments

This and the other manuals in this series are the product of a process that was initiated in 2002 with Agroenterprise Learning Alliances in East Africa and Central America. Catholic Relief Services (CRS) and the International Center for Tropical Agriculture (CIAT) were co-facilitators and among the principal participants in these Learning Alliances. Since 2002, many other organizations and individuals have contributed to the content by adding new knowledge and experiences and by reviewing the materials brought together here.

The production of the manual was supported by the United States Agency of International Development, through the Modernizing Extension and Advisory Services (MEAS) project, which funded editing, graphics production and a writing clinic.

Sincere thanks to the following persons, without whose support we would have been unable to complete the manual:

- The participants in the Southern and East Africa Agroenterprise Learning Alliance, who reviewed and commented on a draft of this manual.
- The many farmers and other community actors that have participated in CRS's agro-enterprise activities across three continents and whose needs and demands we hope are reflected in the orientation of the manual.
- Jorge Enrique Gutiérrez, who produced the graphics.

Shaun Ferris

Rupert Best

Paul Mundy

# Introduction

Many small-scale farmers in the developing world learn how to grow crops and raise livestock in a very practical way: by working in the fields and by tending animals. They grow food for their families, and sell any extra to visiting traders or at the local market. But they have never studied farming in school. They have not learned how to earn more money by producing and marketing their produce in a better way.

This module aims to help you, **the field agent**, help groups of farmers find better ways to increase production and to market their output by working together in groups. It will help you facilitate locally relevant learning sessions with farmers who wish to form a group or to strengthen an existing group.

Farmers may wish to form a group for different purposes:

- They may want to get together to pool their savings and lend money to their members so they can buy agricultural inputs.
- They may want to work together to conserve their natural resources, learn about new agricultural practices, or experiment with alternative production technologies.
- They may see that by selling their agricultural products collectively they will increase the price they get and their income.

A well-functioning farmer group is one that has basic capabilities and procedures for internal democratic management. These include how to develop a shared vision, define common objectives, build mutual trust and responsibility, resolve conflict and sustain learning. The development of these skills builds solid groups.

As a field agent working with farmers to increase production and improve marketing, you will need a range of skills. These include:

- Group organization and management (this module)
- Financial management
- Marketing and agro-enterprise
- Natural resources management for sustainable production
- Innovation.

These and other skills are covered in separate modules in this series.

The farmers you work with will also need these skills. One of your tasks is to help the farmers learn and practice these skills so they can improve their incomes.

## *PURPOSES OF THIS MODULE*

This module has two main purposes:

- To help you learn about the essential characteristics of strong and cohesive farmer groups.
- Once you have mastered the knowledge and skills yourself, to help you lead farmers and other rural people through the process of group formation and management.

### *WHAT TYPE OF FARMER ARE WE TARGETING?*

This module is about how to help small-scale farmers in developing countries organize themselves into groups and what they need to do to ensure that the group is well managed.

We will assume that the farmers cultivate 1-2 ha (roughly 2-5 acres). They do not own mechanized tools, use little fertilizer and other inputs, and are not well organized. We also assume they have few links to formal financial institutions such as banks or microcredit institutions, and that they sell their produce mostly to informal traders or in the local market.

Of course you can also use the ideas in this guide with people in other situations: farmers with less land, laborers who work for a wage, or people who do petty trading, make and sell food, or process farm products. You can also use the same ideas with farmers who cultivate a larger area or who are slightly better off, or with people who depend mainly on livestock for a living.

### *AFTER LEARNING ABOUT GROUP ORGANIZATION AND MANAGEMENT...*

After organizing themselves into a group, farmers and other rural people will achieve their goals and objectives more effectively and efficiently. Each individual will participate with their time, skills, intelligence, money and energy and they will expect to benefit from these same inputs from the other members. The idea is that “the whole is greater than the sum of the parts”.

If farmers and other community members come together to form groups that work well, last a long time, and treat people fairly, the livelihoods of those individuals and others in the community can be improved.

A functional farmer group that is ready for agro-enterprise has certain basic capabilities. It can manage itself in a democratic way, develop a shared vision, define common objectives, build mutual trust and responsibility, resolve conflict and sustain learning. The development of these skills builds solid groups.

### *WHAT IS IN THIS MODULE*

This module contains 17 lessons, grouped into four sections:

- **Section 1, Working with groups**, explains the advantages of working with groups to help local people get organized for agro-enterprise development.
- **Section 2, Organizing and managing a group**, describes how to help local people to get organized as a group, and deals with key aspects of group management.
- **Section 3, Planning and implementing activities**, explains how to help the group plan, implement and monitor its activities.
- **Section 4, Communication and networking**, describes how to help the group handle the relationships among its members and with outsiders.

### *LEARNER OBJECTIVE*

Following the module, the field agent will be able to:

- Explain the most important characteristics of a strong and cohesive farmer group
- Design and implement an action plan with farmers to establish a new or strengthen an existing farmer group
- Put into place a process for monitoring and evaluating that permits farmer groups to assess their progress and adjust their activities
- Help the group design ways to avoid and resolve conflicts, communicate effectively, and cooperate with other organizations.

### *TIME REQUIRED TO TEACH THE MODULE*

Most of the lessons in the module are designed to be taught in sessions of 2 hours or less.

### *SOURCES*

This book draws heavily (but not exclusively) on the following:

- FAO. 1994. *The group promoter's resource book: A practical guide to building rural self-help groups*. Food and Agriculture Organization of the United Nations. Rome. [www.fao.org/sd/2001/pe0303\\_en.htm](http://www.fao.org/sd/2001/pe0303_en.htm)

See the *References* at the end of the book for other sources.



# 1 Working with groups



**AS A GROUP, WE ARE STRONGER!**

This module explains the advantages of working with groups to help local people get organized for agro-enterprise development. It covers:

- Lesson 1: Why work with groups
- Lesson 2: The role of the group promoter.

At the end of this module you will have:

- Learned about the advantages of working with groups
- Understood your role as a field agent in promoting groups.

## **TARGET AUDIENCE**

This module is aimed at members of the project team, including the project leader, field agents, supervisors and partners.

The remaining modules are also aimed the project team, but are designed so you can teach them easily to the farmers and other rural people you are serving.





## LESSON 1. WHY WORK WITH GROUPS?

### IN THIS LESSON

After this lesson you will be able to:

- List the advantages of working with groups for the development agency
- List the advantages of being a group member from the point of view of the farmer
- Explain the features of a successful group



- Describe the differences between new and existing groups
- Identify reasons why some groups fail.

### WORKING WITH GROUPS OR INDIVIDUALS?

Imagine you are designing a development program from scratch. You need to decide the best way to help a large number of farmers or other rural people improve their skills in some area – such as marketing or natural resources. Should you:

- Identify **individual** farmers and entrepreneurs who are interested, and give them one-on-one training and other assistance?
- Offer training for **temporary groups** of people who come together just for the course, then go their own separate ways afterwards?
- Help interested people form **permanent groups**, then give them the assistance they need?

Development organizations in fact use **all three** approaches:

- They work with **individuals** such as local leaders and innovative farmers, in the hope that they will influence their friends and neighbors.
- They offer courses on specific skills (such as financial management) for **temporary groups**.
- They help local people form **fairly permanent groups** to deal with things like savings and loans, production and marketing.

This course focuses on the last of these: **fairly permanent groups**. It discusses the advantages of such groups, how to help local people get organized and manage their own groups, how the groups can plan and implement activities, and how they can communicate, negotiate and manage conflicts.

## TYPES OF GROUPS

When we talk about “fairly permanent” groups, we do not mean they have to last forever. How long they should last depends on what they do.



A **farmer field school** aims to help members learn better farming practices. It may last one cropping season, then disband.



A **marketing group** helps its members market their produce. It must last at least one production season, but if it is to be effective, it will probably be active for many years.



A **savings-and-credit group** helps its members save money and get loans. It must last for at least one loan cycle. But it will probably go through several cycles, and people may join or leave the group.



A **farmers' association** is an alliance of different groups of farmers. It represents their interests to the government and other bodies. It will be a long-lasting part of the landscape.

Table 1 lists some types of groups that development organizations work with. In this course, we will focus mainly on those groups with an **economic** objective. Many other types of groups also exist, such as cultural groups, clan associations, security teams, and funeral associations.

TABLE 1 TYPES OF FARMERS' GROUPS

TYPE OF GROUP	HELPS MEMBERS...	LASTS AT LEAST...
<b>Farmer field school</b>	Learn new farming techniques	One season
<b>Innovation group</b>	Develop and learn new techniques	One season
<b>Savings-and-credit group</b>	Save money and get loans	One loan cycle
<b>Production group</b>	Grow crops and raise livestock	One season
<b>Processing group</b>	Process produce	Several seasons
<b>Marketing group</b>	Sell their produce	Several seasons
<b>Community group</b>	Solve problems in the community	Several years
<b>Resource management group</b>	Manage water, the soil or forests	Many years
<b>Cooperative</b>	Buy inputs, sell produce	Many years
<b>Farmers' association</b>	Improve conditions for production and marketing	Many years

### WHY GROUPS ARE GOOD FOR THEIR MEMBERS

For a group to function, each member has to benefit from it in some way. Here are some of the ways they do this.

- **Buy cheaper inputs** By buying in bulk, the group can get discounts from suppliers and share transport costs.
- **Get services and advice** Extension agencies and many other organizations are often willing to serve groups, but not individuals. Farmers can share the costs of getting these services (such as travel costs).
- **Build their capacity** Members can easily share information and learn from each other. New ideas spread quickly through meetings, training and working together.
- **Obtain financial services** An individual farmer may not have enough money to open a bank account or qualify for a loan. A group can get such financial services, and can acquire the skills to use them.
- **Get better prices for products** By marketing through a group, farmers can share the storage, processing, transport and selling costs. By selling in bulk, they can attract new buyers and negotiate better prices.
- **Share the work burden** Group members can help each other with field work, harvesting, processing and administration. Members can focus on what they are skilled at, and leave other tasks to other members.
- **Do things that individuals cannot** Some problems can only be tackled on a large scale. Examples are controlling erosion in a watershed, managing irrigation, and filling a truck with produce.
- **Get empowered** Groups can express their interests more effectively than individuals. They make it possible for members to negotiate, demand services, and lobby for policy change.



By sharing the costs among all members of the group, the cost for individual members is lower. In this way, small-scale farmers can get the benefits that are open only to large-scale farmers. These are often called economies of scale.

Strong groups are the basis of many rural development activities. They can act as local partners for development organizations – helping to channel various kinds of assistance to those who need it. But more important, they can become self-driving engines for growth in the community, independent of any inputs from outside.

### WHY DEVELOPMENT ORGANIZATIONS WORK WITH GROUPS

Development organizations like to work with groups for all the reasons above, plus some more...

- **Effectiveness** People often learn better in groups, and group pressure, or “peer pressure”, stimulates individuals to change what they do – and to continue doing it in the future. Organized groups are likely to be more effective than the same number of individuals working independently.



- **Cost-effectiveness** It is easier, quicker and therefore cheaper for a field agent to serve groups of farmers rather than the same number of individual people.
- **Scale and impact** Groups make it possible to reach many more farmers than by serving individuals. That multiplies the potential impact of an intervention.
- **Task sharing** Groups can take over certain activities, such as setting up demonstrations, doing simple tests, training and coordination, and spreading information to people outside the group.
- **Sustainability** Group initiatives can be more sustainable than individual efforts. People can take turns at tasks, encourage each other, and help each other to get things right. If one person drops out for some reason, the rest of the group can still carry on.
- **Payment** Each member of a group can contribute a small amount to pay for goods or services. An individual may not be able to pay enough to cover the service costs.
- **Feedback** Groups can give better and more useful feedback than individuals. That helps field agents and development organizations understand farmers' situations and improve the services they provide.



### THE COSTS OF MEMBERSHIP

For the members, being involved in a group costs time, effort, and perhaps money. They may have to:

- Attend meetings
- Do extra work
- Contribute materials
- Make long-term commitments
- Submit to the decisions of others
- Pay fees.

Members may agree to something at first, but find later they want to change it. For example:

- The group may agree to sell its crop to a buyer at a fixed price. But at harvest time, individual members may be tempted to sell to another buyer who offers a better price.
- The leaders may make decisions that some members disagree with.
- Individual members' circumstances may change. Members may move away, they may fall ill, or someone in the family may get married or die. Such events make it hard to remain committed to the group.

If members do not feel the benefits are worth it, they will vote with their feet: they will stop coming to meetings, miss work sessions, stop paying fees, or sell their produce to someone else. The group will shrink, lose money, and may eventually collapse.

To avoid such problems, it is important for the group to have realistic goals. Decisions and leadership must be transparent, and the group must bring clear benefits to its members.





### WHY DO GROUPS FAIL?

There are only a few ways that a group can succeed, but there are many ways that it can fail. Table 2 gives some examples.



**TABLE 2**    **EXAMPLES OF THE REASONS GROUPS FAIL**

<b>GOALS</b>	<ul style="list-style-type: none"> <li>Failure to agree on goals</li> <li>Uncertain goals</li> <li>Too many goals</li> <li>Group goals not reflecting the members' individual goals</li> <li>Goals change too often</li> <li>Unrealistic goals</li> <li>Inadequate progress towards goals</li> </ul>
<b>PROCEDURES</b>	<ul style="list-style-type: none"> <li>Flawed procedures</li> <li>Long meetings</li> <li>Poor record keeping and group memory</li> <li>Lack of confidentiality</li> </ul>
<b>FACILITATOR</b>	<ul style="list-style-type: none"> <li>Facilitator too dominant</li> <li>Facilitator mishandles group coordination</li> </ul>
<b>LEADERSHIP</b>	<ul style="list-style-type: none"> <li>Lack of transparency</li> <li>Leaders too dictatorial</li> <li>Leaders weak and indecisive</li> <li>Mismanagement of resources and funds</li> <li>Disputes among leaders</li> <li>Corruption</li> </ul>
<b>MANAGEMENT</b>	<ul style="list-style-type: none"> <li>Membership too big or diverse</li> <li>A few people dominate and make all the decisions – but their wishes do not reflect what the rest of the members want</li> <li>The management allows conflicts to get out of hand</li> <li>Unfair distribution of group profits</li> <li>Favoritism</li> </ul>
<b>MEMBERSHIP</b>	<ul style="list-style-type: none"> <li>Members attend only because they think they can get something for free</li> <li>Members feel forced to take part</li> <li>Unfair burden of work</li> <li>Unfair allocation of benefits</li> <li>Weak communication and literacy skills</li> <li>Discourtesy, lack of tolerance, jealousy and backbiting</li> <li>Failure of some group members to follow norms</li> <li>Lazy members</li> <li>Power-hungry members</li> <li>Big power differences</li> <li>Outside conflicts spill over into group</li> </ul>



## QUIZ 1

Answers at the end of the guide.

### 1. What does each type of group do?

Match the type of group with its main function.

TYPE OF GROUP	FUNCTION
A. Farmer field school	1. Managing resources such as soil and water
B. Savings-and-credit group	2. Helping members learn new farming techniques
C. Marketing group	3. Buying inputs and coordinating production
D. Production group	4. Helping members develop and learn new techniques
E. Innovation group	5. Enabling members to save money and get loans
F. Resource management group	6. Marketing produce

### 2. The Happy Chicken Group helps members buy feed, coordinate egg-laying, and sell eggs to a local school. What type of group is it?

Select the best option.

- A. A production group
- B. A marketing group
- C. An innovation group
- D. A combined production and marketing group

### 3. Every week, members of the Rejeki Group come together to pay a small amount of money into a pot. Each month, members can apply to borrow money from the pot. What type of group is it?

Select the best option.

- A. A savings group
- B. A microfinance institution
- C. A savings-and-credit group
- D. A marketing group

### 4. How can people benefit by being a member of a group?

Select the best option.

- A. Members can buy cheaper farm inputs
- B. Members can get services and advice
- C. Members can share tasks with each other
- D. Groups can do things that individuals cannot
- E. All of the above

### 5. Why might people be reluctant to join a group?

Select the best option.

- A. It may mean extra work
- B. They are not interested
- C. They may have to pay something
- D. They may have to make long-term commitments
- E. All of the above

### 6. Why do groups fail?

Match the reason with the correct category.

REASON	CATEGORY
A. A few people dominate and make all the decisions	1. Goals
B. The leaders mismanage the group's money	2. Procedures
C. The record keeping is poor	3. Facilitator
D. The group has too many goals	4. Leadership
E. Members attend only because they think they can get something for free	5. Management
F. The facilitator is too dominant	6. Membership

## EXERCISE 1. WORKING WITH GROUPS

In this exercise, you and your colleagues share and analyze your experience with working with groups.

### OBJECTIVES

- To describe the characteristics, strengths and weaknesses of various groups
- To suggest ways of improving the performance of groups.

### PARTICIPANTS

- The project team

### EQUIPMENT NEEDED

- Flipchart paper (one sheet per participant), marker pens

### EXPECTED OUTPUTS

- Summaries of some groups that participants have experienced
- Understanding of the strengths and weaknesses of different types of groups
- Ideas on how to improve the functioning of groups

### TIME REQUIRED

- 60 minutes

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Divide the group into pairs. Ask each person to think of a group they have facilitated or are familiar with. This may be a traditional community group, one set up by the government, or one supported by that person's own organization.
2. Ask the first person in each pair (person A) to interview the other person (person B) about his/her group. Person A summarizes the responses on the flipchart. See Table 3 for the topics to explore.
3. After 15 minutes, get the partners to swap roles (person B interviews person A).
4. After another 15 minutes, bring the participants back into plenary. Invite several participants to give a brief (3-minute) summary of their group, using the flipchart as a visual aid.
5. Lead a discussion of the key issues that have emerged. What are the main problems across groups, and how can they be solved?

# Experience with groups

TABLE 3 EXPERIENCE WITH GROUPS

<b>NAME OF GROUP</b>	
<b>SUMMARY OF GROUP</b>	
<p><b>What type of group is it?</b> (marketing, production, farmer field school, savings and credit, cooperative, etc.)</p> <p><b>Where is it?</b></p> <p><b>How many members does it have?</b></p> <p><b>When was it founded?</b></p>	
<b>FUNCTIONS OF GROUP</b>	
<p><b>What does the group do?</b> (sells maize, mills rice, purchases inputs, collects money and makes loans, etc.)</p>	
<b>REASONS MEMBERS JOIN GROUP</b>	
<p><b>Why do people join it?</b></p> <p><b>How does the group benefit its members?</b></p>	
<b>GROUP STRENGTHS</b>	
<p><b>What does the group do well?</b></p>	
<b>GROUP WEAKNESSES</b>	
<p><b>What does it not do well?</b></p>	
<b>ACTUAL AND POTENTIAL INTERVENTIONS</b>	
<p><b>What was done to help the group overcome its weaknesses and perform better?</b></p> <p><b>What else could be done?</b></p>	

## LESSON 2. THE ROLE OF THE GROUP PROMOTER

### IN THIS LESSON

After this lesson you will be able to:

- Explain the role and working methods of the field agent as a group promoter
- Describe how to use participatory learning methods
- Plan training for the group on group management.



### WHAT DOES A GROUP PROMOTER DO?

Helping farmers form groups is one of your most important tasks as a field agent. Your goal is to help farmers to build strong groups that can:

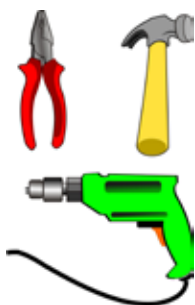
- Run themselves and work on their own
- Develop their own initiatives, such as enterprises, savings schemes and conservation measures
- Be a strong basis for improving the livelihoods of people in the community.

Your role is not to do the work for the local people, but to act as a guide or facilitator. You should not treat the poor as passive recipients of assistance. Instead, you must work side-by-side with them, building up their confidence in their own abilities and promoting their self-reliance.

You have four basic roles:



**Group advisor.** You help the group get started, and strengthen their abilities to lead, plan, organize and undertake profitable, financially sustainable activities.



**Participatory trainer.** You help the members learn the skills they need - in innovation, natural resource management, marketing, finance, group organization and other areas.



**Facilitator of linkages.** You promote communication between the group and development organizations and service providers, such as microfinance institutions, the extension service, input suppliers and the government.



**Monitor.** You monitor the group's activities (and help the group monitor itself) to learn what problems it faces, adjust the interventions as required, and feed information back to your supervisor.

### QUALITIES OF A GROUP PROMOTER

To succeed as a group promoter, you must:

- Be committed to the goal of helping local people help themselves
- Be familiar with the problems that local people face
- Know (or be able to learn) the local language and culture
- Have skills in group organization (the subject of this course)
- Have skills in one or more of the other areas you will be working with the groups on (for example, innovation, natural resource management, marketing, finance)
- Be friendly, open and able to listen and learn.



### DUTIES OF A GROUP PROMOTER

Much of your work in helping local people organize groups depends on the function (or functions) of the group. A savings-and-credit group has different needs from a group that sets up an enterprise or one that manages natural resources.

Here are some things you will need to do for all types of groups.

- Facilitate, not dictate
- Build trust
- Encourage learning and involvement
- Attend group meetings
- Organize training and workshops
- Help the group plan and implement activities, and solve problems that arise
- Visit and talk to group leaders, individual members and other people in the community
- Monitor and evaluate the group's progress
- Follow up on items discussed and decisions made.



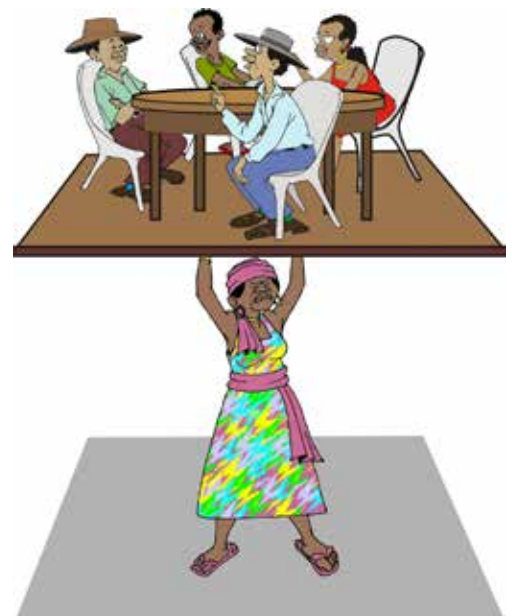
### REMEMBER: YOU ARE A FACILITATOR

Your job is to help the group become self-reliant – to manage its affairs on its own. Your role changes over time: from initiating and leading, to guiding and assisting, and finally to coaching and advising.

But initiating and leading, however, do not mean teaching or dictating. Local people have a lot of knowledge and expertise. You have to help them realize their hidden potential and gain the confidence to decide and do things on their own.

You must make it clear that you are a facilitator and advisor to the group, not a member. You cannot become a chairperson, secretary or treasurer, nor participate in the election of group leaders.

People may not be accustomed to this participatory approach. They may think they should listen, not speak. But you must



treat them as equals, not as students to be taught. Help them by asking their views, listening to them and encouraging their involvement. Ask them questions; don't simply give them answers. They will gradually come to appreciate your style and approach.

The group will need your services less and less as it progresses. Eventually you will need to visit only when they ask or to check on progress. Withdrawing is not easy, but it means that you have done your work well – and that is something to be proud of!

### *BUILDING TRUST*

You need to be seen as a friend and trusted guide for people in the community, not as an official or outsider who interferes with local cultures and habits. That means you have to:

- Always make yourself available to people in the community.
- Treat local people with friendship and respect.
- Get to know a wide range of people in the community, especially the members of the groups you are advising. Build relationships with community leaders, large and small farmers, input suppliers, traders, and local government officials.
- Do not take sides in discussions or disputes. You should help people reach agreement: it is their decision, not yours.



Building trust among group members is also important.

That means making sure that all group members meet their obligations, support one another, comply with the group's internal rules, adhere to the group's planned activities, or plan changes in a transparent way.

Some group members may have **hidden agendas**. Do not ignore these, but recognize them and discuss them openly. Try to create a democratic environment in which all the group members have a say in what the group does. Help the group develop internal rules and sanctions for rule-breakers, and to design a way to resolve internal conflicts.

### *ENCOURAGING LEARNING AND INVOLVEMENT*

A danger with groups is that a few members (usually the leaders) take over the running of the group, leaving everyone else behind. These leaders gain skills through training and experience. They may “hijack” the group and use it to their own advantage rather than to benefit all members.

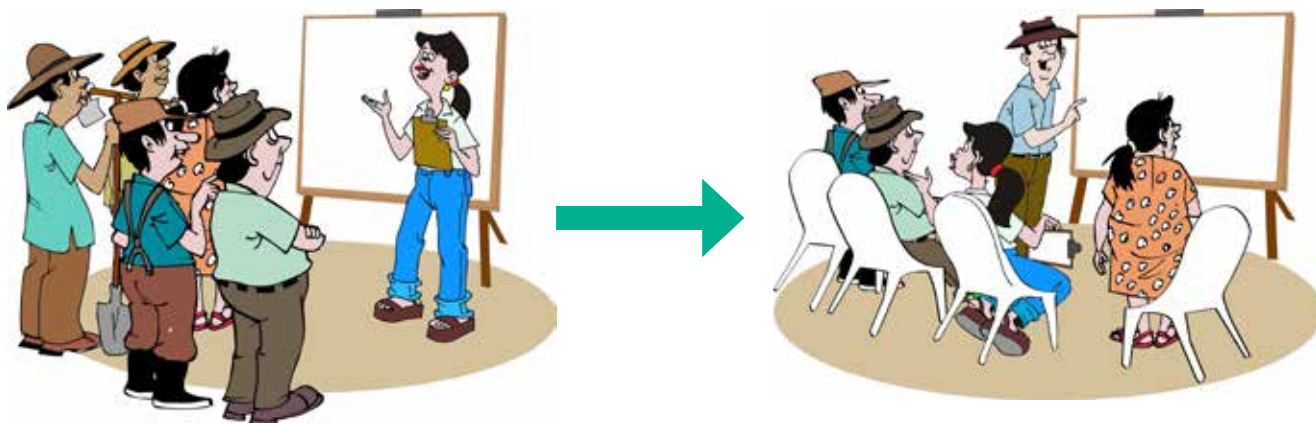
It is not possible for all members to attend training. But you can help to avoid such problems:

- **Be inclusive.** Do not interact with only a select few group leaders, and ignore the rest.
- **Build a pool of potential leaders.** Ensure that as many members as possible learn the skills they need to contribute to the group.
- **Encourage openness and communication.** Encourage members to speak up during meetings and make their views heard. Help them communicate with and learn from one another.





## DURING GROUP MEETINGS



Your role during meetings will change over time. At first, you will play a major role in organizing and running the meetings. Later, after the group is established, your role will move behind the scenes, working with the leaders to make sure they know how to manage the meeting.

You should help the group leaders to:

- Choose an agenda beforehand with topics and priorities
- Allow flexibility to change the agenda if other topics arise during the meeting
- Report on the previous meeting and any other important group events
- Encourage members to participate in discussions, and prevent one or a few members from dominating the others
- Use participatory learning methods to provoke discussion
- Encourage decision making, but not push for particular decisions.

## TRAINING AND WORKSHOPS

Organizing and running training and workshops is an important part of your work with groups. You will act as the trainer or facilitator in some of these events. In others, you will ask outside specialists to provide the training.

In planning a training or workshop, you should identify the participants, objectives and content or subject matter:

- **Participants:** Who should attend – group members, leaders, people from other organizations, or others?
- **Objectives:** What do you hope they will be able to do after they have taken part?
- **Content:** What subjects should be covered, and in how much detail?

You can then decide on the details:

- **Location and timing:** Where should the training or workshop take place? When, and for how long? Remember to choose a place and time when women will be able to attend.
- **Logistics:** What transport is needed? How about food, drink and accommodation?
- **Materials and equipment:** Think of things like training materials, flipcharts, markers,



and tape. Do you need a computer, projector and screen? Make sure there is electricity if you need it.

- **Information:** How will you invite participants? Do you need a printed schedule? What instructions will the resource persons need?
- **Monitoring:** Keep records of who attends, along with key information such as the group they belong to, their role in the group (leader, member), and their sex. You may need to ask someone to manage such records.
- **Funding:** How much will holding the course cost? Costs may range from zero (if it is part of a regular meeting) to quite substantial if you need to rent transport and rent a venue. Who will pay the costs? Can the participants (or their group) be asked to pay at least part?



See the introductory course in this series for more on planning a training curriculum.

### TRAINING SUBJECTS

Groups generally need to gain skills in several **broad areas**:



#### Innovation

Testing techniques so they can improve their production



See the course on *Promoting innovation*



#### Natural resources

Improving their management of the soil, water and other natural resources



See the courses on:  
*Understanding natural resources*  
*Managing natural resources*



#### Marketing

Selling products to a particular market



See the courses on  
*Marketing basics*  
*Seven steps of marketing*



### Finance

Managing, saving and investing money



See the courses on:

*Financial education*

*Facilitating savings and internal lending communities.*



### Group organization

Organizing as a group so it can benefit its members



This is the subject of the rest of this course.

In addition, the group may need training in other topics, such as literacy and numeracy, leadership, production and processing methods for specific crops and livestock, nutrition, health and hygiene (including dealing with HIV), community development, non-farm income-earning skills, and gender issues.

Make sure you evaluate the group's needs first, so you can tailor the training to its particular situation.

But remember DO NOT try to do everything! Other agencies may help the group with skills that you cannot provide.

### SUPPORTING GROUP ACTIVITIES

The group will need your guidance to plan and manage its activities. Here are some things you may need to do:

- Identify and prioritize needs, and help the group choose a solution
- Help the group plan how to put the solution into practice
- Help develop a work plan, and make sure it is implemented
- Discuss problems and try to help the members solve them
- Arrange visits to other groups or to information sources such as markets and research institutes so the group can learn and share ideas.



### INDIVIDUAL DISCUSSIONS

Not all of your work will be with the group as a whole. You may also need to meet individuals or subgroups. For example, you may need to:

- Meet with **group leaders** to help them learn how to manage the group in a participatory way
- Work with **subgroups of members** (such as women or young people) to contribute to the group or to overcome conflicts
- Meet **outsiders** such as input suppliers or traders to explain the group's purpose and explore collaboration.

It is best to be transparent about such meetings to avoid people becoming suspicious about your role. Remember also that your role is to enable the group to work on its own. So while you might make the initial contacts with a potential buyer, make sure that the group leaders are active participants in all meetings and negotiations. Ensure that one or more group members are present whenever you deal with development services, commercial partners or government officers.



### MONITORING ACTIVITIES

Monitoring has two main purposes: it helps the group, and it gives you and your development organization information you need.

- **For the group:** It enables the group to check on its progress and to make adjustments as required
- **For the development organization:** It tells you and your colleagues whether your interventions are effective, and helps you improve them.

Monitoring is important to detect problems early before they get out of hand. Be proactive in solving problems.

Here are some things you will need to do for monitoring:

- Help the group identify **indicators** (things to measure)
- Encourage them to **monitor** the indicators
- Ensure that the findings are analyzed and **fed back** to the group so it can improve its activities
- Monitor the **work plan** and follow up on any problems
- Monitor members' **attendance** and activities during work times
- Check **group records** and make sure they are complete and up-to-date
- **Report** on progress to your organization.



### WRITING REPORTS

Regular reporting on each group is important for several reasons:

- It enables you to **keep track** of your inputs and the achievements of each group. Don't rely on your own memory – if you are managing several groups, it is easy to forget something or get your facts mixed up!
- It lets your colleagues and supervisors check on **progress** and identify **problems** quickly
- It lets **someone else** take over your work if you are ill or move elsewhere (or are promoted!).



Your organization may have a standard format for reporting. If so, use it. If not, here are some things to include in a report about a training or workshop:

- The **topic** and why it was chosen (the need and objectives)
- The **date and place** of the training
- The names and contact details of the **organizer** and **resource persons**
- The names of the **participants**, plus details such as age, sex and group membership
- A brief description of each **topic**
- **Recommendations** and evaluation.



### HOW MANY GROUPS CAN YOU SERVE?

This depends on the situation, in particular the distance between the groups and the time needed to travel to each one. If they are reasonably close together, you may be able to visit two groups a day: one in the morning and one in the afternoon. In the initial stages, you will have to visit each group once a week. That means you can serve a maximum of **10 beginners' groups** at any one time.

The size of the group depends on what it does. A marketing group should have between **15 and 30 members** – and never fewer than 10 members. This number is manageable, everyone knows each other, and they should trust the other members.

If you serve 10 groups, this means you can reach a total of **150–300 members** at any one time.

If one person in each household is a group member, and each household has five members, you will be reaching perhaps **750–1,500 people** in all (Box 1).

### BOX 1. HOW MANY PEOPLE CAN YOU REACH THROUGH GROUPS?

If you...

- Visit **10** groups a week
- Each group has **15–30** members
- Each household has **5** people

You can reach...

- At least:  $10 \times 15 \times 5 =$  **750 people**
- At most:  $10 \times 30 \times 5 =$  **1,500 people**



### GROUPS GO THROUGH STAGES

It may take several years for a group to get established and start to work independently. You will need to support it during this time, until it no longer needs your help.

Groups generally go through **three stages**: start-up, consolidation and regular activities (Table 4).

**TABLE 4 STAGES OF GROUP FORMATION**

PERIOD	LENGTH	WHAT HAPPENS	ROLE OF GROUP PROMOTER
<b>Start-up</b>	1 cropping season of market cycle	The group is formed, sets its vision, decides on rules, choose leaders, etc.	<b>Initiating and leading:</b> intensive involvement – at least once a week. Regular visits to get to know the farmers, learn about their farming systems, help identify market opportunities, plan the enterprise, and follow up on progress.
<b>Consolidation</b>	1-2 seasons or cycles	Group builds on initial achievements, establishes working procedures, engages in activities	<b>Guiding and assisting.</b> Less intensive and less frequent. Training on new skills, helping to solve problems.
<b>Regular activities</b>	2 seasons or cycles	Group has established strong relations with outsiders (such as buyers and input suppliers), and can resolve most problems itself. It requires only occasional support.	<b>Advising and coaching.</b> Preparing the group to work without you. Occasional visits as needed.

See the introductory course in this series for more on how to plan training and other activities.

### WITHDRAWAL OF THE GROUP PROMOTER

When and how should you begin to gradually withdraw from your groups? Dis-engaging is a delicate process and depends on how fast each group develops. It takes 3-5 years for groups to achieve complete **self-reliance**. Once a group is capable of gaining access to government and NGO services, can negotiate with input suppliers and buyers, and can take initiatives without your assistance, you can gradually withdraw to concentrate on serving other more needy groups. You may need to make only occasional return visits to ensure that progress continues.



It may be useful to help several groups form a **federation**, or join an existing federation. These second-order groups can gradually assume many of your responsibilities. You can then focus on helping the federation serve its member groups, rather than working with each group separately.

## QUIZ 2

Answers at the end of the guide.

### 1. What does a group promoter do?

Match the role with the correct description.

ROLE	DESCRIPTION
A. Group advisor	1. Promote communication between the group, service providers and other organizations
B. Participatory trainer	2. Help the group to get started and to manage its work
C. Facilitator of linkages	3. Help the group members learn new skills
D. Monitor	4. Check on the group's activities and adjust the interventions if necessary

### 2. Which of the following is NOT among the skills you must have to be a group promoter?

Select the best option.

- A. Be familiar with the problems the group faces
- B. Have in-depth knowledge of potential solutions
- C. Know the local language and culture
- D. Be friendly and open

### 3. Mary is a new group promoter, and she still sometimes makes mistakes. Tell her what she has done well, and what she should not have done.

Match the action with the correct opinion.

ACTION	OPINION
A. She made sure that the best-educated people formed the group's management committee	1. She handled the situation correctly
B. She guided the group on drawing up a constitution	
C. She reported a problem she could not solve to her boss	2. She made a mistake: she should not have done this
D. She asked the village chief to instruct villagers to join the group	

### 4. The group that Mary is supporting wants to elect a management committee. What should she advise them?

Select the best option.

- A. To choose the best-educated people
- B. To choose people they know and trust
- C. To follow the village chief's instructions
- D. To elect a chairperson, and get him or her to choose the other committee members

### 5. Mary is coordinating three groups at different stages of formation.

Match her role with the correct group.

GROUP AND PHASE	ROLE
A. Mshika Group: start-up phase	1. Guiding and assisting: She visits once a month to solve problems and give training
B. Rejeki Group: consolidation phase	2. Initiating and leading: She visits the group once a week to plan activities
C. Bukedea Group: regular activities phase	3. Advising and coaching: She visits occasionally to check on progress and help solve problems

### 6. "Monitoring is too much work!" says Mary. "Why do we have to do it?"

Select the best response.

- A. It is useful for the group
- B. It is useful for the development organization Mary works for
- C. It is useful for both the group and the development organization
- D. Mary is right: it is a waste of time

## EXERCISE 2. THE ROLE OF THE GROUP PROMOTER

In this exercise, you and your colleagues share and analyze your experience as group promoters or facilitators.

This exercise is based on Pretty et al. 1995: pp 201-2: The Margolis wheel.

### OBJECTIVES

- To describe problems that group promoters face and potential solutions to them.
- To suggest ways of solving problems that other group facilitators face.

### PARTICIPANTS

- The project team

### EQUIPMENT NEEDED

- Pairs of chairs arranged in two concentric circles. The outer chair in each pair faces towards the center of the circle; the inner chair faces outwards

### EXPECTED OUTPUTS

- Understanding of problems faced by facilitators and ideas on how to overcome them

### TIME REQUIRED

- 60 minutes

### PREPARATION

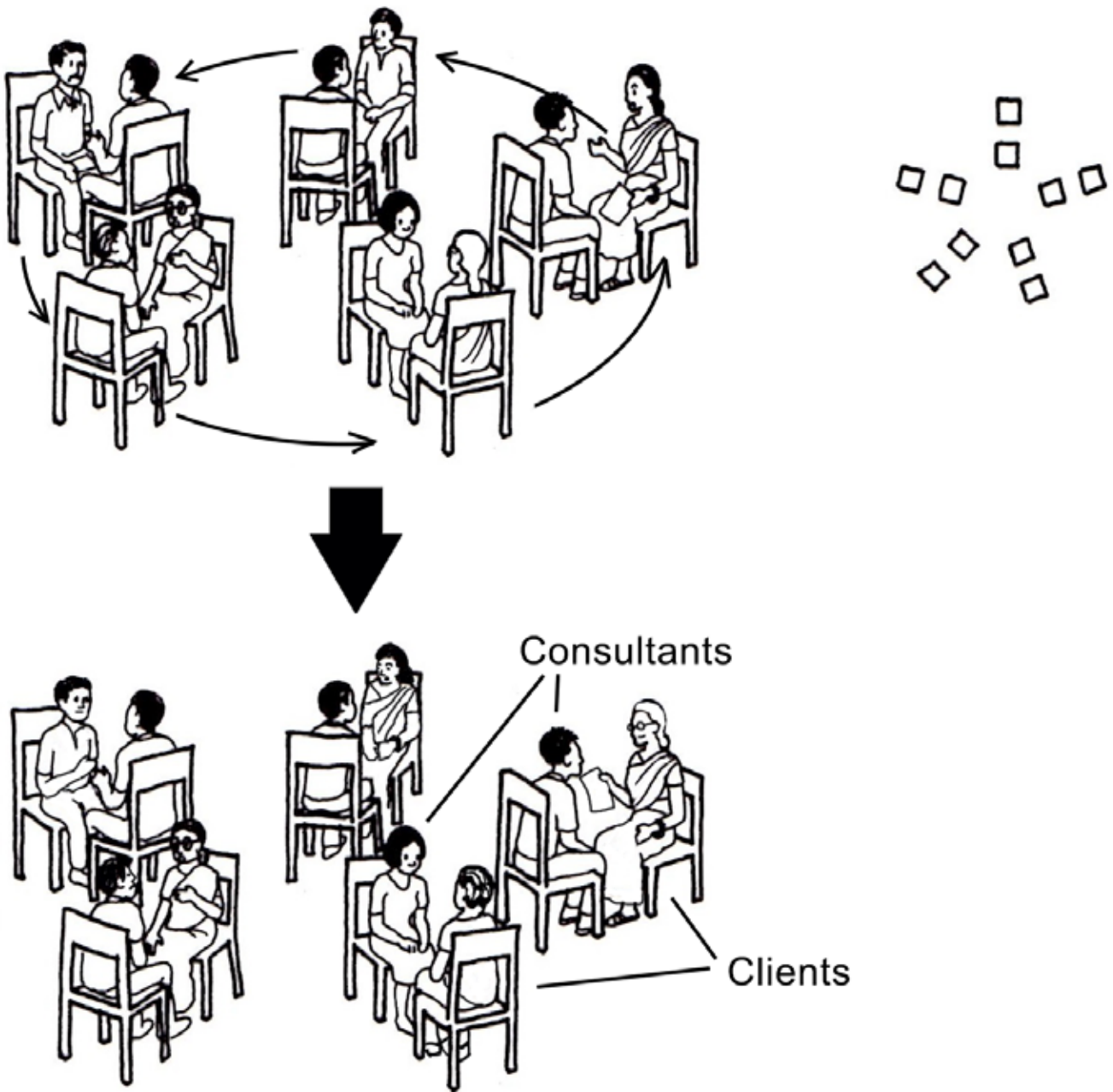
- None

### SUGGESTED PROCEDURE

1. Ask the participants to reflect on particular problems or constraints they have faced (or expect to face) when facilitating groups. These problems may be general (about the program or approach as a whole) or specific (relating to a particular group or individual). Give the participants 5 minutes to think about and note down some issues.
2. Ask the participants to sit in any of the chairs. Explain that those sitting on the inside circle are the consultants. It is their job to suggest solutions. Those sitting on the outside are the clients or problem-presenters. They will briefly present a particular problem they have faced. Each pair will have 3 minutes to discuss a problem and how to overcome it.
3. After 3 minutes, the outside circle rotates one chair, bringing a new client to each consultant. The clients may present the same problem as before or choose another one.
4. Give another 3 minutes for discussion, then invite the outer circle to rotate again.
5. After three or four rounds, give 2 minutes for the clients and consultants to write down a summary of problems and solutions.
6. Get the clients and the consultants to change places with each other, and repeat the exercise.



# Discussing the group promoter's role



## 2 Organizing and managing a group



This module describes how to help local people to get organized as a group, and deals with key aspects of group management. It includes the following lessons:

- Lesson 3: Entering the community
- Lesson 4: Forming a group
- Lesson 5: Participation
- Lesson 6: Leadership and management
- Lesson 7: Governing the group
- Lesson 8: Holding meetings
- Lesson 9: Keeping records
- Lesson 10: Financial management.

At the end of this module you will have:

- Learned how to start working with a community
- Learned key aspects of group governance.

### *TARGET AUDIENCE*

This module is aimed at members of the project team. The lessons are designed so you can teach them easily to the rural people you are serving.



## LESSON 3. ENTERING THE COMMUNITY

### IN THIS LESSON

After this lesson you will be able to:

- Describe how to enter the community and the types of information to gather
- List various ways to identify potential group members
- Describe how to ensure that women, young people and the disadvantaged are included.

### ENTER THE COMMUNITY

The first and most important task of a group promoter is to gain acceptance by the community as a whole. This can be quite difficult and can take time. So start slowly, with small steps.

**Prepare yourself.** Find out about the community and its leaders from other development workers and government officers. Who lives there? What do they do for a living? What are the community's main problems? What organizations help the people?

**Introduce yourself.** It may be necessary to obtain first the support of local leaders. Go to the elders, chiefs or other influential people in the community. Tell them about the aims of the project: that it will try to help people improve their living conditions. Ask the leaders to organize a meeting to introduce you to the local people.

**Explain the project.** Explain the project idea to the meeting. Describe the aims and methods, and ask people how best you can help them. Explain what you can do, and what you cannot do. In particular, make it clear that you will not be giving free handouts of money or inputs. Say that people will have to do the work themselves, and that your role will be to help them do this.

### GATHER BASIC INFORMATION

You can gather information about the community and its problems in several ways:

- **Participatory rural appraisal** methods such as mapping, transect walks, seasonal calendars and matrices. Choose the methods to give you the information you need, and adapt them as necessary (Table 5).
- **Individual interviews** with members of the community, as well as key actors such as input suppliers, potential buyers and government officials.
- **Focus group discussions** with community members. It may be a good idea to hold discussions with men and women separately to make sure that the women have the opportunity to voice their opinions.
- **Aerial photos** such as Google Earth. With global positioning equipment, you can use software to show locations on a map.
- **Secondary information**, such as government data about the area, and reports by your organization or other development organizations working in the area.
- **Formal surveys** to gather baseline information about the area.
- **Direct observation.** You can learn a lot about the community merely by keeping your





eyes and ears open. Talk to people, watch and listen carefully, and ask questions. That will lead to more questions, and perhaps potential solutions:

- Maize with purple leaves is probably suffering from phosphorus deficiency (where can people get fertilizer?)
- A truck picking up watermelons shows that farmers are selling produce (who is the trader? where is the truck delivering to?)
- Someone with a notebook visiting houses may be a loan collector (is there a problem with credit?).

### WHAT TYPES OF INFORMATION?

What kinds of information should you collect about the community? At first, you need a broad understanding of the community and the situation it is in. Later you can focus in on those areas that you need to concentrate on, and that the local people feel are important.

People may be reluctant to give you certain information. How much land a person owns, or how many animals they have, may be sensitive issues. It is often easier to ask indirect questions, such as “How much maize or rice did you produce last year?” From the answer you can probably estimate the size of the landholding by yourself.


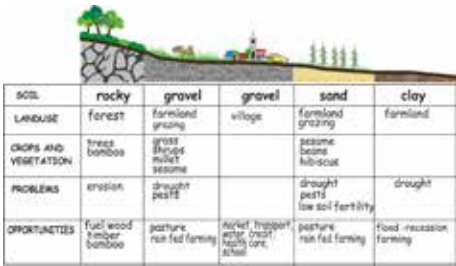


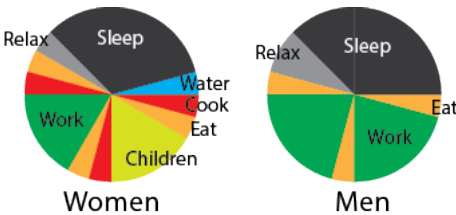
Cross-check the information from different sources to make sure that it is accurate. For example, government data may say one thing, but local people may say another. They are unlikely both to be right!

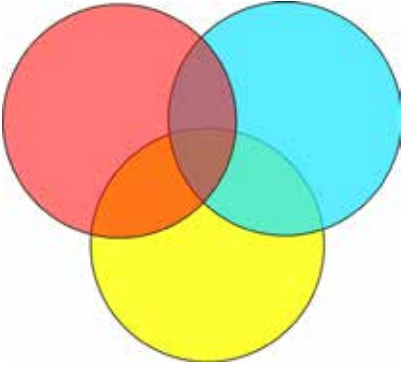










Make sure you get information from (and about) all the different types of people in the community: poor and better-off, men and women, young and old, landowners and landless, crop farmers and livestock raisers, farmers and traders.



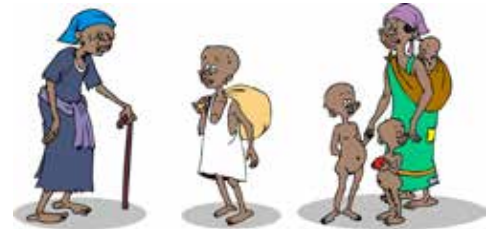


TABLE 5 PARTICIPATORY APPRAISAL METHODS

METHOD	APPROACH	USE																														
	<p><b>Mapping</b></p> <p>Ask the local people to draw a map of their community, showing key features and problems</p>	<p>Understand the local geography and issues such as land ownership, farm production, soil and water problems</p>																														
 <table border="1" data-bbox="145 633 603 819"> <tr> <td>SOIL</td> <td>rocky</td> <td>gravel</td> <td>gravel</td> <td>sand</td> <td>clay</td> </tr> <tr> <td>LANDUSE</td> <td>forest</td> <td>farmland grazing</td> <td>village</td> <td>farmland grazing</td> <td>farmland</td> </tr> <tr> <td>CROPS AND VEGETATION</td> <td>trees bamboo</td> <td>grass shrubs millet sesame</td> <td></td> <td>sesame Sesame hill-cout</td> <td></td> </tr> <tr> <td>PROBLEMS</td> <td>erosion</td> <td>drought pests</td> <td></td> <td>drought pests low soil fertility</td> <td>drought</td> </tr> <tr> <td>OPPORTUNITIES</td> <td>fuel wood timber bamboo</td> <td>pasture rain fed farming</td> <td>market (trapper, water, credit, health care, school)</td> <td>pasture rain fed farming</td> <td>food-recession farming</td> </tr> </table>	SOIL	rocky	gravel	gravel	sand	clay	LANDUSE	forest	farmland grazing	village	farmland grazing	farmland	CROPS AND VEGETATION	trees bamboo	grass shrubs millet sesame		sesame Sesame hill-cout		PROBLEMS	erosion	drought pests		drought pests low soil fertility	drought	OPPORTUNITIES	fuel wood timber bamboo	pasture rain fed farming	market (trapper, water, credit, health care, school)	pasture rain fed farming	food-recession farming	<p><b>Transect walk</b></p> <p>Get the local people to walk through the community, noting important features and problems. They draw a cross-section showing these items</p>	<p>Identify natural resources and relationships with farm production</p>
SOIL	rocky	gravel	gravel	sand	clay																											
LANDUSE	forest	farmland grazing	village	farmland grazing	farmland																											
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	<p><b>Seasonal calendar</b></p> <p>Ask local people to draw a calendar showing the rainfall each season, the crops grown, livestock raised, labor uses, health problems, etc.</p>	<p>Understand the farming system and changes throughout the year</p>																														
 <table border="1" data-bbox="256 1469 520 1592"> <tr> <td></td> <td>1950</td> <td>1990</td> <td>2010</td> </tr> <tr> <td>Crops</td> <td>Millet</td> <td>Maize</td> <td>Soybean</td> </tr> <tr> <td>Water</td> <td>***</td> <td>**</td> <td>*</td> </tr> <tr> <td>Land</td> <td>Plenty</td> <td>Less</td> <td>None</td> </tr> </table>		1950	1990	2010	Crops	Millet	Maize	Soybean	Water	***	**	*	Land	Plenty	Less	None	<p><b>Historical timeline</b></p> <p>Ask older people to describe the history of the community and the former status of farming and natural resources</p>	<p>Understand the community history and long-term changes affecting it</p>														
	1950	1990	2010																													
Crops	Millet	Maize	Soybean																													
Water	***	**	*																													
Land	Plenty	Less	None																													
 <p>Women</p> <p>Men</p>	<p><b>Daily timetable</b></p> <p>Ask men and women to describe what they do each hour of the day</p>	<p>Show the tasks of men and women, identify problems and opportunities</p>																														

METHOD	APPROACH	USE																
	<p><b>Venn diagram</b></p> <p>Ask people to identify organizations that affect them, and map the relationships among them</p>	<p>Understand the institutional landscape, identify key actors</p>																
<table border="1" data-bbox="148 656 571 925"> <thead> <tr> <th></th> <th>Horti culture</th> <th>Maize</th> <th>Mango</th> </tr> </thead> <tbody> <tr> <td></td> <td>•••</td> <td>•••</td> <td>•••</td> </tr> <tr> <td></td> <td>•••</td> <td>•••</td> <td>•••</td> </tr> <tr> <td></td> <td>•</td> <td>••</td> <td>•</td> </tr> </tbody> </table>		Horti culture	Maize	Mango		•••	•••	•••		•••	•••	•••		•	••	•	<p><b>Matrices</b></p> <p>Get people to list items (such as crop types), then describe them according to certain criteria (such as ease of production, yield and profitability)</p>	<p>Systematically compare alternative crops, livestock, trees, enterprises, etc.</p>
	Horti culture	Maize	Mango															
	•••	•••	•••															
	•••	•••	•••															
	•	••	•															
	<p><b>Ranking</b></p> <p>Get people to list items and rank them according to certain criteria</p>	<p>Prioritize and select among a set of alternatives</p>																

## IDENTIFY YOUR TARGET GROUP



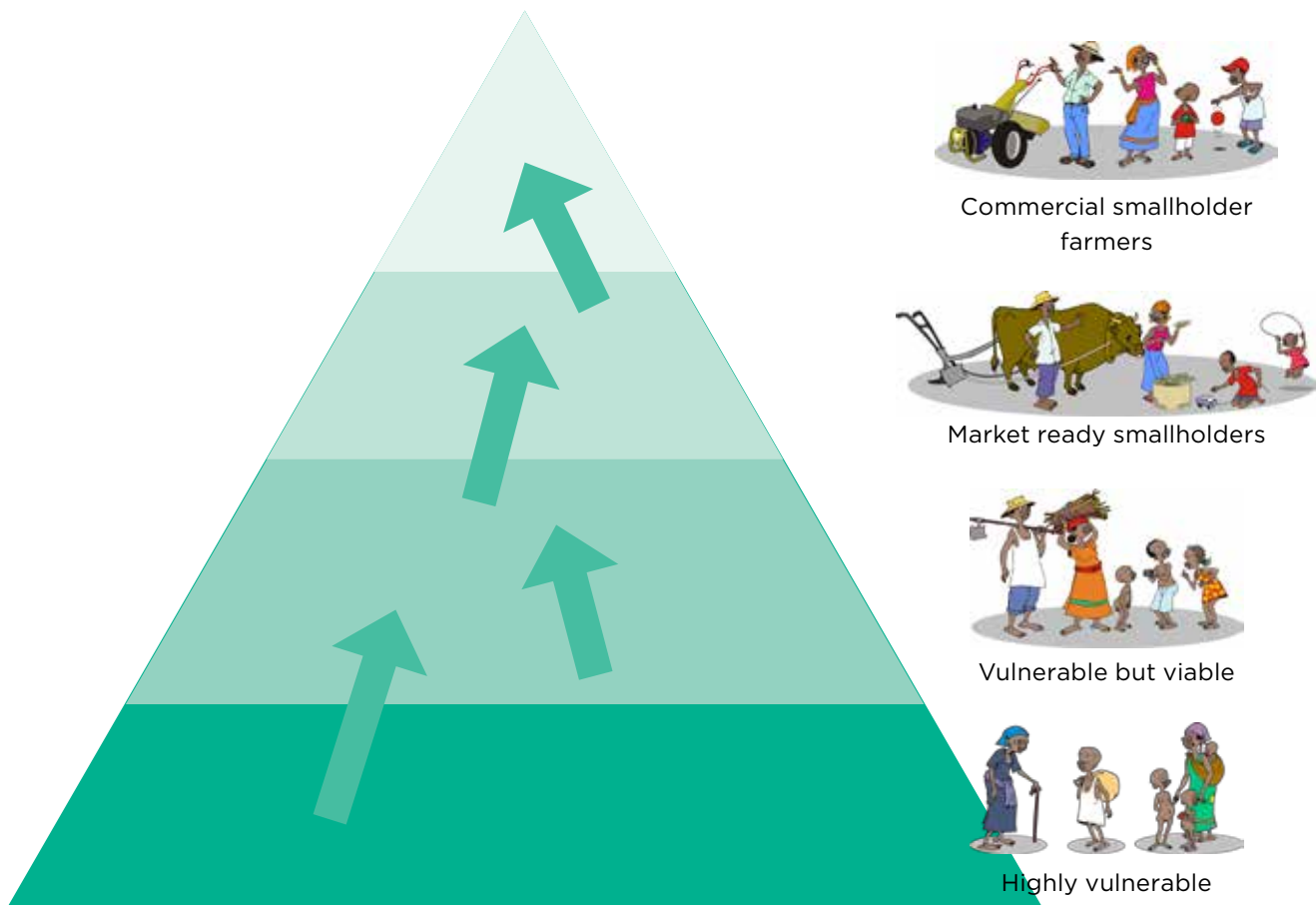
Projects have specific goals for who they aim to help: women, or young people, or cotton farmers, for example. You should make it clear from the outset whom the project can help.

You can identify people who fit your criteria in various ways:

- **Ask the local authorities for help.** They often have a clear idea of who is who in the community. They may be able to nominate people to join the group. Be careful, though: in some places, social divisions such as ethnicity and caste may mean that certain groups of people are automatically omitted.
- **Wealth ranking.** Ask a group of local people to sort people into categories by wealth (better-off, poor, very poor, etc.). You may be able to get a list of households from the village chief or local authorities.
- **Land size.** Land is usually the most important asset in a farming community. You can ask farmers to group themselves according to how much land they have. Other criteria may be the type of house (thatched roof, tiles or metal roof?), access to irrigation, or number of animals in a herd.
- **Food security.** You can divide households into groups according to whether they always have enough food to eat, go short for 1–2 months of the year, or go short for longer periods.
- **Gender, age and HIV status.** You can select women, or young people, or people living with HIV.
- **Self-identification.** In a community meeting, you can ask people who fit your criteria to step forward. For example, “households who farm fewer than 2 hectares of land and who are interested in keeping chickens”.
- **Progress out of Poverty Index.** The Progress out of Poverty Index is a poverty measurement tool for organizations to score household asset level and determine who are most likely to be poor or vulnerable to poverty, based on a statistical method.

Some of these questions may be sensitive or taboo. Many herders will not say how many cattle they have, and people may be reluctant to say (or may not know) they are HIV-positive. So be careful: if you are not sure, get local advice about what questions you can ask.





### HELPING PEOPLE MOVE UP OUT OF POVERTY

We can think of society as a pyramid, with the poorest people at the bottom, and the better-off people at the top. The aim is to help people move up in the pyramid.

### WHO TO INCLUDE?

#### Commercial smallholders

Perhaps the biggest risk in development work is to end up working with the richer, better-educated and most articulate people. Working with this group is attractive as they are often very dynamic, and working with them may turn out to be very successful.

However, such people are probably not in your **primary** target group. Better-off farmers are able to help themselves and many can pay for services. But don't exclude these farmers: they can be strong partners for your work. They often have important links to markets, can help with innovation, and can help others, rather than needing direct help themselves.

So ask yourself, "How can I use my time most effectively to help most of the farmers in the community to improve their production and help link farmers to markets?"



### Market-ready smallholders

To have the most impact in the community, you probably need to target people further down the social and economic ladder: for example, smallholders who are **ready to produce for the market**. They regularly produce a small surplus of staple foods and other products, but their market engagement is periodic or inconsistent. They are not in a position to break out of the cycle of poverty on their own, but can do so with a little help from you.



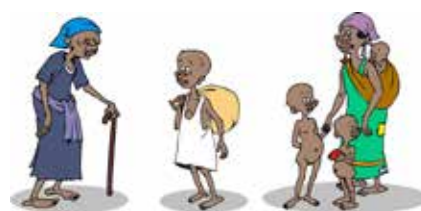
### Vulnerable but viable

Some projects are specifically designed to target people who are vulnerable but viable. They grow food for their own needs, but sometimes go hungry. With a little guidance, they can grow more, diversify their production and start selling surpluses.



### Highly vulnerable

In some cases, your target group may be the **poorest people** in the community. This group has special needs, they have fewer resources to invest and you will need to work at a pace that allows them to take on new ideas and manage them effectively.



## CHOOSING A TARGET GROUP

The target group will depend on the **project goals**. You and your team will need to make decisions on who to work with, and what types of support you can offer these different groups of people.

By dividing the community into different segments or groups, you can work at different speeds or use specific methods that help particular groups of people.

For example in a **marketing project**, you may be better to start off with slightly better-off farmers who can benefit from the project's interventions and open markets which others can benefit from. Marketing projects depend on producing a surplus that can be sold - which the poorest people are unlikely to have. The poorest people can also benefit in other ways from the project; for example, they may be able to work as wage laborers for members of the marketing group.

## ELITE CAPTURE

When working with communities be aware that richer, better educated people may want to join the group because they think they can benefit from it. They may be able to contribute to it too - for example, they may have valuable skills (such as book-keeping or trading knowledge). But be careful of **elite capture** - where the better educated people use the group for their own purposes rather than in everyone's interests.

If the group is aimed at the poorest people, better-off people quickly realize that they cannot benefit from it, so lose interest. For example, they may find the activities dull and not worth their while: they can earn more doing something else.

Sometimes the community leaders want to be involved, even if they are not members of your target group. You may wish include them to gain their support and so they can provide role models for the group members. Or perhaps you can find suitable roles for them (such as "group advisor") to benefit from their services without including them in the group itself.

## TALK TO WOMEN



Women and men often have different roles in society. This varies from place to place. For example:

- **Women** may be responsible for the household, child care, gardening and looking after small animals (such as goats and chickens). They also often do tasks such as weeding and milking. They may do the majority of the work on the farm, especially if the men are away.
- **Men** may take care of large animals, do heavy work in the fields, and be away for much of the year earning money in the town.

That means that women and men have different ideas, skills and knowledge. They face very different problems and have different interests.

## BARRIERS FACED BY WOMEN

Women may face big barriers in society, which make it hard for them to become members of a group, attend meetings and take part in training:

- They may be expected to follow the views of their fathers or husbands.
- They may be shy or afraid of expressing their real views, especially in mixed gatherings.
- They may not be able to attend meetings because of their household duties (you cannot come to a meeting if you have to cook the evening meal and look after children at the same time).
- They may not be allowed to talk to men other than their relatives. Or they may feel uncomfortable talking to a male stranger.
- They may not be able to travel, especially at night.
- Many women are not as well educated as men. In some countries, only a few women in rural areas are literate. Many girls have to give up their education in order to get married.





## HOW TO HELP WOMEN

That makes it hard for male field agents to work with women (and for women field agents to work with men). Some suggestions:

- **Work as a team.** A pair of field agents – a man and a woman – can work together in the community.
- **Talk to groups of women separately.** Women may feel freer to talk if there are no men around.
- **Schedule meetings so women can attend.** The best times and places will depend on the situation. Ask women where and when would suit them best.
- **Encourage women to participate.** Go out of your way to enable women to take part in discussions. Have a special seating area for women (not right at the back!). Encourage them to bring young children to meetings. During meetings, give them a chance to speak.
- **Form separate women's groups.** In some societies, separate women's groups are the only way to ensure their involvement. Groups of women can be very effective, especially in managing money and handling familiar subjects.
- **Build women's confidence.** You can build women's confidence in many ways: through role models, specific training, giving them responsibilities, and merely listening to and encouraging them.
- **Sensitize the men.** Men often do not realize that they are dominating the proceedings. Help them understand the situation and potential of the women, and help them understand that if the women are heard, the whole family and community will be better off.
- **Set targets and quotas.** You can set a target (say, 40%) for the number of women members of a group or participants in a training course. A group may also decide that a certain number of its officers must be women (for example, at least two out of five).
- **Avoid overburdening women.** Be aware of the danger of adding yet another burden to an already heavy workload. Women often have to do boring, repetitive tasks.



### TALK TO YOUNG PEOPLE

Young people – teenagers and young men and women – also face many problems. They are often better educated than older people, and have a broader outlook and bigger ambitions. But they lack opportunities in traditional society: their voices are not heard, they have no land, animals or capital to work with, and they are not allowed to make decisions on their own. Many (especially young men) move to the cities in search of a better life. Girls and young women tend to have fewer opportunities than boys and young men.

Orphans (often those whose parents have died of AIDS) and vulnerable children face particular problems.

You can use many of the same techniques as for women to help young people become valued members of a group, or to form their own groups.



### REMEMBER THE POOREST AND MOST DISADVANTAGED

People who are ill or disabled are often the most disadvantaged people in a community. Find out who they are, where they live, and what problems they face. People living with HIV and AIDS orphans may be particularly in need.

Try to find ways to help such people. For example, you might consider helping a group of people living with HIV to grow nutritious vegetables and sell the surplus. Or help organize a group that sets aside some of its profits to pay for the school fees of orphans.



### QUIZ 3

Answers at the end of the guide.

1. You can gather information about the community in many ways.

Match the method with the correct description.

METHOD	DESCRIPTION
A. Participatory rural appraisal	1. A set of techniques where local people draw maps, tables and graphs about their situation.
B. Individual interview	2. An interview with a group of people focusing on a particular subject.
C. Focus group discussion	3. Asking individual people a series of questions to gather information.
D. Direct observation	4. Carefully watching and listening, and noting things you see and hear.

2. You are working for a marketing project. Which type of group should you try to target?

Select the best option.

- A. Commercial smallholders: better off farmers who already grow crops to sell.
- B. Market-ready smallholders: farmers who are ready to produce for the market, but who currently sell little.
- C. Vulnerable but viable: people who grow food for their own needs, but who often go hungry.
- D. Highly vulnerable: the poorest people in the community, such as the elderly and orphans.

3. You are working for a project that aims to improve family food security. Which type of group should you try to target?

Select all that apply.

- A. Commercial smallholders: better off farmers who already grow crops to sell.
- B. Market-ready smallholders: farmers who are ready to produce for the market, but who currently sell little.
- C. Vulnerable but viable: people who grow food for their own needs, but who often go hungry.
- D. Highly vulnerable: the poorest people in the community, such as the elderly and orphans.

4. Participatory rural appraisal includes many individual techniques, which are used for different purposes.

Match each technique with the correct purpose.

TECHNIQUE	PURPOSE
A. Mapping	1. Understand the local geography and issues such as land ownership and farm production
B. Transect walk	2. Understand the community history and the changes it has undergone
C. Seasonal calendar	3. Understand the farming system and changes throughout the year
D. Historical timeline	4. Identify natural resources and how they relate to farming

5. Participatory rural appraisal includes many individual techniques, which are used for different purposes.

Match each technique with the correct purpose.

TECHNIQUE	PURPOSE
A. Daily timetable	1. Understand the organizations that affect local people.
B. Venn diagram	2. Systematically compare alternatives.
C. Matrix	3. Prioritize and select among a set of alternatives.
D. Ranking	4. Learn about what men and women do during the day.

6. What is the best way to ensure that women benefit from the project?

Choose the best option.

- A. It is not necessary to include them: their husbands, brothers and fathers can tell them all they need to know.
- B. You should insist that women attend all meetings if they want to take part in the project.
- C. The best way will depend on the situation.

### EXERCISE 3A. GATHERING INFORMATION ABOUT THE COMMUNITY

Participatory rural appraisal is a basket of techniques for working with local people to gather and analyze information about the community. Many techniques exist; choose those that will generate the information you need. You can adapt the techniques to suit the requirements, or come up with your own.

Before choosing a technique, think carefully about what you want to find out and how you will use the information.

#### OBJECTIVE

- To gather and analyze information about the community.

#### PARTICIPANTS

- The project team, community members

#### EQUIPMENT NEEDED

- Large pieces of paper and marker pens; notepads and pens; sticks, stones, leaves, chalk

#### EXPECTED OUTPUTS

- Information about specific aspects of the community

#### TIME REQUIRED

- Depends on the type and number of techniques used

#### PREPARATION

- Invite members of the community to participate in the exercise. You will need one team member for each type of exercise

#### SUGGESTED PROCEDURE

1. Divide the community members into groups according to the type of technique you want to use. For the historical timeline, for example, you need older people; for the transect walk it is a good idea to have the farmers whose land you will cross. Assign at least one team member to coordinate and make notes on each group.
2. Get the groups to do the exercise. Make sure the results are recorded on large sheets of paper.
3. Bring the groups back together in plenary, and ask each group to present their findings. Lead a discussion to probe deeper into the information gathered.
4. Transfer all the notes, maps, etc. to notebooks. Leave the large sheets and a copy of the notes with the community as their permanent record.

The following pages give examples of the results each exercise generates.

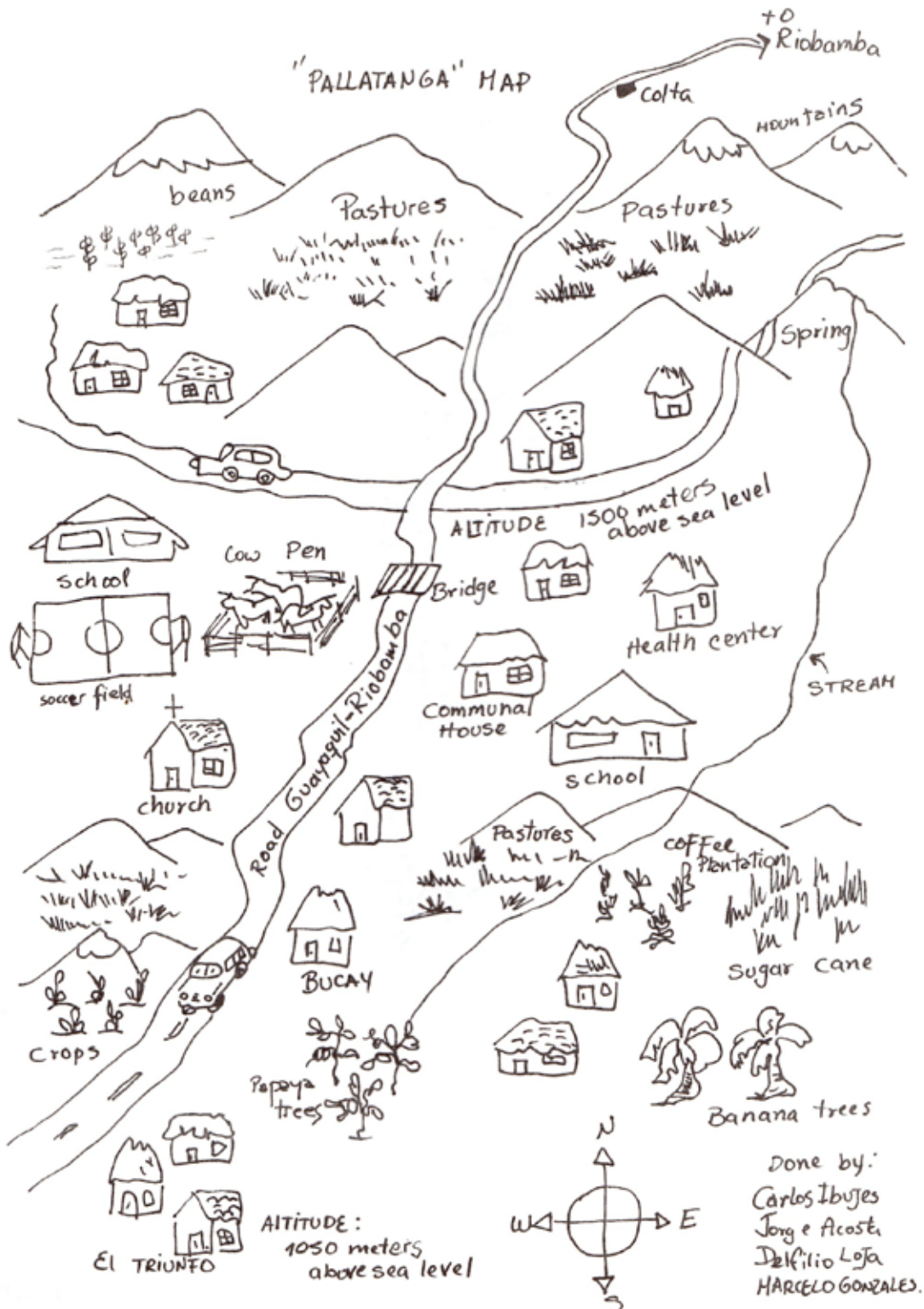


## Community map

**What for:** Identifies physical features, infrastructure, resources and boundaries of community.

**How:** Local people to draw a map of their community, showing key features and problems.

**How long:** 2-4 hours.



Source: Selener et al. (1999) p. 27.

# Transect walk

**What for:** Shows natural resources and relationships in a community or on a farm.

**How:** People walk across the community or farm, noting key features in each location.

**How long:** 1-4 hours, depending on length of walk.

	Canchucan, Poptun, El Perén, GUATEMALA	Farmhouse	Paddock	Hillside	Banana trees	POND	Guamil	Ploughed Field
Soil	Tierra rocalstre	Black earth	Tierra buestre (white) red dirt/soil	Black earth mud	Black earth mud	Black earth mud	Black earth mud	
Water Sources	Potable water	Rain water	Rain water Springs	Rain water Springs	well	Holes are dug to keep water Springs	Holes are dug to keep water Springs	
Crops	Coriander Chile Spring onion cucumber chayote avocado Isote de Maya coconot pine apple, orange, papaya, cantaloupe, apple, nectarine, watermelon, passion fruit			coffee orange Mandarin lime		Beans Maize	Maize Beans Sugar cane Cassava Banana avocado Mango	
Animals	hens Chuntos ducks cats dogs	Cows Horses sheep goats	coati wild pig racoon Zancudo	Snakes Squirrels talitza	Tucuzin Urucos Pirotes	shrimps	Coche de monte goats Tepicvial tie	rice Ants
trees	Guanaiba Cafe Isote Patama balsa Achiote Naranjales Tocotales Nansales	Madre cacao Somprade Ternero Sedros, ujc Yax ml Cerasales, pimientales	San Juan Caoba Saca Sangre Noronjillo Guana casta Sapote abalo 60 pine	Canchucan Sedro Roman chedden puntero Barillo Mutasero oraujo uje Tomarindo Hopala chico Palojoite Sonzo Seiba	Oranges Avocados coffee Pineapples	Almonds Red apples	Red apples orange trees	

Participants: Maria Orrego, Pablo Torres, Damian Ho, Tono Roman, Pablo Jco, Felix Ruiz Santiago, Faculty: Eijas Galvez & Scott Kilgoh

## Seasonal calendar

**What for:** Shows seasons, crops and livestock, activities and labor requirements in a year.

**How:** People draw calendar to show key activities and events during the year.

**How long:** 1-2 hours.

*La Inmaculada. "Community"*

*Climate and Farming Activities Calendar.*

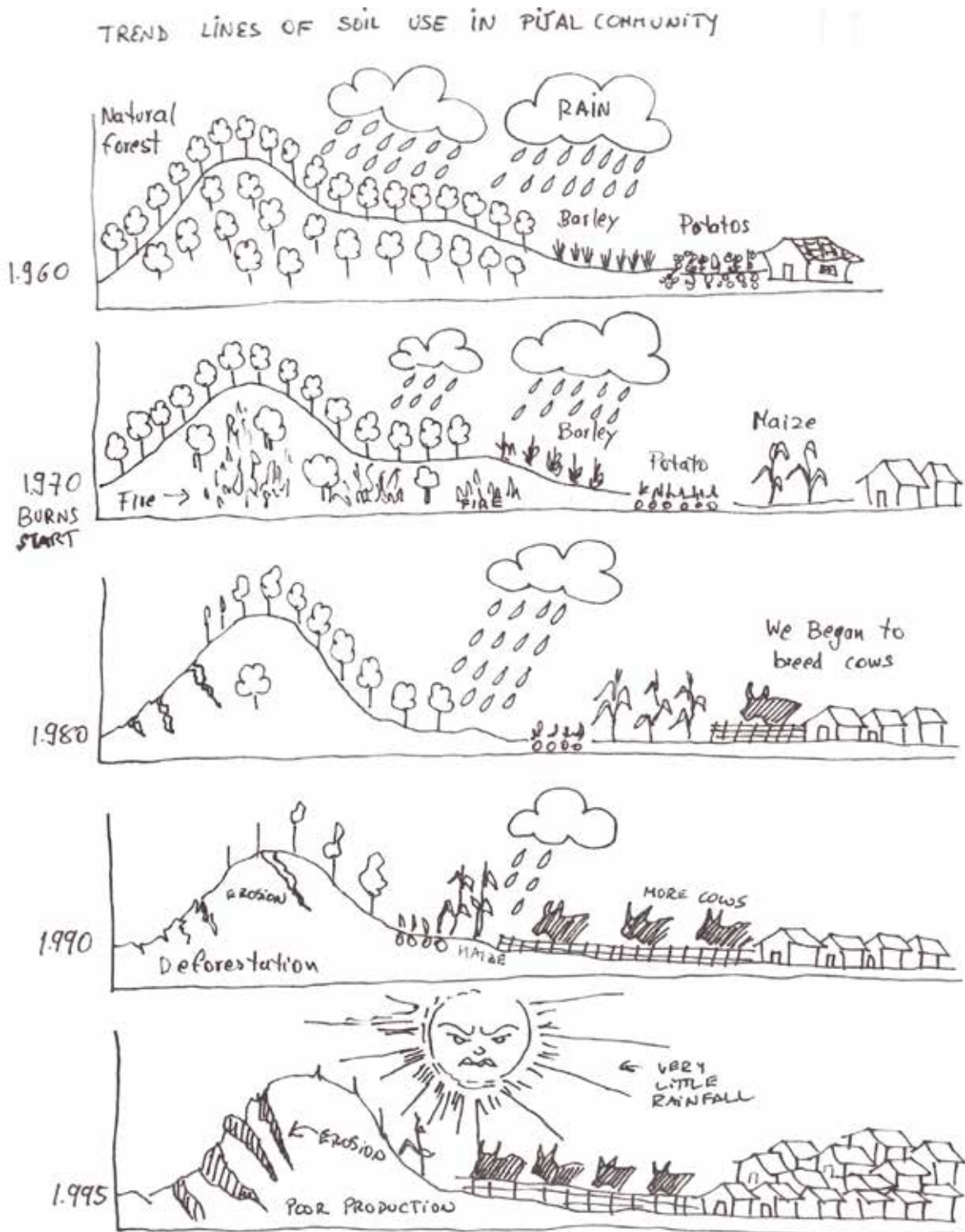
	E	F	M	A	M	J	J	A	S	O	N	D
Climate	///	///	///	///	///	///	☀	☀	☀	///	☀	☀
Cattle	Cattle in Jima				Cattle taken to the woods							
Maize	Weeding	second Weeding					HARVEST ploughing		planting			Weeding
Potatoes	weeding	planting	Harvest Hilling up		Harvest				planting	planting	weeding	planting Hilling up
Cereals	planting					Harvest						

# Historical timeline

**What for:** Shows the community history, key past events and trends.

**How:** Older people describe current situation in the community and recall events 10, 20 and more years ago.

**How long:** 1-2 hours.



exercise conducted by  
Enrique - Luis - César - Sergio

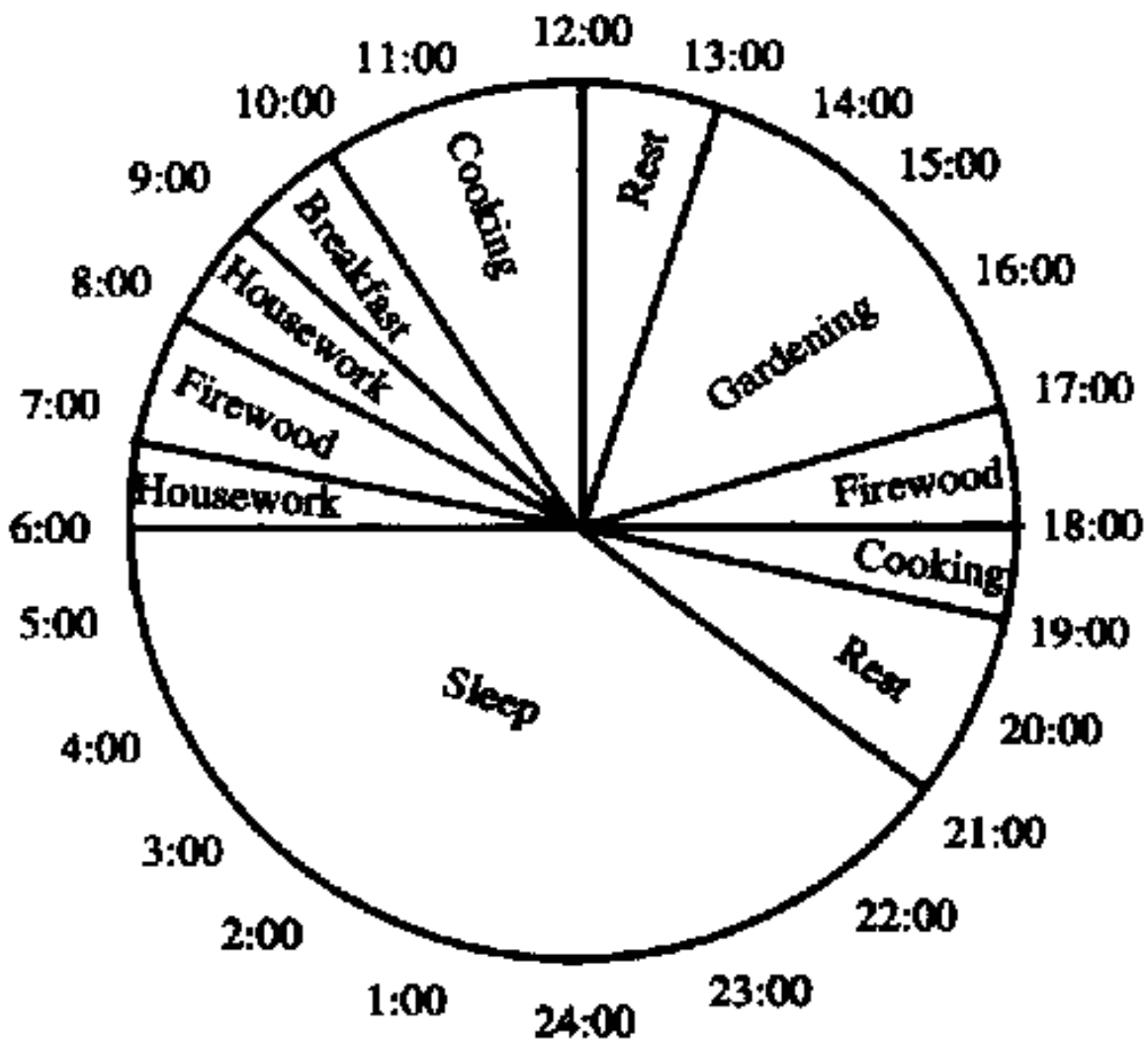


## Daily timetable

**What for:** Shows daily activities of men and women in the community.

**How:** Men and women separately draw 24-hour clocks showing what they do each day.

**How long:** 1 hour.



Source: FAO no date.

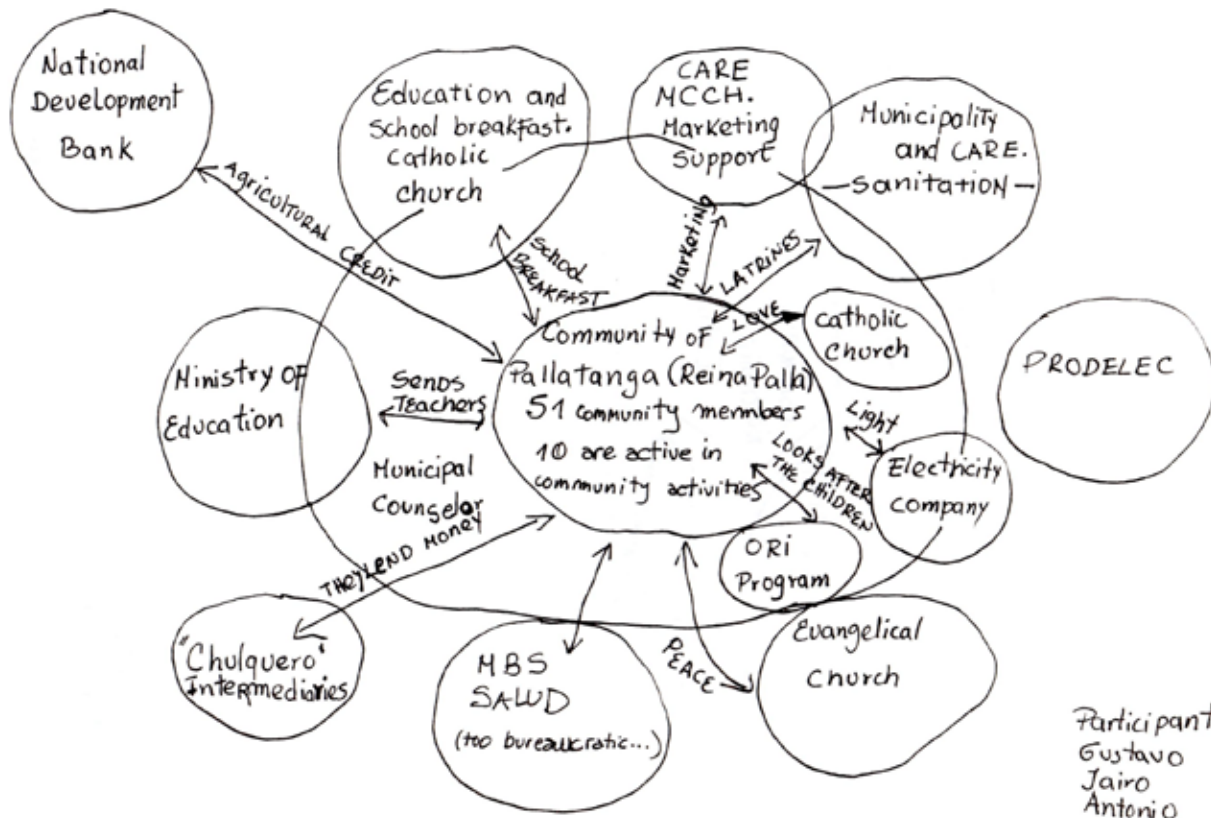
## Venn diagram

**What for:** Shows organizations that affect the community and the relationships among them.

**How:** People draw circles representing organizations. Overlaps or lines between them show their relationships.

**How long:** 1-2 hours.

### INSTITUTIONAL RELATIONS WITH THE COMMUNITY



## Matrix

**What for:** Compares alternative crops, livestock, trees, enterprises or intervention options.

**How:** People list items then score them according to criteria they choose.

**How long:** 1 hour.

### PREFERENCE MATRIX

- SUBJECT: MAIZE QUALITY
- ALTERNATIVES: 1) Local variety 2) INIAP 180 3) Imported
- EVALUATION CRITERIA: a) Production per hectare b) Resistance to diseases  
c) marketable d) Production cost
- Scoring: ① BAD ③ ACCEPTABLE ⑤ EXCELLENT

	LOCAL	INIAP 180	IMPORTED
Production per hectare	3	4	5
Resistance to pests and diseases	4	3	1
Market value	3	4	5
Taste	4	3	1
Production Cost	4	1	1
TOTAL	19	15	12



## Ranking

**What for:** Prioritizes and selects among a set of alternatives.

**How:** People give scores to a set of alternatives, then put the alternatives in order of preference.

**How long:** 1 hour.

### PROBLEM IDENTIFICATION

#### PRIORITY PROBLEMS

PROBLEM	SCORE	PRIORITY
- Organizational	9	②
- Training in Craft work	1	6
- Lack of potable water	7	3
- Irrigation water	4	4
- Low production	14	①
- Lack of Marketing plans	1	6
- Personal relations	3	5
- Geological Fault present	3	5
- We don't know how to read and write	1	6
- High taxes	1	6
- No knowledge of traditional medicine	1	6

Organization: Cagua na pamba

Participants: Community leaders

Facilitators: Nelly and José IIRR

Source: Selener et al. (1999) p. 139.

### EXERCISE 3B. IDENTIFYING YOUR TARGET GROUP

There are many ways to sort the members of a community into groups. This one divides households of individuals into categories according to wealth. You can also sort on other criteria, such as land size, vulnerability or income source, depending on the nature of your project. You do the exercise with a group of interested men and women from the community.

#### OBJECTIVE

- To sort the members of a community into groups according to wealth or other criteria.
- To identify a target group for your project.

#### PARTICIPANTS

- A group of interested men and women from the community

#### EQUIPMENT NEEDED

- Cards or pieces of paper (one-quarter of Letter or A4 size), marker pens

#### EXPECTED OUTPUTS

- Understanding of the structure of the target community
- List of people or households according to certain categories

#### TIME REQUIRED

- 60 minutes

#### PREPARATION

- Obtain a list of all the households or individuals in the target community from the village chief or local authority. Or ask a small group of knowledgeable local people to make a list. Write the names of the households or individuals on the cards.

#### SUGGESTED PROCEDURE

1. Give the participants the cards, and ask them to divide them into several piles according to their wealth, land size, or another criterion you have chosen. The groups can decide how many piles to use.
2. Ask the participants to give each pile of cards a letter and a category, such as "A: Large farmers", "B: Medium farmers", "C: Small farmers" and "D: Landless".
3. Write the category on each card.
4. Repeat steps 1–3 several times, using a different category (such as commercial orientation, house type, number of livestock, type of income source) each time.
5. Sort the cards to select those individuals or households that fit the criteria your project aims to support.

TABLE 6 IDENTIFYING YOUR TARGET GROUP

NAME OF HOUSEHOLD OR INDIVIDUAL	WEALTH CATEGORY	COMMERCIAL ORIENTATION	...	...	SELECTED
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
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30.					

# Whom do you want to reach?

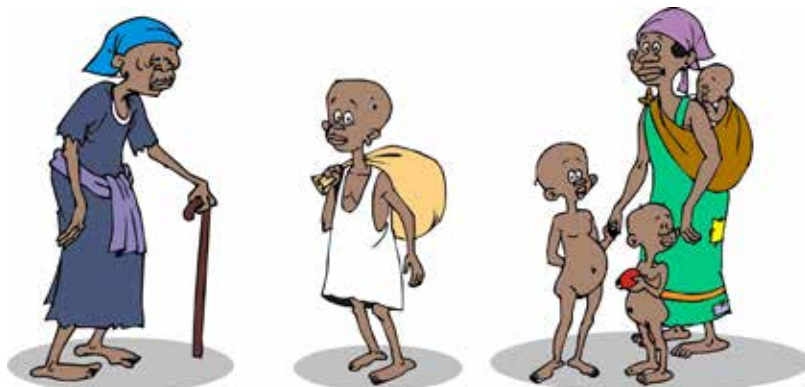


**Commercial smallholders**



**Market-ready smallholders**

**Vulnerable but viable**



**Highly vulnerable**





## LESSON 4. FORMING A GROUP

### IN THIS LESSON

After this lesson you will be able to:

- Describe the principles of forming a group
- Explain how to help farmers form a group
- List the six building blocks of a group.

### BUILD ON EXISTING GROUPS

Rather than try to form new groups, you could try to work with groups that already exist in many communities. This saves time and builds on local skills.

Types of groups may include farmer field schools, adult literacy groups, women's groups, youth groups, village savings-and-loans groups, church groups and market groups. See the courses listed in Table 7 for details on how to start and work with specific types of groups.



TABLE 7 WHERE TO FIND DETAILS ON DIFFERENT TYPES OF GROUPS

TYPE OF GROUP	SEE THIS COURSE
Farmer field schools	Tools for planning and implementing participatory NRM projects
Agro-enterprise groups	Seven steps of marketing
Savings groups	Savings and internal lending communities
Innovation groups	Promoting innovation

### PRINCIPLES OF GROUP FORMATION

If there are no groups in the community (or if the existing groups are not suitable), then you will need to help local people start a new one. Here are five principles to follow in forming a group:

**The group should be small.** The ideal number of members depends on the type of group.

- A group focusing on **production** should have between eight and 15 members.
- A **marketing** group may be larger: between 15 and 30 members.



In a small group, everyone has the chance to speak and contribute. Small groups are less likely to be divided by arguments or dominated by a minority.

**The group should be homogeneous.** Members should face similar economic conditions and have close social affinity. That reduces conflict within the group: members with similar backgrounds are more likely to trust each other, work together, and accept joint responsibility for their activities. A group consisting of only small-scale farmers is more likely to be successful than one with many small farmers and a few large ones.

Sometimes, however, people with other backgrounds may bring relevant knowledge or contacts to the group. They should be admitted as long as they are willing to participate equally and do not try to exploit the others.

**The group should have a common interest.** All the members should be interested in the same thing: marketing rice, for example, or raising and selling chickens. A joint group of rice farmers and chicken raisers that has no common goal is unlikely to be successful.

**The group should have clear objectives.** The group should agree on a limited set of achievable objectives – such as marketing rice or chickens, stopping erosion on a hillside, or managing an irrigation scheme. These objectives often include making money from a specific type of activity. Earning money means success and builds the group's self-reliance.

**The groups should be voluntary and democratic.** Members should decide who can join their group, who will lead them, what rules they will follow, and what activities they will undertake. Decisions should be taken by consensus or a majority vote.

### *TAKE IT SLOWLY – BUT NOT TOO SLOWLY*

Forming a viable, stable group takes patience and time – usually 2-6 months to begin with. After that, you will need to work with the group for several more months or years to help it consolidate its activities. Do not push the group along too quickly: learning the skills and getting used to working together takes time. But avoid long delays, which can dampen the members' interest and enthusiasm.



### *WHAT TYPE OF ENTRY POINT?*

From the information you have gathered (see previous lesson), it will be obvious that some types of interventions are useful and feasible, while others are not. For example, in a hilly area with heavy soil erosion, it may be a good idea to start off focusing on natural resource management rather than (say) irrigation.

The type of groups you help form will depend on the entry point. If the entry point is soil erosion, the group should include all the people who use or affect the land in question: farmers, livestock keepers, the village chief, etc.

There may be only one realistic entry point. Or there may be several alternatives to choose from; or the entry point may be a combination of several different issues. Decisions on the entry point are likely to be based on the project proposal document, local conditions and the wishes of the community.

You should not dictate what the community should do. But you should evaluate the situation and narrow down the range of possibilities to those that are realistic. See Exercise 1 for one way to do this.

### *CALL A MEETING OF POTENTIAL GROUP MEMBERS*

Invite people in your target category to discuss their situation and expectations, and to explain what you can do to assist them.

Choose a time and place convenient for both men and women (or organize separate sessions for women).

The meeting should discuss general ideas only. You should start the discussion, but then encourage people to speak freely. Sometimes it will take a while to get discussions started. The poor (and especially women) may not be used to your approach: usually they only listen at meetings. So, ask questions and encourage them to participate in the discussion. Try to make the meeting fun!

Ask the people about their problems and needs. Ask them how they try to solve these problems and fulfill their needs.

Tell the participants how you can help, your aims, the focus on participation and the methods you will use. Be sure to tell what you can do and what you cannot do, so that you manage expectations.

### DISCUSS THE GROUP APPROACH

Explain your focus on groups. Explain that a self-help group is made up of like-minded people who work together for a common purpose. All members should be involved in the group's decisions and activities. Explain to them that successful groups have certain common features:

- Members have **common interests**.
- Members decide on their **objectives**, then work together to achieve them.
- The group writes the **constitution** and agrees to abide by it.
- The members elect a **committee** to manage the group.
- The members hold **regular meetings**, take part in discussions and make decisions. They take part in activities, save money as a group, and keep records.
- All members share the **benefits** of belonging to the group.



You can explain the benefits of participatory groups by comparing them with other forms of local cooperation. These include informal groupings (such as mutual assistance societies) and formal organizations (like cooperatives). What are the aims of these other organizations? Who participates? What roles do they play? What are the advantages and disadvantages of the organizations?

Explain that in a participatory self-help group, all members benefit from their combined skills and resources.

### OVERCOMING SUSPICIONS ABOUT GROUPS

People may be suspicious of groups and reluctant to join. They may have good reasons for this:

- In the past, the government **imposed** cooperatives on farmers, who had little say in how they were run, and saw few benefits from them.
- The poor often have heavy **workloads** and poor health, so have little time and energy left. Their low level of education and isolation cuts them off from new ideas.
- The poor are usually **dependent** on big farmers and traders. They are used to leaving decisions to such people. Powerful local people may see the group as a threat.



You can overcome such suspicions in various ways:

- Explain the **advantages** of belonging to a group: members can produce and earn more, help each other, and get support from the project and the government.
- Explain that forming a group is required by the **project**. If people do not want to join together in groups, then you will not be able to help them.
- Explain that the group's members – not the project or the government – will **decide** what to do.



- Try to win the support of traditional **leaders** and local officials. Explain the objectives and show how the community as a whole will benefit. That will bring extra wealth and business into the community and prestige for its leaders.
- Do not force people to join a group! Membership must be **voluntary**. It is better to start with a few members. Once people see how the group is successful, they will want to join.

### HELP PARTICIPANTS SELECT A FOCUS

Invite the people at the meeting to select one or more areas that they wish to focus on. This may be in marketing their produce, overcoming natural resource problems, saving money, or finding solutions to technical problems in farming.

Different groups may choose a different focus. They may be general or specific. Examples of **general goals**:

- Improving their crop yields
- Improving their income from farming.

Goals may also be more **specific**, such as:

- Improving crop yields by reducing erosion and restoring soil fertility on a particular hillside.
- Improving income by marketing maize to traders in the capital city.

Ask the participants to be as specific and as realistic as possible. What type of produce do they want to sell? What is the problem with natural resources (soil erosion, low soil fertility, lack of water, lack of firewood...)? What farming problem needs to be solved? “Overcoming poverty” is vague and may be unrealistic. “Earning more money from selling soybeans” is specific and more feasible.

### VISIONING

One way to help people select a focus is through a process called **visioning**. This involves asking them to imagine what their group (or village or enterprise) will look like in the long term (say, in 10 years’ time).

Then ask them what they need to do to reach this long-term vision.

You then repeat the exercise for activities in the medium term (5 years), and then the short term (next year).

See Exercise 4b for how to do this. Table 8 shows an example of the output from such an exercise.





**TABLE 8 VISIONING FROM CURRENT TO A DESIRED STATE, MSHIKA FARMERS GROUP, TANZANIA**

CURRENT SITUATION	SHORT-TERM ACTIVITIES	MEDIUM-TERM ACTIVITIES	LONG-TERM ACTIVITIES	LONG-TERM GOAL
Where we are now	In next year	In next 5 years	In next 10-15 years	Where we want to be in 10-15 years
<p>Sell traditional products</p> <p>Income from maize is low value, few high-value options</p> <p>Production of most income crops sold at low prices by individuals</p> <p>Partners not well organized</p> <p>Farmers not using savings or loan methods</p> <p>Farmer plots have low fertility, do not have access to irrigation or fertilizer</p> <p>Group not organized for business, no links to service providers for input/output markets</p> <p>No experimentation done by the community</p> <p>No record keeping by the group</p> <p>No plans to use local assets and organizations</p>	<p>Reorganize group and start a savings and loan process</p> <p>Review natural resource options, focus on irrigation survey</p> <p>Undertake a market survey for selected income products</p> <p>Obtain seed of new varieties; multiply seed of new varieties</p> <p>Reorganize group structure to accelerate benefits of innovation</p>	<p>Work with other savings groups and link to external / formal loan agencies</p> <p>Get advice from research station on production</p> <p>Gain advice from specialized NGO on local irrigation options</p> <p>Start to test new technologies as part of group learning</p> <p>Plan for higher value market options</p> <p>Register group, seek links with other groups with similar interests</p>	<p>Provide annual business plans to lending agencies to access formal finance</p> <p>Work with community to improve watershed management</p> <p>Seek links with other collective marketing groups</p> <p>Strengthen links to local service providers</p>	<p>Regular access to formal lending options to finance enterprise options</p> <p>Produce a range of higher value crop/livestock products</p> <p>Find an alternative to coffee</p> <p>Sell at least 10 tons of beans to a known buyer</p> <p>Select the best bananas for market and sell to local hotels</p> <p>Group well organized, with functional committees for marketing, credit, and experimentation</p> <p>Group linked with service providers and other production groups</p> <p>Group maintains regular production and financial records to evaluate its own performance</p>

**SETTING PRIORITIES**

Get them to put the problems in order of priority. If everyone agrees on a single priority, that becomes the goal of the group. If different people have different priorities, consider helping them to form two or more separate groups.



**IDENTIFY GROUP MEMBERS**

Identify those who would like to become founding members of a group that aims to reach the goals they have just defined. If too many people want to join, suggest they form two or more groups, focusing on different goals (maize, livestock raising, etc.), or people living or farming in different areas.





### CHOOSE A NAME FOR THE GROUP

The members should choose a name for the group, ideally in the local language. Some ideas:

- **Ideals:** Unity, Working together, Prosperity
- **Commodities and activities:** Rice marketing group, Maize millers, Water users' group
- **Locations:** Bondo Village Association, Teso Community Group.

Make sure the name is not too limiting. The Village Maize Marketing Group may have to change its name if it starts selling soybean as well as maize!



### FORMALLY CREATE THE GROUP

Once these things have been discussed and agreed on, it is time to formally create the group. Write the names of the founder members in a list, and ask them to add their signatures. Get the village chief or local leader to witness the event.



### DISCUSS THE BUILDING BLOCKS OF A SELF-HELP GROUP

Explain the six elements or building blocks in a successful group. These are:



**Participation.** A group relies heavily on its members' commitment and active participation. Members make the decisions and then put them into effect. Imagine the group is a train, in which everyone takes turns at pulling the carriages along.



**Leadership.** A group needs good leaders. The leaders are chosen by the members, and they are accountable to the members for their actions. The group should decide on several leadership positions (such as chairperson, secretary and treasurer) and elect people to fill these positions.



**Governance.** The group needs to decide how it will govern itself. The best way to do this is to draw up written constitution, along with bylaws or rules that govern day-to-day procedures. These rules help the group avoid internal conflicts and make the responsibilities of each member clear. A written constitution is also necessary to register the group with the authorities.



**Regular meetings.** The group will hold regular meetings of members to make decisions, elect officers and check on progress. The meetings should follow a set procedure, and should give a chance for everyone to make their opinions heard.



**Record-keeping.** Records help everyone remember what has been decided. They are very important in monitoring and evaluation.



**Financial management.** The group will have to manage money – membership fees, income from savings schemes and marketing activities, and grants or loans. The management must be accurate, transparent and credible to retain the members' trust.

Each group has to decide for itself how it wants to manage these building blocks. We deal with each one in turn in the following lessons.

## QUIZ 4

Answers at the end of the guide.

1. What is the best size for a group that focuses on production?

Select the best option.

- A. Under eight members
- B. Between eight and 15 members
- C. Between 15 and 30 members
- D. The group size is not important

2. What is the best size for a group that focuses on marketing?

Select the best option.

- A. Under eight members
- B. Between eight and 15 members
- C. Between 15 and 30 members
- D. The group size is not important

3. When helping form a group, you should keep five principles in mind. The first three are that the group should be small, be homogeneous and have a common interest. What are the other two principles?

Select the two best options.

- A. The group should have clear objectives
- B. The group should include everyone who is interested
- C. The group should be voluntary and democratic
- D. The group should have enough resources

4. Ten years ago, the government forced the people of Cinangka village to join a cooperative. So they are now suspicious of working together in a group. What can you do to overcome their suspicions?

Select all that apply.

- A. Explain that the members will make all the decisions.
- B. Tell them that membership is voluntary: they can join the group only if they want to.
- C. Ask the village chief to tell them to join the group.
- D. Explain how the members will benefit from being part of the group.

5. There are six building blocks in a successful group. Which of these is NOT one of them?

Select the best option.

- A. Participation
- B. Leadership
- C. Enjoyment
- D. Governance

6. There are six building blocks in a successful group. Which of these is NOT one of them?

Select the best option.

- A. Regular meetings
- B. Training
- C. Record-keeping
- D. Financial management

## EXERCISE 4A. CHOOSING POSSIBLE ENTRY POINTS AND GROUP TYPES

This exercise helps you and other members of the project team work with the community and its leaders to choose an entry point for your work.

This exercise may be run in stages:

- A discussion with the project team, partners and possibly the donor.
- Focus groups with the target community or communities to collect relevant information.
- Review of existing community organizations, with additional information from the community.

### OBJECTIVE

- To identify suitable entry points to help the community to develop its development goals and to decide on what types of groups to form.

### PARTICIPANTS

- The project team (initially), perhaps later with community members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- Decisions on the types of groups to develop, and the target members
- A list of initial steps to undertake for each of the possible entry points

### TIME

- 2-3 hours in one or more sessions

### PREPARATION

- Gather information about the community (see previous lesson)

### SUGGESTED PROCEDURE

1. Get the group to suggest possible starting points. Write them on a large sheet of paper.
2. Discuss each of the suggestions and eliminate those that are not relevant.
3. For each of the other suggestions, discuss the current situation in detail and the preliminary steps that would be needed to use that entry point. Note your conclusions in Table 9.
4. Discuss which entry point (or points) is/are likely to be the most promising for the community members.
5. If you need additional information, invite community members to a focus group meeting to discuss this.
6. Select the specific types of groups that the project will begin with, and the criteria to select the target group members.

### QUESTIONS TO STIMULATE DISCUSSION

- What decisions have already been made (e.g., in terms of focus on a particular entry point or type of group)? What constraints are there (budget, time, staff skills, etc.)?
- Are the farmers organized? Might existing groups be adapted to take on the activities?
- What major problems do the farmers face? What opportunities might they have for improving their situation?
- What disadvantaged groups are there in the community (such as women or the landless)? Should they be the focus of the project? How might they be involved?
- What types of assistance would the community need? What kinds of investment are required?
- Will the project need to make investments before starting with a particular set of activities? (For example, will it have to invest in infrastructure before trying to promote improved production techniques?)



TABLE 9 CHOOSING POSSIBLE ENTRY POINTS

ENTRY POINT	CURRENT SITUATION	CURRENT SITUATION	PRELIMINARY STEPS REQUIRED
 <p>1 Agricultural production</p>			
 <p>2 Natural resource management</p>			
 <p>3 Savings and loans</p>			
 <p>4 Agro-enterprise</p>			
 <p>5 Innovation</p>			
 <p>6 Other entry points?</p>			



# Possible entry points



**1 Agricultural production**



**2 Natural resource management**



**3 Savings and loans**



**4 Agro-enterprise**



**5 Innovation**



**6 Other entry points?**

## EXERCISE 4B. VISIONING

In this exercise, community members imagine what they would like to achieve in the long term, then decide what to do in the short term to achieve this. The guidelines below are for a production and marketing group; adapt the questions for other types of groups or entry points. Men and women, and different segments of the community, may have different ideas, so consider repeating this exercise with separate groups to capture their opinions.

### OBJECTIVES

- To enable the group to identify the future it wants
- To identify the steps the members need to take to reach this desired situation.

### PARTICIPANTS

- Members of the target group

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- A long-term goal for the enterprise, plus a series of concrete steps to achieve this goal

### TIME REQUIRED

- 2 hours

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to think about their current situation, then draw a picture that shows it. Summarize the ideas on a large sheet of paper under the headings “food security”, “production,” “postharvest,” “marketing,” etc.
2. Ask the participants to imagine what they would like their situation to be like in the **long term**, in 10 years’ time. List these goals on a second sheet under the same headings.
3. Ask them to think of the **long-term activities** they will need to do in order to reach this goal. Will they need to bring more land into cultivation? Install irrigation? Build a processing shed or warehouse? Get a bank loan? List these activities on another sheet.
4. Repeat this step, but this time for **activities in the medium term** – in 5 years. Get them to be more specific and realistic about their suggestions. The suggestions should lead towards the long-term goals they have just set out. Record the answers on another sheet.
5. Now repeat the exercise for **short-term activities**, to do in the next year or season. This time they should be very specific about what activities to undertake, who will do what and when, and what support they will need. Record their ideas on another sheet.

6. Mark which activities they can do themselves, and which will require external support.
7. Summarize the results of the discussions and notes in Table 10.

### QUESTIONS TO STIMULATE DISCUSSION

- What is the group’s vision?
- What can they achieve within a 2 or 5 year time-frame?
- How can they get from where they are now to where they want to be?
- What assets and knowledge do they need to achieve their goals?
- What skills do they have already?
- What are their first, most critical priorities?

### Production

- What area of land will each farmer plant? How many animals will each farmer keep?
- What tools and equipment will we use?
- When do we need to plant crops (or breed animals)?
- What management practices do we need to change: seed type, variety, planting density, weeding methods, fertilizer application, irrigation usage, etc.? For livestock, what are the breeding, feeding, veterinary care and housing we need?
- How will we monitor production to make sure we get the right amounts and quality?

### Postharvest handling

- How will we harvest the product? When? Who will do the harvesting?
- How will we store the product? What facilities will we need?
- How will we sort grade, package and label the product?

### Marketing

- How will we identify buyers? How will we market the product? Who will negotiate on behalf of the group?
- What transport will we need? What will the delivery schedule be?
- What price range will we negotiate for? What should the payment terms be? Do we need a bank account? Who will be the signatories for the account?
- How will the money be shared in the group?
- How much of the profit will we invest, and what will we invest in? How will we save money in order to invest?

### Business development services

- What business services will we need? Input supplies, technical advice, financial services, marketing services, transport, etc?
- Which services are the most important?
- Which services need to be strengthened?
- Which services do we need to pay for? How will we pay for them?

TABLE 10 FORM FOR CONVERTING A LONG-TERM VISION INTO SHORT-TERM ACTION

	CURRENT SITUATION	SHORT-TERM ACTIVITIES	MEDIUM-TERM ACTIVITIES	LONG-TERM ACTIVITIES	LONG-TERM GOAL
	Where we are now	In next year	In next 5 years	In next 10-15 years	Where we want to be in 10-15 years
<b>PRODUCTION</b>					
<b>POSTHARVEST</b>					
<b>MARKETING</b>					
<b>BUSINESS SERVICES</b>					



# Visioning



**Where we are now**



**Where we want to be**

## EXERCISE 4C. CREATING THE GROUP

This exercise helps prospective members decide whether they wish to form a group to help achieve their joint vision. It may be better to create the group after discussing the roles of the members (see Lesson 5). To form savings and internal lending communities, see the separate training module on SILCs.

### OBJECTIVES

- To enable individuals to decide whether they wish to join a group
- To choose a name for the group
- To formally create the group.

### PARTICIPANTS

- Prospective group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- A list of group members
- An agreed name for the group

### TIME REQUIRED

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Remind the group of the vision and activities they discussed in the previous meeting. Explain that it is now time for each person to decide whether they wish to be part of the group. Each person must decide on their own: no one should feel forced to join.
2. Explain that the group itself will decide on its activities and the requirements for members (such as membership fees).
3. Ask the participants to think carefully about these questions:
  - Do they have the **time** to come to meetings and engage in activities?
  - Are they **committed** to the vision they discussed?
  - Do they have the **support** of their family?
4. Ask them to raise their hands if they want to join. Explain that people can join later if they wish. Make a list of those who say yes.
5. Ask the members to think of a name for the group.
6. Invite the members to sign next to their name to confirm they have joined the group. Ask the village chief or local leader to witness the event.



# Member registration sheet

<b>NAME OF GROUP</b>		<b>DATE</b>	
<b>LOCATION</b>		<b>FIELD AGENT</b>	
<b>WITNESSED BY</b>			

<b>NAME OF MEMBER</b>	<b>GENDER M or F</b>	<b>AGE Years</b>	<b>ADDRESS</b>	<b>PHONE</b>	<b>SIGNATURE</b>
1.					
2.					
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## LESSON 5. PARTICIPATION

### IN THIS LESSON

After this lesson you will be able to:

- Describe how to promote participation in the group
- List the desirable characteristics of a group member
- Discuss the rights and obligations of group members
- List ways in which members may contribute to the group.



### PARTICIPATION

**Participation** is vital for groups to function. It means that each member, even the most disadvantaged, has a voice and influence in making decisions about the group and its activities. It is not the facilitator or the leaders who run the group; it is the members of the group who tell the leaders what to do. The facilitator must help to make sure this happens.

The group should be run in a participatory way. That means:

- Working together and building relationships among individual members, especially across gender and ethnic boundaries
- Sharing responsibility
- Each member learning from and contributing to the group as a whole
- Listening to and valuing different views
- Making decisions together, if possible by consensus.



### HOW TO PROMOTE PARTICIPATION

Not everyone feels comfortable in a group. Some are shy and do not speak up easily – especially in a language other than their mother tongue. They may be reluctant to challenge authority, and feel they cannot change things. Or they may fear a loss of status and influence. Other people dominate discussions or do not listen. Many find it difficult to make the compromises needed to reach an agreement.

You can promote participation in various ways:

- Help people feel comfortable by using an informal style.
- Use games and role-plays to get people relaxed and willing to contribute.
- Have people seated in a circle rather than in rows facing the front.
- Guide the discussions: introduce the session, structure the discussion and summarize regularly.
- Make sure that everyone has a chance to speak. Invite people who have not yet said anything to do so.
- Ask, probe and listen: “what do you mean?”, “why do you think so?”
- Give people enough time to express their opinions, and ask others to listen.



- Keep the language simple and practical. Avoid jargon and “development speak”. Don’t say “what is the cause of widespread erosion?” Instead, ask “why is the soil being washed away?”
- Acknowledge everyone’s views and opinions.
- Stimulate creative ideas.

Make sure that the group leaders also use such techniques. If necessary, give them some guidance on how to facilitate meetings in a participatory way.

### RIGHTS AND BENEFITS OF MEMBERSHIP

Group members have certain rights and benefits. They may:

- **Voice their opinions about the group and its activities.** The group’s direction and decisions must reflect the will of the members, not of the leaders alone.
- **Make decisions jointly.** The group must be run democratically, with decisions made by consensus or through a vote. Everyone has a voice and an equal vote.
- **Become leaders of the group.** Each group member may be elected to a position of responsibility in the group.
- **Benefit from the group’s activities.** Each member can benefit from activities such as training, cross-visits, information services, shared work, cheap inputs, and loans.
- **Share the profits from the activities.** Each member can share the profits from the group’s savings-and-credit activities, production and processing work, and marketing efforts.



### ADVANTAGES AND DISADVANTAGES OF PARTICIPATION

Participation has many **advantages**:

- The decisions and activities reflect the will of all members, not just a few leaders
- The members support and are committed to the group’s decisions and activities
- The results are likely to be effective and sustainable
- It gives people a sense of identity and unity
- They gain a feeling of empowerment.



Participation does have **disadvantages**, though:

- It takes more time than more directive approaches
- It puts responsibilities onto people’s shoulders.

### AN IDEAL GROUP MEMBER

Groups function best if they can take advantage of each member’s skills, interests and experiences. Together, the members can achieve more than they could from working alone. That makes the group stronger than the sum of its parts.

Here are some traits of an ideal group member:

- Good communicator, not afraid to contribute to discussions
- Good listener, open to other people’s ideas
- Trustworthy and honest



- Cooperative, not argumentative
- Solving problems, not creating problems
- Patient and persistent
- Confident and positive
- Original, creative
- Respected in group and community
- Fair and considerate of others
- Hard-working and enthusiastic
- Willing to contribute knowledge and skills.

### MEMBERS' DUTIES AND OBLIGATIONS

Members also have various duties and obligations towards the group. They must agree to:

- **Abide by the group constitution and rules.** Once the rules are agreed, members must agree to follow them. If they break the rules, they will be fined (or given some other penalty).
- **Attend meetings regularly.** The group depends on members' active participation. That means taking part in meetings and discussions.
- **Elect the group leaders.** The group leaders must represent the members. They are elected, not imposed on the group from outside.
- **Pay a membership fee.** The group decides on a fee that members must pay.
- **Contribute labor and materials when required.** The group may call on members to contribute labor and materials for joint projects. For example, it may require members to help construct a building, plant trees, or build a dam to prevent erosion.
- **Make regular contributions to the group savings fund.** Many groups run a savings-and-credit scheme. Members of such schemes must agree to contribute an agreed amount regularly, and to repay their loans promptly and in full.
- **Market their produce together.** Marketing groups pool their produce so they can sell it at a better price. They may negotiate this price with a buyer beforehand. Individual members must agree to these arrangements and sell their produce through the group, even if another buyer offers a better price.
- **Help other members when in need.** Group members may need help from time to time. Other members should be ready to help them if necessary.



### TYPES OF CONTRIBUTIONS

Members may contribute to the group in various ways:

- **Fees.** Members may be required to pay a regular annual membership fee.
- **Labor.** Members may be required (or requested) to work for a certain number of days a year on common projects. Marketing groups will need people to receive grain and other produce, check the quality, carry bags, and do the paperwork.
- **Expertise.** Members may offer expertise such as accountancy, marketing skills, diagnosis of crop and livestock problems.
- **Land.** Members may make their land available on a short-term basis (e.g., for crop tests), or permanently for common facilities such as irrigation or processing.



- **Materials.** Members may provide materials such as wood, stone, sand or cement for building.
- **Equipment.** Members may offer the use of computers, mobile phones, vehicles, tractors or farm tools.
- **Meeting facilities.** Individuals may allow the group to use their houses or farms for meetings. If there is no village meeting hall, meetings could be held in each member's house in rotation.
- **Refreshments.** Members may prepare food and drinks for people during meetings and work days. Participants may be asked to pay a small fee for refreshments at meetings.
- **Cash.** Instead of providing items in kind, members may choose to make a cash donation to the group.

The group should make it clear the rules for such contributions. Are they voluntary or compulsory? Are they in addition to, or instead of, the regular membership fees? Which services should be paid for? What happens if someone refuses to contribute? What happens if someone's equipment is damaged while the group is using it?



## QUIZ 5

Answers at the end of the guide.

1. Fostering participation is time-consuming and is rarely worth the effort.

- A. True
- B. False

2. Why is participation of group members important for the good functioning of the group?

Select all that apply.

- A. It helps share responsibilities for important tasks
- B. It builds ownership of the group's plans and activities
- C. It makes the leader feel important
- D. It makes the group members feel that they are important and their ideas are useful

3. What inhibits people from participating actively in group activities?

Select all that apply.

- A. Not enough time
- B. Unclear about the benefits of participating
- C. Lack of self-confidence
- D. Feel marginalized by the process

4. What personal qualities make participation in groups more successful?

Select all that apply.

- A. Argumentative
- B. Open to other people's ideas
- C. Impatient
- D. Self-confident
- E. Constructive
- F. Critical

5. Grace, a new community facilitator, is explaining members' rights and obligations to a new group. But she has got her notes mixed up. Help her put the items into the correct category.

Match the item with the correct category.

CATEGORY	ITEM
A. Rights and benefits	1. Express opinions
B. Duties and obligations	2. Abide by rules
	3. Share profits from activities
	4. Attend meetings

6. Grace's facilitation notes are mixed up. Which are the members' rights, and which are obligations? Help her put the items into the correct category.

Match the item with the correct category.

CATEGORY	ITEM
A. Rights and benefits	1. Benefit from activities
B. Duties and obligations	2. Help other members in need
	3. Contribute labor and materials
	4. Pay a membership fee

## EXERCISE 5. PARTICIPATION

This exercise helps group members understand how to work together in a group. What are their roles, rights and responsibilities?

### OBJECTIVES

- To help participants work out what they should do as group members

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- An agreed list of roles, rights and responsibilities for members

### TIME REQUIRED

- 2 hours

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to think of an **ideal group member**. What are his or her characteristics? List these on a large sheet of paper. Discuss the key characteristics, and any controversial items. (Some ideas: express opinions, listen, be honest, treat others with respect...)
2. Next, ask them what **rights** the group members should have. List them on a second sheet. (Some ideas: have opinions listened to, elect leaders, be informed about activities, be treated equally...)
3. Now ask them what they think a group member's **duties and obligations** should be. List their ideas on another sheet of paper. (Some ideas: abide by rules and decisions, attend meetings, elect leaders, contribute to decisions...)
4. Finally ask them how they can **contribute** to the group and its goals. List these on a fourth sheet. (Some ideas: pay membership fee, contribute labor and skills, prepare refreshments...)
5. Explain that the group will work in a **participatory manner**: everyone should be treated equally and have an equal say. Members will elect their own leaders, set the group's rules and decide on activities. But along with rights come responsibilities: to take part, contribute and work for the common goals. The stronger the participation, the stronger the group.

# Participation



**An ideal group member**



**Members' rights and benefits**



**Members' duties and obligations**

**Types of contributions**





## LESSON 6. LEADERSHIP AND MANAGEMENT

### IN THIS LESSON

After this lesson you will be able to:

- Describe the desirable characteristics and skills of a group leader
- List the types of leaders and officers a group should have, and the functions of each
- Describe how leaders should be chosen, and how long their terms of office should be
- Elect leaders and choose people to fill management positions
- Describe how to hold leaders and members accountable for their actions.



### LEADERSHIP

To work well, a group needs a management committee made up of a chairperson, secretary and treasurer, and perhaps other officers. In many groups the most open or outgoing members are chosen as chairperson and secretary. However, other members may also have hidden but valuable skills. All the skills and abilities of the individual members should be used as far as possible. A group can exploit these abilities by rotating the leadership positions among the members.



### QUALITIES OF A GOOD LEADER

Good leaders have many personal qualities. Here are some of them:

- **Exemplary character.** A leader must be honest and impartial and must earn the trust and respect of others. They trust the leader to take responsibility for the group.
- **Vision.** Vision gives direction and builds cohesion among the group members. People trust a leader who knows where they should go and how to get there.
- **Enthusiastic.** Leaders must inspire and motivate the group members, and must convince outsiders about what they do.
- **Team player.** At the same time, leaders must be part of a team working towards the group's goal. Good leaders work well with other people, and lead by example.
- **Confident and purposeful.** People look to a leader for leadership. That means ability to make decisions, an ability to inspire confidence in others, and the talent to draw out the best efforts of the team and to get things done well.
- **Resolving conflict.** A good leader knows that only a united group can be strong and successful. He or she helps resolve disputes among members and guides their energy into positive channels.
- **Good communicator.** Leaders must be able to communicate well with the group members. They listen to what everyone says (not just to a few people), and explain themselves clearly. They encourage the building of relationships within the group and with outsiders.
- **Calm, focused and analytical.** Good leaders manage crises by staying calm, and keeping the main goal in mind. They break down a task into manageable steps to make it progress easier.





- **Knowledgeable.** Good leaders do not need to be experts. Rather, they must have a good understanding of the problems that group members face, and should have ideas on what the solutions might be. They coach members and draw on other people for the specific skills needed to solve the problem.
- **Participatory.** To lead a group of farmers, a leader must make it possible for all the members to voice their ideas and contribute to the group's goals.

### LEADERSHIP STYLES

There are many different types of leadership. Some are better in certain situations; others are more suited to other circumstances. Sometimes it is useful to combine styles. Here are three of the main styles.



**Leaders who command.** They make decisions on behalf of the group, and allow little or no discussion with group members. This may be necessary in times of trouble, but normally it does not encourage the group to grow in confidence and skills.



**Leaders who consult.** These leaders encourage discussion, and then make a decision on behalf of the group.



**Leaders who enable.** These leaders set certain limits, but enable members to discuss and make their own decisions within these limits. This is also known as participatory leadership.

Participatory leadership is not appropriate for all groups or all occasions, but it is particularly important for working with communities and smallholder farmer groups. Let us look at it in more detail.

### WATCHING GEESE FLYING

Have you ever seen a **flock of geese** flying in a V formation? Why do they do this?

Because it makes flying a lot **easier**. A flock of geese in a V formation can travel hundreds of kilometers without resting. A single bird on its own can fly only a little more than half that distance.

As a bird flies along, its wings create turbulence in the air. Each bird except the leader uses the turbulence from the bird ahead to support its weight. That makes flying easier.



The leader has no one in front to provide lift, so leading the flock is hard work. Because of this, the birds swap leaders regularly. That way, none gets too tired, and they can all fly a long way.

The birds honk to encourage each other and to tell each other where they are. If one bird falls behind, several others stay with it to protect it. They stay together until they can fly on or join another flock.

**Long-distance runners** and **cycling** teams use similar principles when racing. They keep close behind each other so they can cut through the air more easily. They change over leaders regularly, and help each other if necessary.



### *MISTAKES LEADERS MAKE*

The success of a group depends in large part on its leaders. A good leader guides the group through good times and bad. A bad leader pulls the group in the wrong direction, looks after his or her own interests, or does nothing. Some common mistakes leaders make:

- Not listening to the members
- Failing to keep members informed
- Failing to delegate responsibility
- Misunderstanding roles
- Looking after their own interests, not those of the members or the group as a whole.



### *WHAT IS PARTICIPATORY LEADERSHIP?*

Participatory leadership is like the flying geese. All members have the same chance to participate, and all members can become leaders. Elections to change leaders take place regularly. Rotating the duties gives all members a chance to develop their leadership skills. That makes the group more effective and promotes further participation.

Participatory leaders encourage everyone to be fully involved in the group affairs by keeping them informed, by delegating tasks, and by having open discussions.



### *LIKE A SHEPHERD*

We can also think of participatory leadership as “shared leadership” or “leadership from behind.” The leader has to be comfortable sharing power and responsibility. He or she must be able to see the potential in ordinary people to lead, make decisions and make meaningful contributions. It is based on the principles of **partnership** and **collective effort**.

**“A LEADER IS LIKE A SHEPHERD. HE STAYS BEHIND THE FLOCK, LETTING THE MOST NIMBLE GO OUT AHEAD, WHEREUPON THE OTHERS FOLLOW, NOT REALIZING THAT ALL ALONG THEY ARE BEING DIRECTED FROM BEHIND.” – NELSON MANDELA, LONG WALK TO FREEDOM**



Participatory leaders create an environment where all individuals are engaged, and where the group's collective talent is tapped by having everyone take the lead at some point.

### *ADVANTAGES AND DISADVANTAGES OF PARTICIPATORY LEADERSHIP*

Participatory leadership has many advantages:

- Group members are more satisfied
- They have a chance to develop their skills
- They are motivated to work hard.

But it also has disadvantages:

- If something does not work out, who is responsible?
- Participation takes time. That may be a problem if something has to be done quickly.

### *WHO CAN BECOME A LEADER?*

**Anyone** in the group with the right skills can become a leader. Literacy and numeracy are important, though: it's difficult to be a treasurer if you cannot add up, or a secretary if you cannot read and write. It is possible (though more difficult) to become a chairperson without being able to read.



### *OFFICERS*

The group leaders should be given specific tasks. The number and type of officers, and their specific responsibilities, will depend on the nature of the group and the specific situation. They may change over time as the group matures and takes on new tasks.

A group will need some (or perhaps all) of these officers:

- Chairperson
- Treasurer
- Secretary
- Production coordinator (lead farmer)
- Marketing coordinator.

These make up the group's **management committee**.

In addition, the group will also need two or more **auditors**.

A group may also appoint other officers, such as a vice-chairperson, communication officer or warehouse manager.

The roles and responsibilities of each officer should be clear. The positions and duties of the officers should be included in the group's constitution. Here are some suggestions for their duties.

### WHAT ARE THE DUTIES OF A CHAIRPERSON?

The chairperson leads, coordinates and represents the group. He or she:

- Coordinates the group's and the officers' activities
- Organizes meetings and review sessions
- Chairs meetings and summarizes them at the end
- Encourages participation by all members in discussion, decision making and work
- Ensures the group constitution is followed
- Ensures that the secretary and treasurer do their jobs
- Ensures members pay their contributions as agreed
- Delegates work and assignments
- Ensures that the work plan is followed
- Maintains harmony in the group
- Represents the group at meetings with others.



### WHAT ARE THE DUTIES OF THE SECRETARY?

The secretary manages the group's correspondence and records. He or she:

- Writes the agenda and minutes, and keeps a record of attendance at meetings
- Maintains the list of members, the constitution, bylaws, business plan, and other important documents
- Reads aloud the minutes of meetings
- Deals with communications to and from the group
- Assists the chairperson.



### WHAT ARE THE DUTIES OF A TREASURER?

The treasurer manages the group's money. He or she:

- Safeguards and manages the group's money
- Keeps the financial records of the group
- Reports to the members about expenditures and receipts, and the balance available in cash or at the bank
- Receives money on behalf of the group, and gives receipts for the money received
- Keeps the cash book and the receipts of purchases, sales and received money
- Counts the money kept by the group, in the presence of the members
- Reports to the members on the group's financial situation.
- Prepare financial records as required by outside organizations, such as donors, banks or the government.





### WHAT ARE THE DUTIES OF A PRODUCTION COORDINATOR?

A group that grows crops, raises animals or processes products will need someone to coordinate these activities. The production coordinator or lead farmer:

- Ensures that the members have the knowledge and skills they need to produce the product
- Arranges for members to get the seed and other inputs they need
- Coordinates the timing of planting and harvesting (or for live-stock, of insemination) among the members
- Manages the members to work as a group when required on common tasks such as terrace building, erosion control and irrigation
- Coordinates production targets
- Keeps records about production targets and actual production figures.



### WHAT ARE THE DUTIES OF A MARKETING COORDINATOR?

A group that focuses on marketing should have someone to coordinate this activity. He or she:

- Coordinates the delivery of the output to a common collection point
- Arranges for the produce to be dried and stored (if necessary) while awaiting a buyer
- Ensures that the produce is sufficient quality and quantity
- Identifies potential buyers and negotiates the sale of the produce
- Manages the sale and handover of the produce
- Keeps records about marketing targets, profits and actual amounts sold.



### WHAT ARE THE DUTIES OF AN AUDITOR?

The treasurer has to report to the members on the group's financial situation. He or she may also have to prepare accounts each year for the government. In some countries, the law requires that the group accounts are checked by two other group members (someone other than the treasurer and the other officers). At the end of every year, these auditors:

- Check the accounts prepared by the treasurer to make sure they are accurate
- Check the amount of money the group has in its bank account or savings box
- Signs the accounts to state that they are accurate.

The auditors are not members of the group's management committee.





### FORMING A MANAGEMENT COMMITTEE

All of the leaders (except the auditors) are members of the group's management committee. The committee meets regularly to coordinate the group's activities. The committee is coordinated by the group chairperson.

Each person in the management committee has his or her own tasks and responsibilities. For day-to-day activities, they get instructions from the management committee, and they report to the management committee on their work.

The management committee is responsible to all of the members of the group. It reports to the general assembly during the annual general meeting. This is when the officers are elected, and when they get instructions for the next year.



### ELECTING LEADERS

Each of the officers should be nominated and democratically elected by the group members. Normally, elections for each position are held on an annual basis. Before the election, the members should evaluate the officers' performance. If the officer has not performed well, he or she should be replaced.

For someone to be elected, three things must happen:

- Another member must **nominate** the person for the position.
- The person nominated must say he or she is **willing** to stand for the position.
- The group must **elect** the person to the position.

Two or more people may be nominated for and stand for the same position. The person with the most votes is elected.

You should make sure that the individual officers understand their duties. Give them training or coaching as required. Once the group is established, the previous incumbent can help train his or successor.



### HOW OFTEN SHOULD LEADERS BE CHANGED?

Rotating leadership frequently provides all members with the chance to develop their organizational and leadership skills. But changing leaders frequently can be unsettling and make long-term planning difficult. A balanced approach is needed.

Depending on the particular group activity, the leadership could be changed each month, each season, or each year. In most groups, the leaders are elected each year.

How long the officers hold their positions should be written into the group's constitution. The constitution should also state whether someone may be re-elected, and how long an individual may hold the same position.

The leaders must be **accountable** for their actions. They must be required to explain what they have done and to justify it. A good time to do this is before the election of the leaders, though it must be possible for the members to challenge the leaders at any time. This should also be written into the constitution.



## PROFESSIONAL MANAGERS

As it grows, the group may find that the members do not have the skills, ability or time to do certain tasks. For example, a savings-and-loans group may find it needs an accountant to manage its funds. A marketing group may need a professional warehouse operator or marketing manager.

There are two possible solutions to this:

- Have one or more members trained in the skills required.
- Hire a professional to do the job.

**Training members to do the job.** This approach can be problematic:

- It can be difficult to find a suitable training course.
- There may be no group members who are willing or suitable for training.
- Training someone may be costly and time-consuming.
- It may be unrealistic to try to train someone in all the skills needed.
- The trainees may be tempted to use their skills to get a job elsewhere.

**Hiring a professional.** This is often the better option.

- A professional can be expected to have all the skills needed. No extra training is needed.
- The professional is paid a salary, with the level based on performance or results.
- The position is subject to oversight by the group's management committee.
- The job may be part-time if necessary.
- If the professional does not perform adequately, he or she can be replaced easily. Doing this is much harder with a member who has been specifically trained for the job.

The professional manager sits on the management committee and reports to it.



## QUIZ 6

Answers at the end of the guide.

### 1. Which is the best style of leadership?

Select the best option.

- A. Leaders who command
- B. Leaders who consult
- C. Leaders who enable
- D. A combination of styles depending on the situation

### 2. A good leader has the following characteristics.

Select all that apply.

- A. Confidence
- B. Arrogance
- C. Focus and analytical
- D. Bossy
- E. Aggressive
- F. Composed

### 3. Which statement or statements best describes a good leader?

Select all that apply.

- A. A good leader controls what each group member does and takes all the decisions.
- B. A good leader instils confidence in others by delegating tasks among group members.
- C. A good leader has no need to listen to the opinions of others because he or she was selected because of their superior knowledge and skills.
- D. A good leader participates in group tasks and does not mind getting his or her hands dirty.

### 4. To be a good leader a person must be an expert who has deep technical knowledge of farming.

- A. True
- B. False

### 5. Grace is confused about what each leader in the group should do. She needs your help to match each duty with the correct person.

Match the role with the correct leader.

DUTY	LEADER
A. Organize meetings	1. Treasurer
B. Maintain documents	2. Chairperson
C. Keep financial records	3. Production coordinator
D. Coordinate planting and harvesting	4. Secretary
E. Check that the accounts are accurate	5. Marketing coordinator
F. Manage the sale of produce	6. Auditor

### 6. Which of these people is NOT a member of the management committee?

Select the correct option.

- A. Chairperson
- B. Treasurer
- C. Auditor
- D. Secretary
- E. Marketing coordinator
- F. Production coordinator

## EXERCISE 6A. LEADERSHIP STYLES AND QUALITIES

This exercise helps group members understand how to work together in a group. What are their roles, rights and responsibilities?

### OBJECTIVES

- To explain why leadership is important by using farmers' own experience of observing and interacting with leaders in their everyday life.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- Participants can identify different leadership styles and the characteristics that a good leader should have

### TIME REQUIRED

- 40 minutes

### PREPARATION

- None

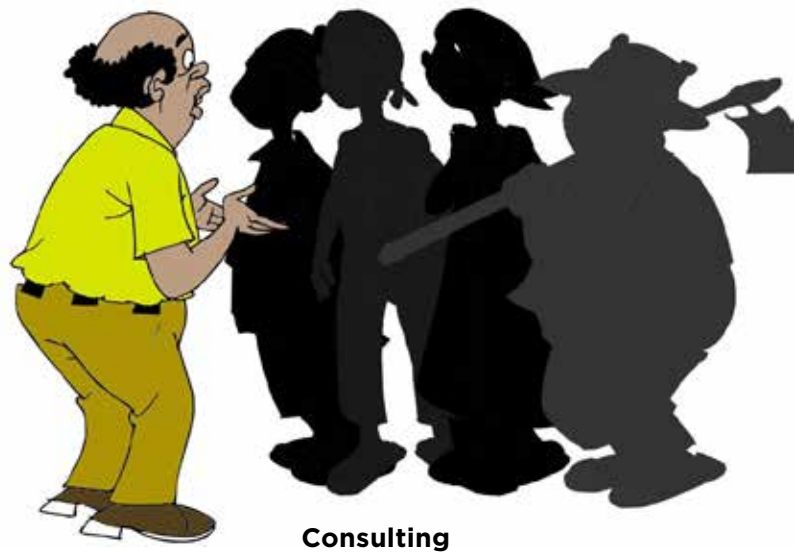
### SUGGESTED PROCEDURE

1. Ask the participants to think of a leader they admire who is not a member of the group. This could be a national, regional or local leader. They should not give the leader's name.
2. Ask them about the qualities that make this leader effective, or the reasons they admire this person. Summarize the responses on a large sheet of paper. Ask what happens if these "good" qualities are absent in a group of people. Note the responses on the paper.
3. Ask which is more usual: one person who has all the necessary qualities, or two or three people who each have some of the qualities and who lead together. Discuss the advantages and disadvantages of such an arrangement.
4. Introduce the three different styles of leadership: commanding, consulting, and enabling. Invite individual participants to role play each style. Emphasize that there is no best style: each style might be appropriate for a particular situation. Leaders may switch between styles depending on the needs.
5. Ask the group to name the advantages and disadvantages of each style. Note the responses on the paper. Which style would work best for them?

# Leadership styles



**Commanding**



**Consulting**

**Enabling**





## EXERCISE 6B. LEADERS' TASKS

This exercise introduces the various types of leaders the group will need.

### OBJECTIVES

- To help the members decide what types of leaders the group will need, and to decide on their tasks.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- A list of leadership positions and their roles

### TIME REQUIRED

- 2 hours

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to think of the leadership positions the group will need. List their ideas on a large sheet of paper.
2. Facilitate a discussion of the positions. Consolidate, eliminate or add to the list as needed.
3. For each position, ask the group to describe what that person's tasks or responsibilities should be. List these on the paper.
4. Compare the responsibilities of the various positions and discuss any overlaps or gaps.
5. Now ask the group to list the skills and characteristics that each person should have (for example, the secretary and treasurer have to be able to read and write). Should the positions be open to both men and women?
6. Help the group agree on a final list of positions and responsibilities.

### POSSIBLE POSITIONS

Depending on the group, you may need to adjust the list of leaders below. For example, a marketing group will need a marketing manager; a production group will need a production coordinator; a savings and internal lending community will need a money counter and key holders.

- **In all groups:** chairperson, secretary, treasurer.
- **Additional positions** (depending on the group): vice-chair, production coordinator, marketing coordinator, auditor, money counter, key holders.

# Possible leadership positions

**Chairperson**



**Vice-chair**



**Treasurer**



**Secretary**



**Production coordinator**

(in production group)



**Marketing coordinator**

(in marketing group)



**Auditor**



## EXERCISE 6C. ELECTING THE MANAGEMENT COMMITTEE

This exercise guides the group through the process of electing a management committee.

### OBJECTIVES

- To enable the members to elect its leaders

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Five different-colored boxes with lids (each lid with a small hole or slit)
- Small stones or beans (one for each participant) that fit through the hole in the box lid

### EXPECTED OUTPUTS

- An elected management committee

### TIME REQUIRED

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

- 1. Nominating candidates.** Remind the participants about the leadership positions they have agreed on. Explain that they will nominate and elect candidates for each position.
  - Any member can nominate another member (but may not nominate themselves). Each nomination must be seconded by another member.
  - If someone is nominated, he or she is free to accept or refuse the nomination.
  - At least two people must be nominated for each position so members have a real choice.
  - In groups with both men and women, at least two of the chairperson, secretary and treasurer must be women (unless no woman can perform the position's duties).
- 2.** Agree who will be the **election monitor** (either you or an invited community member).
- 3. Secret balloting.** Explain how secret balloting works. You will hold elections for each position, starting with the chairperson. Each candidate is represented by one colored box. To vote for a candidate, participants put a stone in the box of their choice.
- 4. Nominating the chairperson.** Invite the group to nominate at least two candidates for the position of chairperson. Indicate which box is assigned to which candidate. Put the boxes behind a tree or table, where no one can see who is voting for whom.
- 5. Hold the election for the chairperson.** Give each person a stone. Each in turn goes to the boxes and puts a stone in one, in secret. When all have voted, the monitor checks the number of stones equals the number of members, and declares one person the winner.
- 6. Hold elections for the other positions.** Repeat the nomination and election process for the other leadership positions.
- 7.** Congratulate the leaders who have been elected.

## LESSON 7. GOVERNING THE GROUP

### IN THIS LESSON

After this lesson you will be able to:

- List the elements of good group governance
- Describe the function and parts of a constitution
- Write a constitution for the group
- Give examples of bylaws and internal rules.

### ASPECTS OF GOOD GOVERNANCE

Good governance includes:

- **Regular, independent elections.** Group members periodically choose officers to lead the group.
- **Term limits.** These restrict how long a person may serve in the same office.
- **Transparency.** All information is open and freely available to all. For example, group meetings are open to all members, financial records may be reviewed by any member, and rules and decisions are open to discussion. When activities or decisions are transparent, it is more difficult for individuals to take advantage in their own interest.
- **A constitution.** The group should have a constitution that sets out its goals, functions and basic rules.
- **Bylaws.** The group may also decide on bylaws (internal rules) to say how it does particular things.
- **Record keeping.** Good records help the group monitor its progress, review discussions and agreements, keep track of expenses and earnings and prepare financial reports.
- **Good communication.** Good communication among group members helps them to participate in group activities and decision-making.

This lesson focuses on the constitution and bylaws.



### WHY A CONSTITUTION?

A **country** needs a constitution and a set of rules that describe how its government operates. These documents tell the leaders and the citizens what they can and cannot do. Without such documents, there is nothing to prevent the powerful people in government doing what they want. That is bad for the citizens, bad for the economy, and bad for society as a whole.

A **farmers' group** also needs a constitution, for many of the same reasons. It describes the group's goals, tells the groups' leaders what powers they have, and sets the rules for managing the group and its assets.

In many countries the law requires a group to have a written constitution for it to be registered officially with the government.

A constitution is like the **foundation of a building**. Without a strong foundation, the building is likely to collapse. Without a good constitution, the group is likely to fail.

A constitution is also like a **map**. There will be times when a group faces problems or challenges. The constitution is the map that the members can use to remind themselves where to go. When they get to a fork in the road and need to make a decision, they can look at the map to see where to go.



### WHY IS A CONSTITUTION NECESSARY?

A constitution provides a clear and consistent set of **guidelines** to define each member's rights and obligations to the group. The constitution is meant only for the benefit and use of the members. It is made by the members and can only be changed by the members in the general assembly.

In many countries, a formal constitution is required to **register** an organization with the authorities and to open a bank account.

Development organizations may also require a group to have a written constitution before they can work with it.



### PARTS OF A CONSTITUTION

There is **no blueprint** for a group constitution. It should be made step by step, and tailored to the particular needs of the group. The first draft is made when a group is formed. Rules can be added or changed as new issues arise.

Groups often **borrow** a constitution: indeed, many development agencies have standard formats that groups can copy. While these may be a good basis, the group should consider them carefully and **adapt** them to their own needs. A constitution that is just borrowed wholesale is unlikely to reflect the group's own purposes.

Table 11 lists some items to consider including in the constitution. You should help the group discuss these, and add to or subtract from them as required.

Some of these rules can be set as **bylaws** rather than included in the constitution. It is best to keep the constitution general and vague to allow sufficient flexibility. The details can be filled in by bylaws.





TABLE 11 POSSIBLE ITEMS TO INCLUDE IN A CONSTITUTION

ITEM	ISSUES FOR DISCUSSION
<b>GOALS AND FUNCTIONS</b>	
<b>Name of the organization</b>	If the group has not yet chosen one, now is the time to do so.
<b>Basic information on the group</b>	The group's location, when it was formed, registration date and contact information.
<b>Objectives of the group</b>	The group's goals and how it aims to achieve them. They should be specific enough to guide the group, but broad enough to allow for change over time.
<b>Functions</b>	<p>The group's specific functions, such as the activities it performs or services it provides. This section may also state whether the group may:</p> <ul style="list-style-type: none"> <li>Raise funds</li> <li>Employ staff</li> <li>Lease, hire or purchase property</li> <li>Run savings-and-loans schemes</li> <li>Make a profit</li> <li>Liaise with other organizations.</li> </ul> <p>It is best to start with a broad range of powers, to avoid having to add things later.</p>
<b>MEMBERS</b>	
<b>Membership</b>	Who may join the group (e.g., farmers who live in a particular village), the conditions for membership, and the rights and responsibilities of members.
<b>Contributions</b>	Whether members have to pay a fee to join the group, and whether there is an annual fee. (The level of the fee can be decided on at the annual general meeting, and does not have to be written into the constitution.)
<b>GOVERNANCE</b>	
<b>General assembly</b>	The composition of the general assembly, how frequently it meets (usually once a year), and its rights and responsibilities.
<b>Management committee</b>	The types of posts in the management committee, the duties of each member of the committee, how the committee members are chosen, and how long someone may hold a particular position.
<b>Election procedures</b>	How often elections take place, and what procedure will be followed.
<b>Decision-making</b>	Who makes what decisions, and how the decisions are made (e.g., by consensus, or majority vote).
<b>Meetings</b>	The frequency of meetings, the number of members needed for decisions, whether members must attend, and the penalties for non-attendance.
<b>Records</b>	How records of meetings and decisions will be kept.
<b>Disciplinary actions</b>	The penalties to be imposed on members of the management committee or normal members if they do not fulfill their responsibilities (e.g., fines, expulsion from the group).
<b>Review of the constitution</b>	When and how the constitution may be reviewed and how amendments can be made.
<b>Dissolution</b>	How the organization can be wound up, and what happens to its assets if this happens.

### CHECK WITH THE AUTHORITIES

Before the group approves the draft constitution, it is a good idea to check it with the relevant government authority.

- To register as a **cooperative**, the law will require a group to fulfill certain requirements.
- The law may prohibit a group registered as a non-governmental organization from **paying members** (such as the officers) for the work they do.

It is best to check things like this first to avoid difficulties later.

### KEEPING THE CONSTITUTION

At least **two copies** of the constitution should be made. The secretary keeps one, and the other may be lodged with the village chief or the local authority.

The relevant government ministry may require a copy of the constitution if the group is registered with the authorities.

A bank or microfinance institution may also need a copy of the constitution if the group takes out a loan.



### BYLAWS

Bylaws are internal rules that the group sets for itself. The constitution gives the big picture; the bylaws fill in the details.

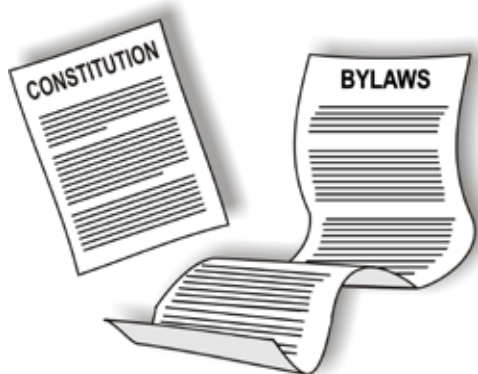
For example:

- The **constitution** says that members will be penalized for not attending meetings.
- The **bylaws** set the type of penalty (e.g., the amount of a fine), and whether a member who gives a good reason beforehand for not attending is excused from the fine. If a member does not attend three meetings in a row, he or she may be asked to leave the group.

The group should decide on its own bylaws, and all members should understand them well. They should cover aspects such as:

- The number of members allowed in the group
- The level of membership fees
- The frequency of meetings each month
- How officers are elected
- The duration of posts
- How to share costs
- How records will be kept
- What action to take if a member does not comply with one of these rules.

Penalties are generally in the form of **small fines**. The bylaws set the amount of these fines.



### REGISTERING THE GROUP

The management committee should find out beforehand what the requirements are for registering the group with the authorities. You can help them contact the relevant officials and fill in the paperwork.

The group will also have to register with your development organization. Table 12 gives the type of information that CRS requires.



**TABLE 12 FARMERS' GROUP SIGN-UP SHEET**

Name of group	Location	Date	Field agent
<b>THE FARMERS' GROUP</b>			
<b>Registration</b> (tick one)	New group <input type="checkbox"/>		Existing group <input type="checkbox"/>
<b>Name of group</b>			
<b>Country</b>			
<b>District</b>			
<b>Village</b>			
<b>Diocese</b>			
<b>Phone number of group</b>			
<b>Number of members</b>	Male:	Female:	Total:
<b>Year group was formed</b>			
<b>Year group started work with CRS</b>			
<b>THE AREA WHERE THE GROUP FARMS (FROM GIS)</b>			
<b>Elevation</b> (meters)			
<b>Longitude</b> (decimal degrees)			
<b>Latitude</b> (decimal degrees)			

**QUIZ 7**

Answers at the end of the guide.

**1. Good governance includes the following:**

Select all that apply.

- A. Term limits on management committee positions
- B. Financial records and meeting notes kept private with limited access by members
- C. Leaders selected by the village authorities
- D. Only minutes of general assembly meetings are required, not of weekly meetings
- E. Frequent communication by the group leader and members of the management committee to members

**2. The Rejeki group is discussing how to write a constitution. What approach should they use?**

Select the best option.

- A. They should make up the constitution from scratch.
- B. They should just copy a constitution from a neighboring group.
- C. They should ask the field agent to write a constitution for them.
- D. They should borrow a constitution from another group, then adapt it to their own needs.
- E. They do not need a constitution.

**3. Members can consult the group constitution when questions or problems arise. Identify the section of the constitution where each piece of information can be found.**

TYPE OF INFORMATION	SECTION OF CONSTITUTION
A. The group’s goals and how it aims to achieve them	1. Basic information on the group
B. How often elections for the group leadership must be held	2. Goal and objectives of the group
C. Date of formation and date of registration	3. Membership
D. Who may join the group	4. Election procedure

**4. Members can consult the group constitution when questions or problems arise. Identify the section of the constitution where each piece of information can be found.**

TYPE OF INFORMATION	SECTION OF CONSTITUTION
A. Whether members have to pay a fee to join	1. Management committee
B. How often the general assembly must meet	2. Decision-making
C. Who makes decisions	3. Contributions
D. The duties of the management committee members	4. General assembly

**5. Who might want to see the group’s constitution?**

Select all that apply.

- A. The group members
- B. The government
- C. A bank
- D. A donor organization

**6. Grace is helping the Rejeki group decide what things should go in the constitution, and what should go in bylaws.**

Match each item with the appropriate document

DOCUMENT	ITEM
A. Constitution	1. Whether members have to pay a fee to join
B. Bylaws	2. How much the fee is
	3. The frequency of group meetings
	4. Whether the group may impose fines on members for breaking a rule
	5. The amount of a fine

## EXERCISE 7. DRAWING UP A CONSTITUTION

This exercise guides the group through the process of drawing up a constitution.

### OBJECTIVES

- To enable the group to draw up a constitution

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Flip chart or large pieces of paper, marker pens
- Multiple copies of the empty constitution worksheet

### EXPECTED OUTPUTS

- A constitution for the group

### TIME REQUIRED

- 2 hours

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants about the national government. What rules does it follow? How often are elections held? What prevents powerful politicians from doing whatever they want? (Answer: the constitution).
2. Explain that just as a country needs a constitution, so does a group. The constitution describes the group's goals, says what powers the leaders have, and set out the rules for managing the group and its assets.
3. Explain that the government, banks and development organizations also require groups to have a written constitution.
4. Ask the group what types of rules the constitution should have. List these on the flip chart.
5. Divide the group into smaller groups, and ask each to discuss one aspect of the constitution (see the Constitution worksheet). Each group can discuss the items in one or more rows in the worksheet. Invite them to fill in the blank spaces in the worksheet, and to change or add to the wording as needed.
6. Ask the subgroups to report back to the plenary. Facilitate a discussion to reach a consensus. Note the decisions on a fresh copy of the worksheet.
7. Read through the completed constitution and ask for any final comments.
8. Invite the officers to sign and date the constitution, and if appropriate, ask a respected local person who is not a member of the group to sign it as a witness.



# Constitution worksheet

BASIC INFORMATION	
<b>Name</b>	The name of the organization is .....
<b>Location</b>	It is based in .....
<b>Formation</b>	It was formed on ..... and registered with ..... on .....
<b>Contact information</b>	Address: ..... Telephone: .....
<b>Objectives</b>	The objective of the organization is to .....
<b>Functions</b>	The organization undertakes the following activities: .....
MEMBERS	
<b>Membership</b>	Any person over the age of ..... who lives in ..... or who works in ..... may join the organization. Members are responsible for .....
<b>Contributions</b>	Members must pay an annual membership fee, the amount of which is determined by the annual general assembly. If a member fails to pay the membership fee, the following rule will apply .....
GOVERNANCE	
<b>General assembly</b>	The general assembly is the highest decision-making body of the organization. It will meet at least once a year. It has the power to elect and dismiss officers, decide on the general purpose and direction of the organization, and amend this constitution. A minimum of ..... (number or percent) of members must be present for the general assembly to make decisions. The chair may call an extraordinary general meeting at ..... days' notice.
<b>Management committee</b>	The organization's officers will consist of the following: Chairperson <input type="checkbox"/> Secretary <input type="checkbox"/> Marketing coordinator <input type="checkbox"/> Other ..... <input type="checkbox"/> Vice-chair <input type="checkbox"/> Treasurer <input type="checkbox"/> Production coordinator <input type="checkbox"/> A member may serve a maximum of ..... consecutive terms in any one position.
<b>Election procedures</b>	The officers will be chosen by a secret ballot of members at a general assembly. Elections will be held every ..... (months or years) The minimum number of members who must be present to hold an election is ..... A member must be proposed and seconded by another member before being put forward for election. At least two members must stand for each position.
<b>Decision-making</b>	Decisions will be made by consensus if possible, or by simple majority vote if necessary.
<b>Meetings</b>	Regular meetings will be held every ..... (weeks or months). Members are obliged to attend. The general assembly may impose a fine for lateness or absence. The chair may call additional meetings at ..... days' notice.
<b>Records</b>	The secretary will keep a record of the meetings and the decisions made.
<b>Disciplinary actions</b>	The general assembly may impose penalties on officers or normal members if they do not fulfill their responsibilities. These penalties are to be listed in the bylaws of the group.
<b>Review of the constitution</b>	This constitution may be revised by a two-thirds majority of members present at a general assembly meeting.
<b>Dissolution</b>	If the organization is dissolved, the following rules will apply..... On dissolution, the funds of the organization will be disposed of in this way.....

## LESSON 8. HOLDING MEETINGS

After this lesson you will be able to:

- List the types of meeting the group may hold, along with the purpose of each type
- Describe how to hold a meeting of the group
- Describe how decisions can be made.

### TYPES OF MEETINGS

The group may hold various types of meetings. Table 13 shows the most common types.



TABLE 13 TYPES OF MEETINGS

	<p><b>Open to all members</b></p> <p>Regular meetings Annual general meetings Extraordinary general meetings</p>
	<p><b>Open to only some members</b></p> <p>Interest-group meetings Committee meetings Informal meetings</p>

### REGULAR MEETINGS

These are held at regular, frequent intervals: every week, every two weeks or once a month. They are chaired by the chairperson. The members meet to discuss and plan activities and allocate tasks. The nature of the meeting will depend on the type of group:

- A **savings group** will meet so members can pay money into a savings scheme, request a loan, or repay interest on a loan.
- A **marketing group** will meet to coordinate market assessments, production scheduling, harvesting and delivery of produce to the group's collection center, discuss product quality, and plan sales of output.
- An **innovation group** will meet to plan and check on experiments and analyze the findings.

A group may hold regular meetings only at certain times of the year (such as around harvest-time), and meet less frequently during other seasons.



### GENERAL ASSEMBLY (ANNUAL GENERAL MEETING)

The officers and management committee are in charge of day-to-day running of the group. They are responsible to the **general assembly**. This is the group's highest decision-making body. It is a meeting of all the group's members, and normally meets once a year at the annual general meeting.

The annual general meeting is the most important meeting each year. It normally takes place at the end of the production or marketing season. At the annual general meeting:

- The **chairperson** and other officers report to the members on the group's activities and achievements during the previous year.
- The **treasurer** reports on the group's financial situation.
- The **auditors** report whether the treasurer's accounts are in order.
- The **members** elect the officers for the coming year.



### EXTRAORDINARY GENERAL MEETINGS

Urgent topics sometimes come up that needs the members' agreement, but the next annual general meeting is too far in the future. The chairperson may call an extraordinary general meeting so the members can discuss it.



### SPECIAL INTEREST-GROUP MEETINGS

The group may contain several smaller interest groups, each focusing on separate issues. A marketing group, for example, may have separate subgroups dealing with groundnuts, maize and beans. Each interest group meets separately to coordinate their activities. They all come together a few times a year to plan and coordinate the activities of the group as a whole.



### COMMITTEE MEETINGS

The management committee meets regularly to plan and coordinate activities. A large group may have subcommittees to deal with specialist subjects, such as inputs, marketing or water management.





### INFORMAL MEETINGS

The chairperson may also call informal meetings of a few regular members or members of the management committee. These meetings can be useful to solve problems or get the participants' opinions. But they are not official meetings, so they cannot make decisions on behalf of the management committee or the group as a whole.



### THE IMPORTANCE OF ATTENDING MEETINGS

Group meetings are the most important place for discussions, learning and decision making. Members who do not attend meetings cannot participate properly in the group. If a member cannot come to a meeting, he or she should say so in advance, and give a reason.

If members **stop attending** meetings, you should try to find out why.

- Members may stay away because they cannot afford to pay the **membership fee**. In that case, the group should discuss whether the fees should be reduced.
- Members may think they **do not benefit** from meetings. Perhaps the format, length or frequency of the meetings needs to be adjusted. For example, maybe meeting every other week is enough. Or a meeting can be combined with a **training session** to make it more attractive.



Maintaining group unity and commitment is important. That may require adjustments in the group's objectives and how it achieves them. The members' interests can change, and the group must adjust if it is to be a success.

### WHEN AND HOW OFTEN TO MEET

Meetings should be scheduled on days, at times and at locations that are convenient for both male and female members - and for you as the group promoter. Frequent meetings (every week or two weeks) are desirable during the early stages. Stress the need for members to attend these meetings regularly. The group may decide to fine people who do not attend.



### ATTENDANCE

At each meeting, the secretary has members sign an attendance sheet (or ticks off their names on a list) as they arrive.

If the group has decided to fine people who miss meetings, the secretary or treasurer collects the fines from the non-attendees.

Table 14 shows a sample attendance sheet.



**TABLE 14 SAMPLE ATTENDANCE SHEET**

Meeting date	3 Oct 2012			10 Oct 2012		
MEMBER'S NAME	PRESENT	FINED	AMOUNT PAID	PRESENT	FINED	AMOUNT PAID
Ms D	✓			✓		
Mr N	✓			✓		
Ms S	x	✓	20	✓		
Mr G	✓			x	✓	20
Mr T	x	✓	20	✓		
<b>Total</b>	<b>3✓</b>		40	<b>4✓</b>		20

*PROCEDURE DURING MEETINGS*

Meetings of the management committee or the whole group should follow a standard procedure.

**Before the meeting.** The chairperson and secretary invite members to the meeting and inform them of the date, time, location and purpose.

The chairperson and secretary plan a meeting agenda. They should inform people beforehand if they will be required to present a report. They should write the agenda on a piece of paper or a blackboard so everyone can see it.

**At the meeting.** Where possible, the members should sit in a circle, so everyone can see and hear what is being said, and has an equal chance of contributing.

The group chairperson facilitates the meeting following the agreed agenda. Table 15 gives an example of the agenda for an annual general meeting. Regular meetings will be shorter and less formal than this.

If there is a danger of the meeting lasting too long, the chairperson may appoint a timekeeper to remind speakers when their time is over.

The secretary takes notes of the discussions and any decisions made.

**After the meeting.** The secretary writes up the minutes and submits them to the chairperson.

The chairperson follows up with the people responsible to make sure that any decisions made are put into effect.





**TABLE 15 EXAMPLE OF ANNUAL GENERAL MEETING AGENDA**

Place	Village hall, Bukedea	Date	13 January 2013
TIME	ITEM	WHAT TO DO	
17:00	Welcome and opening	The chairperson welcomes the members and opens the meeting.	
17:05	Agree on the agenda	The chairperson briefly describes the agenda and asks if there are any changes or additions. Large items can be included in the main part of the meeting. Smaller items can be put under "any other business" towards the end.	
17:15	Minutes of previous meeting	The secretary reads out the minutes of the previous meeting. The members are asked to comment on and approve the minutes.	
17:30	Report by chairperson	The chairperson reports on the group's activities since the last meeting.	
17:45	Report by marketing officer	The marketing officer reports on marketing activities.	
18:00	Report by treasurer	The treasurer reports on the group's financial activities and status.	
18:15	Election of officers	The group elects officers for the coming year.	
18:45	Guest speaker	If there is a guest speaker, the chairperson introduces them and invites them to speak.	
19:15	Any other business	The group discusses any other items that have arisen.	
19:30	Close	The chairperson thanks the participants and closes the meeting.	

**DECISION-MAKING METHODS**

A group may make decisions in various ways. The five main types of decision-making are:

- Executive
- Committee
- Proportional
- Democratic
- Consensus.

The most appropriate method depends on the situation. Groups will need to decide which type of decision-making procedures they want to adopt.

**EXECUTIVE DECISION MAKING**

The group leaders have ultimate control over all the group decisions. They may seek advice and input from the group members, but they are not necessarily bound by the immediate desires of the rest of the group.

Executive decisions are needed if a decision has to be made immediately. For example:

- Buying and selling products
- Day-to-day management.



### COMMITTEE DECISION MAKING

Decisions are made by a small group of people. Normally this is the management committee. Larger organizations may have a board of directors. Other bodies, such as the village elders, may also make decisions that affect the group. The members may or may not be democratically elected.

Committee decisions are good when a decision is needed fairly quickly and it is impractical to gather all the members' opinions. For example:

- Setting weekly targets
- Planning activities.

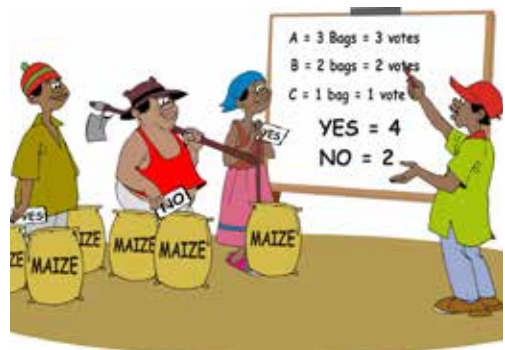


### PROPORTIONAL DECISION MAKING

The group members may contribute different amounts of money or other resources to the group. Their votes are weighted to reflect the amount they have invested. In a cooperative, for example, someone who owns a lot of shares gets more votes than someone who owns just one share.

Proportional decisions are appropriate where different members have invested different amounts in the group. For example:

- Deciding what to do with money invested.



### DEMOCRATIC DECISION MAKING

Each group member gets one vote on all issues that are deemed vote-worthy. The majority vote wins.

Democratic decisions are best where the approval of the majority is needed, but full agreement is not absolutely necessary. For example:

- Guiding the overall direction of the group
- Setting overall targets
- Electing officers
- Approving the group accounts.



### CONSENSUS DECISION MAKING

All group members must agree in order to make a decision. This may be a good option for group unity and inclusion, but one person can block a decision from being made. Instead of requiring a unanimous decision, members can decide they can live with a particular decision, so choose not to block it.

Consensus is best when everyone's agreement is needed, for example

- Changing the group's constitution.



## QUIZ 8

Answers at the end of the guide.

1. The members of a savings group meet every week to pay money into their savings fund. What type of meetings are these?

Select the correct option.

- A. Regular meetings
- B. Annual meetings
- C. Committee meetings
- D. Informal meetings

2. A trader has offered to buy a large amount of maize over the next 5 years from the Teso Maize Marketing Group. He wants an answer within 14 days. If the group agrees, they would have to double production. What should the group chairperson do?

Select the correct option.

- A. Discuss the issue at the next monthly meeting
- B. Wait until the next annual general meeting
- C. Call an extraordinary general meeting to discuss the issue
- D. Make a decision at the management committee meeting next week
- E. Make a decision by herself

3. One of the chicken pens that the Happy Chicken Group uses is damaged. What should the five farmers who keep their chickens there do?

Select the correct option.

- A. Ask for the issue to be discussed at the next monthly meeting
- B. Ask for the issue to be discussed at the next annual general meeting
- C. Call an extraordinary general meeting to discuss the issue
- D. Hold a meeting of their special interest group to discuss the issue

4. Miriam is planning the agenda of the annual general meeting. She needs some help!

Put the agenda items in the right order.

- A. Reports by chairperson, marketing officer and treasurer
- B. Agree on the agenda
- C. Welcome and opening
- D. Election of officers
- E. Minutes of previous meeting

5. Match the style of decision-making to the correct description

STYLE	DESCRIPTION
A. Consensus	1. The number of votes a member has depends on the contribution he or she has made.
B. Democratic	2. All members must agree to make a decision.
C. Proportional	3. All group members get one vote. The majority wins.
D. Committee	4. The leader has control over all group decisions, with or without consultation with members.
E. Executive	5. Decisions are made by a management committee.

6. The Teso Maize Marketing Group can make decisions about selling grain in various ways.

Match the description with the corresponding method.

DESCRIPTION	METHOD
A. The group discusses until everyone agrees whether to sell the grain	1. Executive decision making
B. Albert (the marketing coordinator) decides on his own to sell some grain	2. Committee decision making
C. The members vote on whether to sell the grain, and the decision with the most votes wins	3. Proportional decision making
D. The members vote, with members who have contributed more grain having more votes	4. Democratic decision making
E. Albert, Henrietta and Purdey (the marketing committee members) make a decision	5. Consensus decision making

## EXERCISE 8. HOLDING A MEETING

This exercise guides the group through the process of planning and holding a meeting and making decisions.

### OBJECTIVES

- To enable the group to hold efficient meetings.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Flip chart or large pieces of paper, marker pens.
- Roles for each member to play

### EXPECTED OUTPUTS

- A sample agenda for a meeting
- Agreement on how to make decisions

### TIME REQUIRED

- 2 hours

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to think of good and bad meetings that they have attended. What makes a good meeting? What makes a bad one? Why do people stop attending meetings? Note their ideas on the flip chart.
2. Explain the value of drawing up an agenda beforehand.
3. Ask what the key items in a meeting should be. List these on the flip chart, then ask the participants to put them in the right order.
4. Once the participants have agreed on the agenda, ask selected members to perform a role-play of a meeting for 5-10 minutes. Give each person a brief guide on the role they should play. Ask the person who has been elected chair to coordinate the meeting, just as he or she would do in real life. Ask the secretary to take notes, etc. Guide the group to make sure they follow the agenda and resolve any problems.
5. After the end of the role-play, ask the rest of the participants to comment on how the simulated meeting went. What went right, and what went wrong? What could be done differently next time?

### NOTE

The items and order will depend on the type of meeting (regular meeting, committee meeting or general meeting), and the type of group.

- A savings and lending community should have a fixed order of handling its business.
- A marketing or production group can be more flexible.

See the separate course on savings and lending communities for how to run meetings for this type of group.

# Role play of a meeting

## Possible meeting agenda

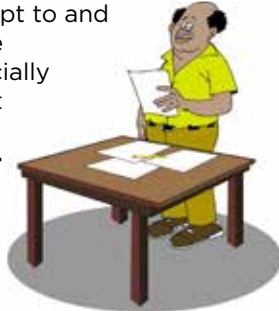
1. Attendance
2. Welcome and opening
3. Agree on agenda
4. Report by production coordinator
5. Report by marketing coordinator
6. Report by treasurer
7. Discussion of loans from the group's loan fund
8. Any other business
9. Close

## Roles

### Chairperson

Your job is to:

- **Lead the meeting** and facilitate discussion, ensure the agenda is kept to and that decisions are made
- Ensure everyone (especially women and the poorest people) are **heard**
- Ensure the group's **constitution** is followed
- Keep the meeting short and **enjoyable**



### Secretary

Your job is to:

- Take the **attendance** register
- Note the **decisions** made
- Remind the chairperson about the **constitution** (it allows loans for investment in businesses)



### Marketing coordinator

Your job is to inform the group that trader who normally buys the group's produce wants to buy **5 tonnes** next year (twice as much as last year)



### Production coordinator

Your job is to inform the group that it plans to produce **3 tonnes** of onions next year



### Treasurer

Your job is to inform the group that it has **10,000 shillings** that it can loan out to members



### Member 1

You want the group to approve a loan of **8,000 shillings** to invest in a poultry business



### Member 2

You want the group to approve a loan of **7,000 shillings** to pay for a wedding



### Member 3

You want the group to approve a loan of **3,000 shillings** to invest in your melon-marketing business







## LESSON 9. KEEPING RECORDS

### IN THIS LESSON

After this lesson you will be able to:

- Describe the types of records the group should keep
- Describe how a group should keep records.

### WHAT IS RECORD-KEEPING?

It is important for group members to know what actions have been taken by the group, and what or how much has been bought, sold or repaid. The information may be about the group's organization, activities and income.



### WHY IS RECORD-KEEPING IMPORTANT?

The group should keep records for several reasons:

- They help members remember what has happened and what decisions have been made. Well-informed group members are likely to make better decisions than misinformed members.
- They document the amount of money the group has received, paid out and owes, and the amounts paid and owed by individual members.
- They provide information for the group and its supporters to monitor progress.
- They help avoid misunderstandings among members and with supporters and business partners.
- They may be required by the government, banks or other organizations.



### DEVELOPING THE ABILITY TO KEEP RECORDS

Record-keeping means gathering information about the group, writing it up, and keeping it for future reference. Like other aspects of group formation, developing the ability to keep records is a step-by-step process.

Discuss with the members what records are important to keep. Start with the names of the group and its members and incoming money. Later, the group should start recording the minutes of meetings.







Remember that all members – even those who cannot read – need to be able to understand the records. So the records should be as simple as possible. If some members cannot read, the records can use symbols rather than words.



### WHAT TYPES OF RECORDS SHOULD THE GROUP KEEP?

The group should keep various types of records. The exact types will depend on the nature of the group. Table 16 gives some suggestions.

**TABLE 16 TYPES OF RECORDS AND OTHER DOCUMENTS**

 <p><b>Basic documents</b></p> <p>The group's constitution Bylaws Registration documents</p>	 <p><b>Meetings</b></p> <p>Attendance at meetings and training courses Minutes of meetings</p>
 <p><b>Membership</b></p> <p>List of members</p>	 <p><b>Plans and activities</b></p> <p>Reports to donors and other supporters Business plans Annual activity plans Quantities of produce produced and sold Progress monitoring Evaluation reports</p>
 <p><b>Technical documents</b></p> <p>Training materials Reference materials</p>	 <p><b>Financial records</b></p> <p>Membership fees paid Loans made and interest received Savings deposited by members Bank account details Bank statements Cash book Invoices and receipts Financial reports</p>

**WHAT DO RECORDS LOOK LIKE?**

Here are some sample formats for records.

**LIST OF MEMBERS**

The group needs to keep a list of members, their contact details, and whether they have paid their membership fees. Table 17 gives an example. Add rows and columns as required.

**TABLE 17 EXAMPLE OF A LIST OF MEMBERS**

MEMBER NO.	GIVEN NAME	FAMILY NAME	ADDRESS	MOBILE PHONE	LAND AREA	DATE JOINED	FEE PAID		
							2014	2015	2016
1	Joshua	Odinga	Beso village	0123 456 789	3 ha	3 Jan 2014	20		
2	Henrietta	Abdallah	Beso village	0123 987 654	1.5 ha	3 Jan 2014	20		
3	Mary	Mascarenhas	Beso village		1 ha	15 Jan 2014	20		
4									
5									

## MINUTES OF GROUP MEETINGS

The secretary is responsible for writing the records of group meetings. These should be kept simple: there is no need to make a note of everything that everybody says. Just note the subjects discussed and decisions or conclusions made. Box 2 gives an example.

### BOX 2. EXAMPLE OF GROUP MINUTES

#### Minutes of weekly group meeting

**Date:** 3 Jan 2013, 17:00

#### Agenda

**Training.** The training course on marketing maize will be held on 15 Jan. All members are invited. Venue: Joshua's farm, 15:00.

**Purchase of inputs.** Mary reported that the seeds will arrive on 12 Jan. They will be sold at cost, plus 5 shillings per bag extra for the group fund.

**Sale of maize.** Henrietta reported that the last of the season's maize has been sold. In all, 35 bags of maize were sold at 50 shillings a bag. All members have been paid. The profit of 300 shillings has been paid into the group fund.

## WHO IS RESPONSIBLE FOR RECORD-KEEPING?

The group will need at least a few members with basic literacy and numeracy skills to maintain written records.

The management committee is responsible for keeping the records:



The **group secretary** is the main officer responsible for keeping records about the group and the decisions made.



The **treasurer** is responsible for keeping financial records.



Other officers, such as the **marketing** and **production coordinators**, are responsible for keeping records about their areas of responsibility.

At the same time, promote a recordkeeping system (based on memory) in which all group members, regardless of literacy, can participate. This will help promote transparency and accountability.

The records should be **transparent**: they should be open for all members to check at any time. That helps ensure that the officers keep them properly, and that the officers do not cheat. This is particularly important to avoid corruption.

Record-keeping should be done on a regular basis (i.e., daily, weekly or monthly), or whenever meetings are held or activities take place.

### HOW TO KEEP RECORDS

**Computers.** Computers are wonderful tools for keeping records, but they are expensive and require electricity and things like a printer and toner. Few communities have them, or the skills to use them. If the group uses a computer to keep its records, it should:

- Keep the software updated and protect the computer from viruses.
- Protect the computer from electrical surges with a surge protector.
- Keep the computer safe from water, dust and thieves.
- Make a back-up copy on CD-ROM or flash drive.
- Print out a copy of all records as a permanent backup.



**Typewriters.** Some communities have typewriters that can be used to type up records. Use carbon paper to make copies.

**Handwritten.** Most groups write by hand on paper. Use exercise books for important records: they are sturdier and less likely to get lost or out of order than loose-leaf sheets. Have separate books for each type of record: one for minutes, another for membership lists, and so on.

### HOW TO STORE RECORDS

Information about agreements, assignments and finances are important. Care should be taken not to lose them.

Keep records in a safe place, away from water, termites and children. A biscuit tin with a tight lid is a good choice.

For important records, make a copy and store it in a different location (such as someone else's house) in case of fire or theft.





## QUIZ 9

Answers at the end of the guide.

### 1. “The group should keep records...” Why?

Select all that apply.

- A. To help the members remember what decisions have been made.
- B. To record financial transactions.
- C. To enable the members to monitor progress.
- D. To help avoid misunderstandings among members.
- E. To meet the requirements of the government, banks or donors.
- F. All of the above.

### 2. Who should be allowed to see the group’s records?

Select all that apply.

- A. Only the chairperson, secretary and treasurer.
- B. Only members of the management committee.
- C. All members of the group.
- D. Anyone from outside the group.
- E. Staff of authorized organizations (such the government, or a bank if the group applies for a loan)

### 3. Grace, a community facilitator, is explaining different types of records to a new group. Help her match the type of record with the correct description.

Match the type of record with the correct description.

TYPE OF RECORD	DESCRIPTION
A. Constitution	1. Shows which members have come to meetings
B. Attendance records	2. Describes what the group wants to do to earn money
C. Minutes	3. Shows who is a member of the group
D. List of members	4. Shows the money the group has received and paid out
E. Business plan	5. Contains the basic rules governing the group
F. Financial records	6. Documents agreements made at meetings

### 4. Who is responsible for keeping what type of records?

Match the type of records with the correct person.

TYPE OF RECORDS	WHO
A. Sales records	1. Treasurer
B. Attendance records	2. Secretary
C. Planting and harvesting records	3. Marketing coordinator
D. Financial records	4. Production coordinator

### 5. The Teso Maize Marketing Group is in an area with no electricity. The secretary, an elderly former schoolteacher, has a typewriter, but ribbons are expensive. How should the group keep its records?

Select the best option.

- A. The group should buy a laptop computer
- B. The group should use the typewriter
- C. The group should keep handwritten records
- D. The group should not keep written records, but rely on the participants’ memories

### 6. Henrietta is the secretary of the Teso Maize Marketing Group. Help her decide where to keep the group’s records.

Select the best option.

- A. On a shelf in the village hall
- B. On a table in her house
- C. Under a bed in her house
- D. In a biscuit tin in a cupboard in her house

## EXERCISE 9. KEEPING RECORDS

This exercise helps the group decide what types of records to keep, and how to keep them.

### OBJECTIVES

- To enable the group to keep records efficiently

### PARTICIPANTS

- Group members, with a focus on the group secretary

### EQUIPMENT NEEDED

- Notebooks (if available) for records
- Flip chart or large pieces of paper, marker pens, cards

### EXPECTED OUTPUTS

- Agreements on the type of records to keep, who is responsible, and where to store them

### TIME REQUIRED

- 1 hour

### PREPARATION

- If possible, get the committee to buy the notebooks the group will need for record keeping beforehand. You can use them to explain how to keep each type of record.

### SUGGESTED PROCEDURE

1. Ask the group **whether it is important** to keep records of their group. Ask them why. If necessary, give some of the reasons (they help members remember what has happened, help them make better decisions, document money received and paid out and who owes what, enable the group to monitor progress, help avoid misunderstandings, may be required by the government and other organizations).
2. Ask the participants to name the **types of documents** and other records that they should keep. Make a list of these on the cards (one type of record on each card).
3. Ask them to say **what each type of record is for**. How is it used? Why is it useful?
4. Ask them **whose job** it is to maintain each type of record (the secretary, treasurer, marketing coordinator, production coordinator, etc.). As the group agrees on each person responsible, give that card to the person responsible.
5. Ask the group **how** the records should be made. Memorized, handwritten in a notebook, on loose sheets, with a typewriter, on a computer, on a mobile phone...? Get them to think through the pluses and minuses of each method, and to decide which method (or methods) to use.
6. Using the notebooks and flipchart, explain how to keep each type of record.
7. Ask **where** the records should be kept. How best to keep them safe? Should copies be made for safety? How should this work?
8. Remind the group that in addition to written records, they should also memorize the most important details – such as the provisions of the constitution and how much each person owes or is owed. That way they can keep check on the records if they get lost or tampered with.

# Records



## Basic documents

- Constitution
- Bylaws
- Registration documents



## Meetings

- Attendance at meetings and training courses
- Minutes of meetings

Members		
Joshua	Odlinga	0123 456 789
Henrietta	Abdallah	0123 987 654
Mary	Mascarenhas	

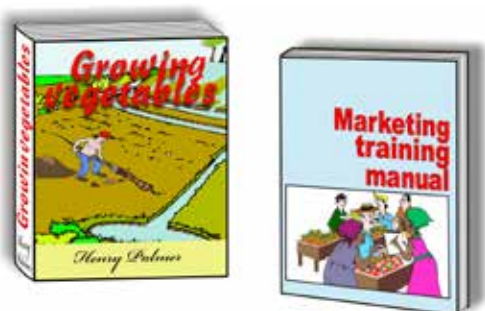
## Membership

- List of members



## Plans and activities

- Reports to donors and other supporters
- Business plans
- Annual activity plans
- Quantities of produce produced and sold
- Progress monitoring
- Evaluation reports



## Technical documents

- Training materials
- Reference materials



## Financial records

- Membership fees paid
- Loans made and interest received
- Savings deposited by members
- Bank account details
- Bank statements
- Cash book
- Invoices and receipts
- Financial reports



## LESSON 10. FINANCIAL MANAGEMENT

### IN THIS LESSON

After this lesson you will be able to:

- Explain why people should pay a fee to join the group
- Explain the four parts of a simple accounting system
- Record transactions in a cash book
- Describe the advantages of opening a bank account for the group.

### MEMBERSHIP FEES

Membership fees are regular payments made to the group in cash by group members. They are important for several reasons:

- They help cover the group's **costs** – from small expenses such as writing materials and transport, to larger expenses such as the money the group needs to start up an income-generating activity.
- They ensure that people who join are **committed** to the group.
- They encourage **unity**, since all members do something visible for the common good of the group.
- They are a form of **insurance** which cushions a group's enterprise from unforeseen difficulties or provides emergency assistance to group members in time of need.

People may be reluctant to pay membership fees for several reasons:

- They say they cannot afford it
- They do not think the money will be put to good use
- They do not see the need for fees.

It is important to specify in writing what the group funds will be used for – and what they cannot be used for. Can the funds be used to cover emergency medical expenses? A wedding? Can the money be given to needy members as grants? Can it be loaned out to members, to be paid back with interest?

### LEVEL OF FEES

The group should decide on the level of the fees. The fee should be enough to put together a useful sum of money, but not so much that the poorest potential members cannot pay.

The group may decide to excuse certain members (for example, the poorest people, orphans or people affected by HIV, from payment), or charge them a reduced fee. It may decide to allow people to make contributions in kind (labor or materials) rather than cash.

Membership fees are not the only way the group can raise money. Other methods include sale of produce and services, savings activities, grants and loans from donors, and government support.





### PAYING FEES

Every member should be obliged by the group constitution or bylaws to pay a fixed amount to the treasurer. Payments may be each week or month (e.g., in savings-and-credit groups), or quarterly or once a year (for other types of groups). The size of the contribution must be set with the agreement of all members and will depend on the proposed use.

The treasurer must give receipts and keeps proper records of each member’s contributions.

Table 18 shows one way of keeping records of membership fees in the **members’ register**.

**TABLE 18** EXAMPLE OF A MEMBERS’ REGISTER

MEMBER’S NAME	5 JAN 2015		12 JAN 2015		17 JAN 2015	
	Amount	Balance	Amount	Balance	Amount	Balance
Diane	10	40	10	50		
Narayan	15	25	10	35		
Susan	10	30	5	35		
Godfrey	10	20	10	30		
Theresa	5	5	10	15		
Total	50	120	45	165		

### KEEPING ACCOUNTS

The treasurer looks after the group’s money, and reports to the group on any expenditures and the current cash balance. If some money was spent, he or she must document how much was spent, and for what purpose. If the money is lent out, the treasurer must document the size of the loan, to whom it was lent, and when will it be paid back.



## A SIMPLE ACCOUNTING SYSTEM

A simple accounting system consists of four things:

- A lockable **cashbox**.
- A **cash book** where all incoming and outgoing amounts are documented.
- A **bank book** (if the group has opened a bank account).
- **File folders** to hold receipts and other documents in chronological order. The group will need one folder for the cash receipts and another for the bank receipts and statements.

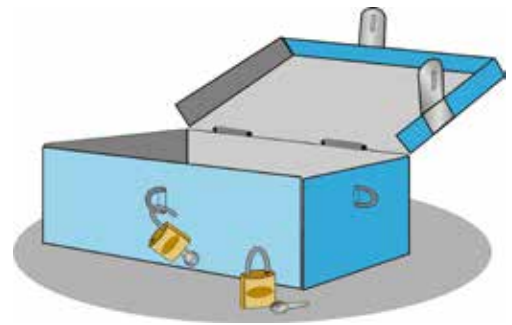


### THE CASHBOX

The cashbox is where the treasurer keeps the group's money, a bank book or bank card, and any receipts that have not yet been filed. It must be kept locked, and the key must be kept in a safe place.

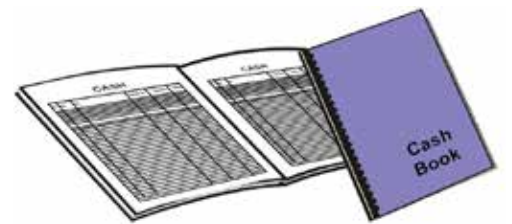
There are various ways to make sure the contents of the cashbox are secure:

- The treasurer is allowed to open the box only at **group meetings**, in front of the other members.
- The treasurer is allowed to open the box only in the presence of at least **one other member**.
- The treasurer keeps the cashbox, but someone else keeps the **key**. Both must be present to open the box.
- The cashbox can be fitted with **two or three locks**, each with a separate key. Different people keep the keys, so they must all be present when the box is opened.
- The money in the cashbox is recorded at all times. Every time money is put into it or taken out of it, these events are recorded in the **cash book**.



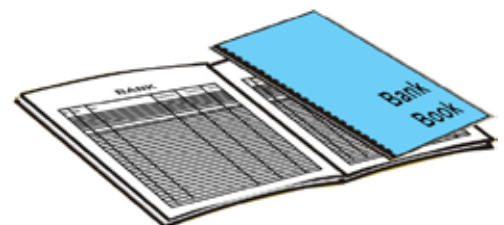
### THE CASH BOOK

The cash book can be a simple school exercise book with lines ruled on each page. The treasurer records every time money is put into or taken out of the cashbox on a new line in the cash book.



### THE BANK BOOK

If the group has a bank account, it should have a separate book to record bank transactions. This is managed the same way as the cash book.



## Example of a cash book

NO.	DATE	ITEM	PAYMENTS OUT (¢)	PAYMENTS IN (¢)	BALANCE (¢)
	2015				
1	3 Jan	Cash balance from last year			250
2	5 Jan	Membership fees 2015: 15 members x 20¢		300	550
3	6 Jan	Sale of maize: 20 bags x 50¢		1,000	1,550
4	7 Jan	Sacks: 20 x 5¢	100		1,450
5	8 Jan	Deposited in bank	1,000		450
6	10 Jan	Fare for Mary's trip to market	10		440
7	15 Feb	Withdrawn from bank to pay for seed and fertilizer		2,000	2,440
8	16 Feb	Seed	500		1,940
9	16 Feb	Fertilizer	1,500		440

Amount in the cashbox at the beginning of the year.

300¢ of fees put into the cashbox. This figure is written in the **Payments in** column. The new total in the cashbox (550¢) is written in the **Balance** column. The members' names and the amounts they have paid are noted in the **members' register**.

The group sold 20 bags of maize at 50¢ each, totaling 1,000¢. The new total (1,550¢) goes in the **Balance** column.

The group bought 20 empty sacks at 5¢ each. The treasurer took 100¢ out of the cashbox to pay for these. The new total (1,450¢) goes in the **Balance** column.

The treasurer deposited 1,000¢ in the bank. This was taken out of the cashbox, so is recorded in the **Payments out** column. (It will be recorded separately in the **bank book** as a payment in.) The new total (450¢) goes in the **Balance** column.

Mary, the group's marketing officer, went to market to negotiate with traders there. The treasurer took 10¢ out of the cashbox to pay for her fare. The new total (440¢) goes in the **Balance** column.

The group withdrew money from the bank, put it in the cashbox, then the next day used it to buy seed and fertilizer. For each deposit or withdrawal, a new total goes in the **Balance** column.

## Example of a bank book

NO.	DATE	ITEM	PAYMENTS OUT (¢)	PAYMENTS IN (¢)	BALANCE (¢)
	2013				
1	8 Jan	Balance from last year			1,250
2	8 Jan	Deposited in bank		1,000	2,250
3	15 Feb	Withdrawn from bank for seed and fertilizer	2,000		250

The balance brought forward from the previous year.











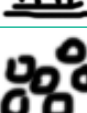
The treasurer deposited 1,000¢ (remember, she took this out of the cashbox and recorded it in the cash book).

The group withdrew 2,000¢ from the bank to buy seed and fertilizer.

### USING PICTURES RATHER THAN WORDS

If many of the group members cannot read and write, they may find it difficult to understand accounts like the ones described above. It is possible to use pictures instead of (or as well as) words in the cash and bank books (Table 19).

TABLE 19 EXAMPLE OF A CASH BOOK WITH PICTURES

NO.	DATE	ITEM		PAYMENTS OUT (¢)	PAYMENTS IN (¢)	BALANCE (¢)
						
	2013					
1	3 Jan	Cash balance from last year				250
2	5 Jan	Membership fees 2013: 15 members x 20¢			300	550
3	6 Jan	Sale of maize: 20 bags x 50¢			1,000	1,550
4	7 Jan	Sacks: 20 x 5¢		100		1,450
5	8 Jan	Deposited in bank		1,000		450
6	10 Jan	Fare for Mary's trip to market		10		440
7	15 Feb	Cash withdrawn from bank to pay for seed and fertilizer			2,000	2,440
8	16 Feb	Seed		500		1,940
9	16 Feb	Fertilizer	NPK	1,500		440

### THE FILE FOLDERS

When money is taken from the cashbox or bank, there has to be a piece of paper to show who took it out and how it was used. This can be a **receipt** from a trader or a shop. Some traders and shops give receipts automatically. If not, it may be necessary to ask for one. If there is no receipt, the person who makes the purchase should write the date, item and amount on a slip of paper, and sign it.

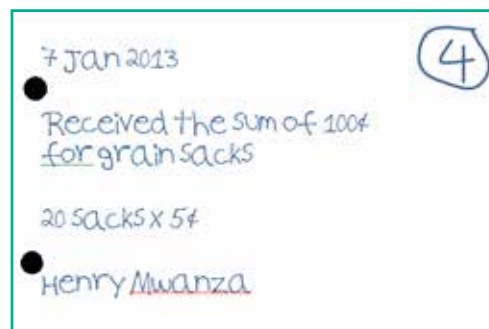
The treasurer puts all these receipts in a file folder in chronological order. The best choice is a ring binder: punch holes in the receipts to put them in the binder, with the oldest receipts at the bottom and the newest at the top.

On the top right corner of each receipt, the treasurer should write the same number as in the cash book or bank book..

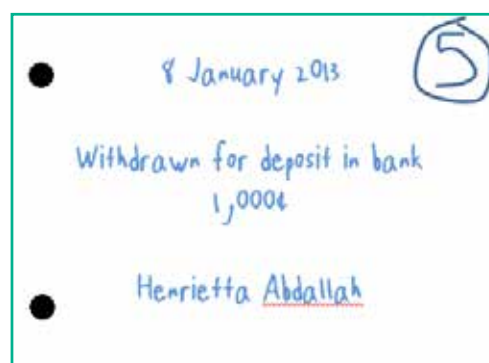
On the right are examples of:

- A receipt that the input supply store gave when the group bought some sacks to hold grain.
- A receipt that the treasurer wrote when withdrawing money from the cashbox to deposit in the bank.

It is best to file the receipts straight away, as soon as they come in. If this is not possible, then the treasurer should set aside some time to do it regularly, perhaps once a week. This job is important: do not delay it until there is a big pile of receipts to deal with.



Sample receipt for grain sacks



Sample withdrawal slip

### CHECKING THAT THE CASHBOX AND CASH BOOK AGREE

The treasurer should check regularly (perhaps once a week) whether the amount of money in the cashbox is the same as the latest balance stated in the cash book. If it is different, the treasurer must find out why:

- Has someone **forgotten to write a receipt** for some money they have taken out or put into the cashbox?
- Is there a **mistake in the arithmetic** in the cash book? (Add them up again.)
- Is there a **mistake in the amounts** written in the cash book? (Check the receipts to make sure the amounts are correct.)
- Is the money **counted** correctly? (Recount it to make sure, and inform the group if any changes are made.)
- Has someone taken money out of the cashbox **without authorization**? (Who might have done this?)





### CHECKING THE ACCOUNTS

Every three months, or at the end of the year, the **treasurer** must check the accounts. The receipts and amounts in the cash book and bank book should all match.

- There should be a receipt for every line in the cash book or bank book.
- The dates and amounts must match.
- The balance recorded in the cash book must match exactly the amount actually in the cashbox.
- The balance in the bank book must match exactly the amount in the bank statement and the sum of the amounts of all respective receipts.

At the end of the year, the **auditors** must carefully check all the receipts and balances to make sure everything is correct.



### OPENING A BANK ACCOUNT

If the group handles a lot of money, it should open a bank account. This is a good idea for several reasons:

- Money in a cashbox in someone's house can be stolen. Money in the bank is safe.
- Money in the bank can earn interest.
- A bank account can be used for business transactions, such as buying inputs and selling farm produce.
- Over time, group with a bank account can develop a credit history.
- Bank accounts can also provide an opportunity to access formal loans.

To open a bank account, it may be necessary to register the group first with the government.

If the group opens an account, at least two members (normally the treasurer and the chairperson) must sign for any withdrawals from the account.

Arrange a visit to the nearest bank or microfinance institution. Ask the manager to explain the procedures and advantages of saving money at the bank. The manager can also explain how to get a loan.



### SAVINGS AND CREDIT SCHEMES

The group may run a savings and credit scheme. If it does this, the money should be held separately from the group accounts. There should be a separate book for members' contributions and for loans.

See these courses for more information on how to manage finances:

- *Financial education*
- *Savings and internal lending communities.*



### *PAYING BY MOBILE PHONE*

In some countries, it is now possible to transfer money by **mobile phone**. That avoids the need to carry around lots of cash to make payments. Members can also pay their membership fees, contribute savings, and get loans using their mobile phones.

If the group uses this facility, it is important to keep track of it in the same way as any other type of money. Keep a separate record book for transfers into and out of the group account by mobile phone. Remember that each transaction using a mobile phone has a fee!



### *REGULATIONS AND TAX*

The group must make sure that its financial procedures are as required by the law. The procedures for a cooperative or NGO may be different for an organization registered as a business.

In some countries, the group may have to pay tax for certain types of activities. The treasurer should find out the tax rules to make sure the group complies with the law.

### *MORE INFORMATION*

The following also has details on how to manage finances:

Meijerink, R. 1994. Simple bookkeeping and business management skills for small scale entrepreneurs: Facilitator's guide. Food and Agriculture Organization of the United Nations, Africa Regional Office. RAFR/WID/002/94.



## QUIZ 10

Answers at the end of the guide.

1. “Why do we have to pay a fee to join the group?” asked George. How do you reply?

Select all that apply.

- A. Because it helps cover the group’s costs
- B. Because it makes sure members are committed to the group
- C. Because the chairperson says so
- D. Because the fees will help pay the facilitator’s costs

2. True or false?: “All members have to pay the same fee.”

Select the correct answer.

- A. True. All members must pay the same fee.
- B. False. The chairperson and other committee members do a lot of work, so are exempt from paying fees.
- C. False. The group may decide to charge lower fees for certain types of members.

3. Which three items will the group need to set up a simple accounting system?

Select the three correct answers.

- A. A cashbox
- B. A bank book
- C. A cash book
- D. File folders for receipts
- E. A bank account

4. What can the group do to make sure the contents of the cashbox are safe?

Select all that apply.

- A. Use a cashbox with three locks with separate keys, and have different people hold each of the keys
- B. Have the treasurer count the money in the cashbox each evening
- C. Make sure the contents of the cashbox are recorded in the cash book
- D. Give the cashbox and keys to a trusted person for safekeeping

5. The Teso Maize Marketing Group has sold maize for 500¢. Martin, the group treasurer, is recording the transaction in the cash book. How should he enter it?

**Teso Maize Marketing Group cash book**

Item	Payments out (¢)	Payments in (¢)	Balance (¢)
Balance			700
Sale of maize			

Select the correct answer.

- A. “500” in the “Payments Out” column
- B. “500” in the “Payments Out” column and “200” in the “Balance” column
- C. “500” in the “Payments In” column
- D. “500” in the “Payments In” column and “1,200” in the “Balance” column

6. The auditor has found some problems with the group’s financial records. There is less money in the cashbox than is recorded in the cash book, and some of the receipts are missing. What should she do?

Select the correct answer.

- A. Adjust the cashbook so it agrees with the amount in the cashbox.
- B. Confront the treasurer and accuse him of fraud.
- C. Ignore the discrepancies.
- D. Report the discrepancies to the management committee.

## EXERCISE 10. FINANCIAL MANAGEMENT

This exercise helps the group understand how to keep financial records.

### OBJECTIVES

- To enable the group to understand how financial records work.

### PARTICIPANTS

- Group members, with a focus on the treasurer and secretary

### EQUIPMENT NEEDED

- 2 flip chart sheets or large pieces of paper, marker pens, several cards
- Dried beans
- Cash box (if the group has already bought one) or a plate (to represent the cash box)

### EXPECTED OUTPUTS

- Understanding on how to keep financial records

### TIME REQUIRED

- 1 hour

### PREPARATION

- Draw a series of rows and columns on the flip chart as in the diagram on the next page.
- Write on separate cards: “maize”, “bus fare”, “seed” and “fertilizer”.

### SUGGESTED PROCEDURE

Manage a role-play where participants act as a (a) maize trader, (b) fertilizer dealer, and (c) seed supplier. The following play themselves: (d) marketing coordinator, (e) production coordinator, (f) group secretary and (g) treasurer. Fifteen other participants each play a group member.

1. Explain that each bean represents 10¢. Give the maize trader 20 beans. Give the group members one bean each. Put another 30 beans in the cash box in front of the treasurer.
2. Give the “maize” and “bus fare” cards to the marketing coordinator. Give the cards for “seed” to the seed supplier and “fertilizer” to the fertilizer dealer.
3. Invite the treasurer to count the beans in the cash box (30). Ask the secretary to write the balance 300¢ (10¢ per bean) on the paper representing the **cash book**.
4. Each member pays a bean to the treasurer, and the secretary writes the person’s name and amount paid (10¢) in the **member’s register**, plus the balance (also 10¢). When all have paid, the treasurer counts the beans and puts them in the cash box; the secretary writes the total at the bottom of the column and puts “member fees” and the total in the **cash book**.
5. The maize trader buys maize from the marketing coordinator. They negotiate a price; the treasurer accepts payment from the trader; the secretary notes it in the **cash book**.
6. The marketing coordinator claims money for her bus fare. The treasurer pays, and secretary notes the amounts in the cash book.
7. The production coordinator buys seed and fertilizer from the seed supplier and fertilizer dealer. The treasurer pays, and the secretary notes the amounts in the cash book.
8. When all transactions are complete, the treasurer counts the “money” in the cash box and checks it against the balance in the cash book.

# Financial records

## Cash book

NO.	DATE	ITEM	PAYMENTS OUT (₱)	PAYMENTS IN (₱)	BALANCE (₱)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
30					



# Members' register

	NAME	Date:		Date:		Date:	
		AMOUNT	BALANCE	AMOUNT	BALANCE	AMOUNT	BALANCE
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
Total							

### 3 Planning and implementing activities



This module describes how to help the group plan, implement and monitor its activities. It includes the following lessons:

- Lesson 11: Developing an action plan
- Lesson 12: Implementing activities
- Lesson 13: Monitoring and evaluation

At the end of this module you will have:

- Learned how to help the group develop and implement an action plan
- Learned how to help the group monitor its activities.

#### *TARGET AUDIENCE*

This module is aimed at members of the project team. The lessons are designed so you can teach them easily to the rural people you are serving.



## LESSON 11. DEVELOPING AN ACTION PLAN

### IN THIS LESSON

After this lesson you will be able to:

- Enable the group to analyze problems and identify possible solutions
- Decide on a plan to solve the problems.

### FROM VISION TO ACTION PLAN

So far, the group has identified its focus, and has got organized. But it has not yet planned any activities. This lesson is about how to help them do this. It consists of these steps:

- Identify and analyze problems
- Identify possible solutions
- Prioritize problems and solutions
- Check the feasibility
- Develop an action plan.

### IDENTIFY AND ANALYZE PROBLEMS

The group probably faces a number of related problems. For example, members may say that their maize yields are low, the price is low, and there is only one buyer for their grain, so the farmers have no choice but to accept the price that he offers.

A **problem analysis chart** is one way to work out the causes and solutions of problems (Table 20). In the first part of this chart (the first two columns), the group members analyze the problems they face and identify the causes.



Problem	Cause	Now	Solution
Low yield	Infertile soil	?	Compost
Low price	Low quality	No drying	Dry before sale

TABLE 20 A COMPLETED PROBLEM ANALYSIS CHART

PROBLEMS	CAUSES	WHAT DO PEOPLE DO NOW?	POSSIBLE SOLUTIONS
What are the problems?	What causes the problems?	What do people do now?	What could be done?
Low maize yields	Low soil fertility Lack of fertilizer	Buy fertilizer if farmer has money	Get loan to buy fertilizer Apply manure
Low maize price	Low grain quality Maize not dried well	Hand-shelling Sun-drying Store in house	Buy maize sheller as a group Dry and store in warehouse until market price goes up
Only one buyer	Agreement among buyers not to compete	Forced to sell to buyer and take price offered	Sell in bulk Contact other buyers by phone Transport to town

## IDENTIFY POSSIBLE SOLUTIONS

In the third and fourth columns of the problem analysis chart, the group members identify what they currently do to try to overcome the problem, and come up with possible solutions.

Individual group members may be able to put some of these solutions on their own. For example, they may be able to apply manure to their maize fields to improve their grain yields.

Some of the solutions may require the group to collaborate. For example, they could approach a microfinance institution to get a group loan so they can buy fertilizer in bulk.

You can help the group identify more solutions in various ways:

### Immediately

- Suggest solutions based on your **training and experience**.
- Suggest solutions that your **project can support**. Some projects are flexible in what they support; others limit the support of field agents to specific tasks, such as savings or market linkage.

### Take more time

- **Link the farmers with outsiders** who have the required skills and expertise (such as researchers or other development agents).
- **Arrange visits** by groups of farmers so they can see how other farmers have dealt with a similar problem.
- Help the farmers **test a new technology** on a small scale so they can see if it is relevant to their needs.

## PRIORITIZE PROBLEMS AND SOLUTIONS

**Prioritize problems.** It is not possible to solve all the problems at once. Instead, help the group select the problems that are the highest priority, and that they can solve quickly and easily.

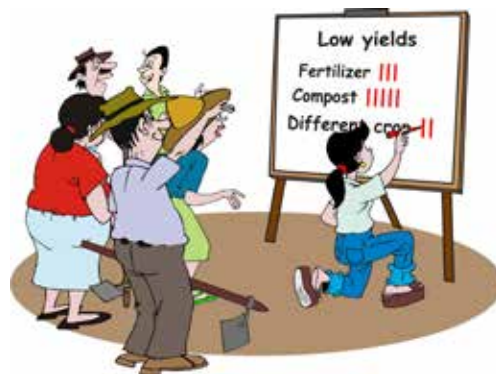
Help them prioritize the problems they have listed in the problem analysis chart. They then vote for those they think are the highest priority (or easiest and quickest to solve). Advise them to choose easy problems first: solving these will give the group the confidence enough to tackle larger, more difficult problems.

**Prioritize solutions.** Once they have chosen one or two problems to tackle, help them prioritize the potential solutions in the same way. Some of the solutions will be feasible; others are less feasible. The group should prioritize the solutions according to their potential payoff, the likelihood of success, and the cost. They should then choose one or two solutions to put into practice.

## CHECK THE FEASIBILITY

Remind the group to draw up plans and set targets that are **feasible**. If the group is too ambitious, it is bound to fail, and the members will become disillusioned. It is better to start with easy tasks and targets, then move on to more difficult ones later.

Remember, it is not your job to decide what the group should do. That is for the group to decide for itself.

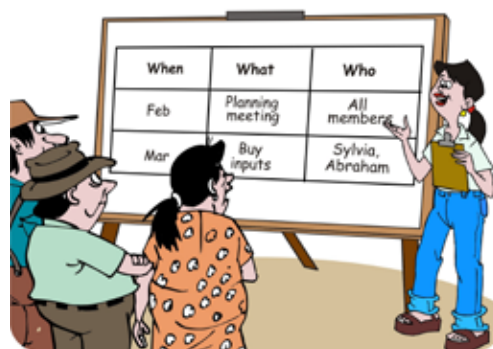




### DEVELOP AN ACTION PLAN

The group must now plan exactly how to do what it wants to do. They should write a plan showing the following:

- **Date and time.** The date the activity will begin, how long it will take, and when it will end.
- **Activities.** This is what the group wants to do: the specific activities needed to put the solutions into effect.
- **Person(s) responsible and participants.** The names of the individuals who will lead the work, and everyone who will participate, along with their roles (such as “Claudia will bring sand,” “Tom will provide refreshments”).
- **Location.** Where the activities will take place.
- **Inputs required.** The cash, materials, labor and other inputs needed.
- **Budget.** A good estimate of the costs or resources required to achieve the activities, and where the resources will come from to implement them.
- **Details.** Any further information needed.
- **Monitoring.** How to make sure that the work is progressing – and if not, why not.



### DRAWING UP A PLAN

Writing the plan in the form of a table or calendar helps make sure nothing is forgotten (Table 21).

**TABLE 21 EXAMPLE OF AN ACTION PLAN**

**Problem:** Production of vegetables

**Solution:** Buy improved seeds and apply fertilizer

DATE	ACTIVITIES	PERSONS RESPONSIBLE	PARTICIPANTS	LOCATION	INPUTS REQUIRED	BUDGET	DETAILS
When?	What?	Who manages?	Who does it?	Where?	With what?	How much?	
15 Feb	Production planning meeting	Abraham	All members	Village hall			Plan production for next season. Work out inputs needed
22 Feb	Negotiate loan	Sylvia, Abraham		Bank		¢5,000	Negotiate loan for inputs
1 Mar	Buy seed and fertilizer	Sylvia, Abraham	George	Input dealer	Bank loan, George's pickup	¢7,000	Purchase inputs in bulk
2-10 Mar	Distribute inputs	Mary, Abdallah	All members	Mary's barn			Keep records of amounts distributed

## SETTING TARGETS

For each type of activity, the group should set itself some targets.

- For an **egg-laying enterprise**: How many hens do they want to keep? How many eggs do they aim to produce each day?
- For a **grain mill**: How many sacks of maize do they aim to mill in a week?
- For an **erosion-control project**: What area of hillside do they want to terrace? How many meters of terrace do they want to construct?
- For a **savings-and-loans scheme**: How much savings do they want to accumulate? How many loans, of what amount, do they want to distribute? What interest rate will they charge?



The targets should be ambitious but achievable. Setting a target that is too high will cause disappointment when the group falls short. Setting one that is too low will not bring the benefits that the group is capable of.

Setting targets is important because it gives the group something to aim for. Reaching a target gives the group a sense of achievement. And the targets are important in monitoring and evaluation.

## SMART TARGETS

Encourage the group to set themselves SMART targets:

**Specific:** The target should say exactly what is to be done.

- **Yes:** The group will build check-dams and plant trees to control erosion on the western side of the valley.
- **No (too vague):** The group will control erosion in the valley.

**Measurable:** The target should be stated in numbers. It should be easily measurable so the group knows whether it has achieved it.

- **Yes:** We will sell 30 tonnes of maize next year.
- **No (not stated in numbers):** We will sell a lot of maize.

**Achievable:** The target should be realistic and within the group's abilities.

- **Yes:** We will raise our output by 25% next year.
- **No (too ambitious):** We will double our output next year.

**Relevant:** The target should be related to what the group wants to achieve.

- **Yes:** We will plant fodder grasses to feed to our goats.
- **No (not relevant):** We will plant fodder grasses to grow more maize.

**Time-bound:** The target should say when it will be achieved.

- **Yes:** By April 2015, each group member will have saved 1,000¢.
- **No (no time stated):** Each group member will save 1,000¢.

## QUIZ 11

Answers at the end of the guide.

1. Grace is advising the group on action planning. What should the group do first, and what next?

Put the steps in the correct order.

- A. Identify possible solutions
- B. Develop an action plan
- C. Identify and analyze problems
- D. Check the feasibility of the activities
- E. Prioritize problems and solutions

2. The group has identified a set of problems it faces. How should Grace help them decide which ones to tackle?

Select the correct answer.

- A. She should tell them what she thinks are the top priorities
- B. She should advise them to consult with experts
- C. She should give the list of problems to the village authorities and ask them to decide
- D. She should get the group members to vote on what they think are the top priorities

3. An action plan includes several items: the activities, the date and the budget. What else must it include?

Select all that apply.

- A. The people who will manage and do the work
- B. The location
- C. The reasons for doing the activity
- D. The inputs required

4. The Teso Maize Marketing Group (a group of 30 smallholder farmers) is considering various activities. Which are feasible for the group?

Select the two most realistic options.

- A. Develop a new maize variety that produces higher yields
- B. Sell maize directly to an exporter
- C. Sell maize in bulk to a trader
- D. Set up a mill to grind the maize into flour

5. The group has come up with some targets, but they have forgotten some important elements. Suggest ways they could improve each target.

Match the suggested improvement to the correct target.

TARGET	IMPROVEMENT
A. We will sell 10 tonnes of maize...	1. ...per week, and we will lend it out at 10% per month interest.
B. We will raise our egg output next year...	2. ...each year for the next 5 years.
C. We will control erosion...	3. ...by 25%.
D. Each member will contribute 30¢...	4. ...by sowing grass and planting trees.

6. The Teso Maize Marketing Group has set itself the following target: "We will increase our income by 30% by selling maize in bulk." They have asked Grace to say whether the target is SMART. What does she say?

Select the best answer.

- A. Specific: The target should be more specific.
- B. Measurable: The target cannot be measured.
- C. Achievable: The target is not within your reach.
- D. Relevant: The target is not relevant to your problem.
- E. Time-bound: You need to say when you want to achieve this.

## EXERCISE 11A. PROBLEM ANALYSIS CHART

This exercise helps the group analyze their problems and come up with solutions.

### OBJECTIVES

- To enable the group to analyze and prioritize their problems and decide on solutions.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Flip chart sheets or large pieces of paper, marker pens

### EXPECTED OUTPUTS

- A prioritized list of problems and solutions

### TIME REQUIRED

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to name the major problems that they face in farming (or whatever your field of intervention is). Ask them to be as specific as possible. List these problems in column 1 of a flip chart (see the table on the next page). You may need several flip charts to list all the problems.
2. For each problem, ask them to say what causes it. One problem may have several causes (e.g., low yields may be caused by low soil fertility or poor seed). List these causes in column 2, next to the problems they relate to.

3. Now ask them to rank the problems according to their importance. Give each participant one vote, and note the number of votes for each problem.
4. For the top three problems, ask the participants what they currently do to deal with it (e.g., apply manure to improve soil fertility). Write these in column 3.
5. Again for the top three problems, ask the participants to suggest other ways they could solve each problem. Write their responses in column 4.
6. Ask them to rank the solutions for the top three problems: which is the most feasible and likely to bring results?
7. Ask the participants to consider their responses and choose one problem to work on as a group (they may decide to try out several solutions to this problem).

### NOTES

- Make sure that the opinions of men and women, young and old are heard. If opinions differ, consider asking them to identify two problems (rather than one) in step 7.
- Make sure that the problems are relevant to your project and the solutions are feasible – the group should be able to manage them itself, without outside help. Consider inviting specialists to attend the meeting to advise the group on possibilities.

# Problem analysis

PROBLEMS		CAUSES		PROBLEM RANK	CURRENT SITUATION	POSSIBLE SOLUTIONS	SOLUTION RANK
What are the problems?	What causes the problems?	Number of votes	What do people do now?	What could be done?	Number of votes		



## EXERCISE 11B. ACTION PLANNING

This exercise guides the group to plan what to do to solve the priority problem it has chosen.

### OBJECTIVES

- To enable the group to draw up an action plan for its future activities.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Flip chart or large pieces of paper, marker pens

### EXPECTED OUTPUTS

- An agreed action plan to solve one of the group's priority problems

### TIME REQUIRED

- 1 hour

### PREPARATION

- Exercise 11a

### SUGGESTED PROCEDURE

1. Remind the participants of the priority problem and the solutions they identified in Exercise 11a.
2. Ask them what concrete actions they will need to do to start working on the first solution. List the actions on a flip chart.
3. Write the problem and the first solution at the top of a new flip chart sheet (see the table on the next page).
4. Ask them to put the actions in the order, starting with what they should do first. List them in column 2 of the table.
5. Go through each of the actions in turn. When should it be done? Who is responsible for managing it? Who takes part in it? Where should it be done? What inputs and budget are required? Enter these items in the appropriate columns in the table.
6. When the table is complete, repeat the exercise with the other solutions to this problem, and then with the other priority problems.
7. Invite the group as a whole to agree to the completed plans.

### NOTE

Once participants have understood what to do, you can divide them into smaller groups, each one working on a different set of activities. Give them enough time to finish their plans, then ask each group to report back to the plenary. Invite comments and improvements for each set of plans, and then invite the plenary to agree to each one.

# Action planning

**Problem:**

**Solution:**

DATE	ACTIVITIES	PERSONS RESPONSIBLE	PARTICIPANTS	LOCATION	INPUTS REQUIRED, BUDGET	BUDGET	DETAILS
When?	What?	Who manages?	Who does it?	Where?	With what?	How much?	



## LESSON 12. IMPLEMENTING ACTIVITIES

### IN THIS LESSON

After this lesson you will be able to:

- Describe how to implement the plan
- Describe how to overcome problems that arise.

### IMPLEMENTING ACTIVITIES

Everything has been planned, and people know what to do. All that needs to happen now is to put the plan into action. Easy, isn't it?

Unfortunately, no. It is not likely to be quite that easy. This lesson covers the following aspects:

- Assigning tasks and responsibilities
- Making sure the plan is followed
- Holding coordination meetings
- Dealing with problems.

### ASSIGNING TASKS AND RESPONSIBILITIES

For each task, someone has to be responsible for making sure it gets done. If this is not yet in the action plan, it has to be worked out. The burden must be shared fairly, and everyone should be happy with their tasks and when they have to do them.

For regular tasks, the group can draw up a roster showing who is responsible for the task on a particular day (Table 22). Members may swap tasks or dates, but have to inform the person in charge to avoid misunderstandings.



**TABLE 22 MAIZE MILL DUTY ROSTER**

PERSON IN CHARGE:		Susan (phone 0123 456 7890)
JULY	MEMBERS ON DUTY	SPECIAL DUTIES
Mon 3	Mary, Abraham	
Tue 4	Diane, Narayan	Maintain machine
Wed 5	Susan, Abdallah	Buy fuel
Thu 6	Theresa, George	
Fri 7	Godfrey, Henrietta	Clean building

### MAKING SURE THE PLAN IS FOLLOWED

Someone in the group has to make sure the action plan as a whole is being followed. This may be the chairperson, or (depending on the tasks) the production or marketing coordinator. The group should meet regularly to coordinate activities and agree on changes as needed.

Members need to know who is to do what, when to do it, and how to do it. It is easy to forget things, so they may need to be reminded about a particular job. The task coordinator or secretary may need to do this.

For jobs that require particular skills, the group should make sure that an expert in that skill is on hand. For example:

- **For people running a mill:** how to run the equipment.
- **For members selling produce in a market stall:** the prices to charge and how to record the income.
- **For a work team planting trees:** how to plant the trees at the correct depth and spacing.



### HOLDING COORDINATION MEETINGS

The group (or the subgroup assigned with the task) should hold regular meetings to coordinate activities. These should focus on the task at hand, and aim to ensure that it is done smoothly and efficiently.

The meetings may be informal, but they should still follow a set procedure, like the regular group meetings (see Lesson 8 on *Holding meetings*). The decisions should be written down as a reminder.

At each meeting, the members should draw up a list of further actions to be taken, and who should do what.



### LEADERSHIP

Developing a vision and planning activities are exciting for the group members. But when it comes to normal, everyday activities, things get less interesting. People may start arguing about mistakes and responsibilities. They begin to complain about the work, start to cut corners, or lose interest and drop out.

**Good leadership** is especially important during such times. A good leader:

- **Inspires** members to continue working on dull, uninteresting tasks, when the reward is still a long way off.
- **Reminds** people of the goals and the need for diligence and hard work to achieve them.
- **Leads by example**, with enthusiasm and hard work. Group members are likely to copy what a lazy leader **does**, not what she or he **says**.
- **Ensures** that the members continue to make decisions and feel responsible for the success of the activity.
- **Resolves problems** and disputes before they get out of hand.

### DEALING WITH PROBLEMS

Many things may interfere with the plan. Some of these may be **under the control** of the group:

- If illness prevents someone from doing the work, another member can do it instead.

Others may be **beyond the group's control**:

- Bad weather may cut yields or disrupt the harvest.

In either situation, the members must find a way of overcoming the problem, or at least of reducing its impact.

If the members cannot solve a problem by themselves, they should refer it to the group's officers, who may need to refer it to the group as a whole at the next meeting.



### FINDING SOLUTIONS TO PROBLEMS

Ideas to solve problems may come from many different sources:

- **Development agent.** You may be able to suggest solutions based on your own skills and experience.
- **Indigenous knowledge.** Individual group members may already have the skills and knowledge required. Many traditional practices exist because they have been tried and tested over many years.
- **Innovative members.** Every community has a few people who like to try out new ideas. The group should draw on their skills and willingness to take risks.
- **Cross-visits.** The group could visit a neighboring community to see how they deal with a problem.
- **Outside specialists.** The government extension service, input suppliers, traders, researchers or other development agents may be able to assist.
- **Reference materials.** Your organization may have a library of reference materials with information or ideas on how to solve problems.
- **Social networking and the internet.** Smartphones and computers make it easy to check websites or to ask other people for information.
- **Training.** It may be possible to arrange a special training course about a specific subject.
- **Experiments.** Some problems can be solved by experiments that the group does itself. For example, members can test several crop varieties to find out which grows best on a particular soil.



The important thing is to recognize when a problem exists and then act on it!

See the course on *Promoting innovation* for more ideas on how to identify and solve problems.



## KEEPING RECORDS

Records are an important management tool. They show what has been done, what inputs have been used, how much has been sold, and what the results were. It is particularly important to keep records of work and marketing plans, money coming in and going out, inputs, and products produced and sold.

You can help the members decide what must be recorded, and suggest ways of doing it. The fewer and simpler the records, the better.

Records are particularly important for certain types of information:

- **Regular activities.** A chicken enterprise, for example, should have a list showing whether the hens have been fed each day and how many eggs were laid. That shows whether particular tasks have been done and how much feed has been used. A fall in egg production can indicate a problem with the birds' health.
- **Activities where many people are involved.** Where different people are responsible for doing a task on different days, they need a way of communicating with each other. Has a particular job been finished? What problems were encountered? What needs to be done next?
- **Handling expendable items.** The group should keep track of expendable items such as fertilizer, seed and agrochemicals. This helps prevent theft or misuse, and alerts the person responsible when new supplies have to be bought.
- **Recording money.** It is important to keep records of how much money comes in and goes out. Financial records help keep people honest, protect them from false accusations, and make sure that the business is well-run.



**TABLE 23** EXAMPLE OF RECORDS FOR AN EGG-LAYING ENTERPRISE

DATE	HENS	FEED	WATER	EGGS			COMMENTS
				Actual	Expected	Excess / shortfall	
1 Aug	20	2 kg	✓	20	20	0	
2 Aug	20	2 kg	✓	17	20	-3	3 hens look ill
3 Aug	20	2 kg	✓	14	20	-6	5 hens look ill: watery eyes. Check with paravet!

Records are also important for monitoring and evaluation. We will look at this in the next lesson.

## QUIZ 12

Answers at the end of the guide.

### 1. True or false?: “A good plan is all we need!”

Select the correct answer.

- A. True
- B. False

### 2. The 30 members of the Happy Chicken Group are divided into five sub-groups, each of which keeps hens to lay eggs. One member of one sub-group is ill and cannot do her assigned work (collecting eggs and feeding the hens). What should the other people in her sub-group do?

Select the correct answer.

- A. Insist that the ill member do her work as usual
- B. Allow her to stay at home, but not do her work
- C. Divide up her work among the other sub-group members
- D. Report the problem to the group as a whole

### 3. One of the sub-groups in the Happy Chicken Group finds that many of its hens have died. What should the sub-group do?

Select the correct answer.

- A. Ignore the problem and carry on as usual
- B. Try to find out the cause of the problem and solve it themselves
- C. Report the problem immediately to the rest of the group and discuss possible solutions

### 4. What should a leader do to solve problems?

Select the correct answer.

- A. Refer all problems to the annual general meeting
- B. Inspire, help people find solutions, and lead by example
- C. Order members to do a particular thing
- D. Ask the local government for help

### 5. Where can ideas to solve problems come from?

Select the correct answer.

- A. Development agents and government advisers
- B. The members themselves
- C. Training courses and experiments
- D. All of the above

### 6. True or false?: The group should keep complete, detailed records of everything it does.

Select the correct answer.

- A. True. It is important to keep comprehensive records.
- B. False. The group should keep records only of the important things.

## EXERCISE 12. IMPLEMENTING THE PLANS

This exercise helps participants identify and find solutions to problems commonly encountered in implementing their plans.

### OBJECTIVE

- To enable the participants to think of problems they are likely to encounter, and to find ways to avoid or solve them.

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens

### EXPECTED OUTPUTS

- A list of problems the group is most likely to encounter, and suggestions for how to overcome them

### TIME

- 1 hour

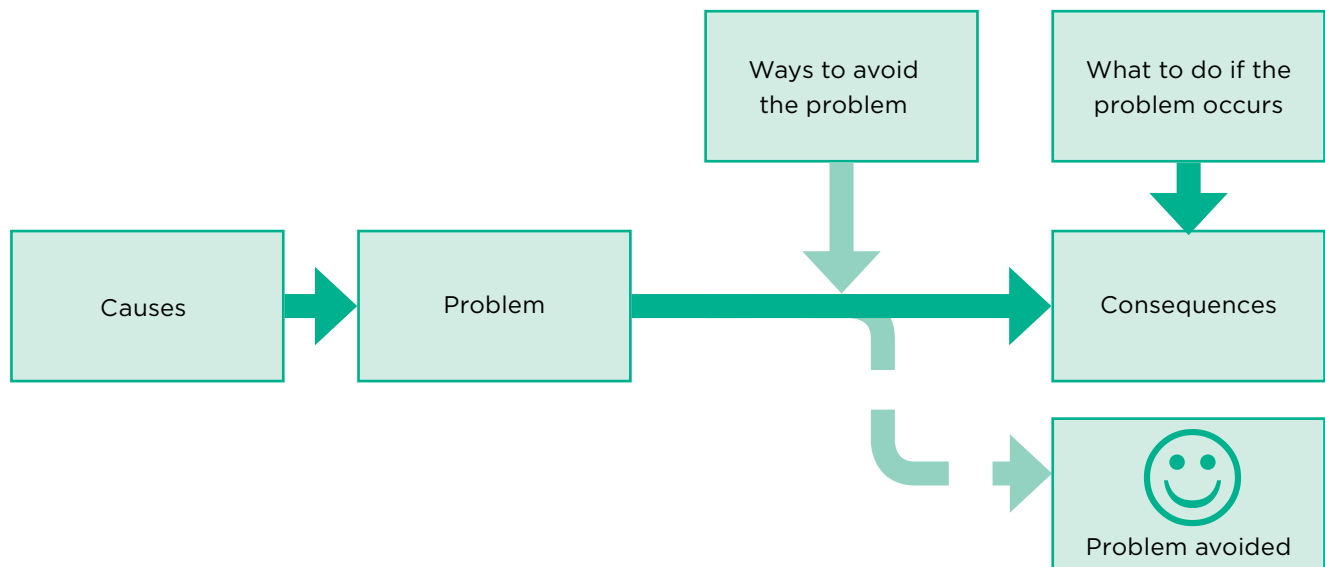
### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Remind the participants of the action plans they have made. Ask them to think of things that might go wrong when they try to put the plans into effect (e.g., bad weather, pest attacks, price changes, vehicle breaking down, members not delivering agreed amounts of produce to sell, buyer changes mind...).
2. Ask the participants to decide which are the 4-6 most likely problems to occur.
3. Divide the participants into 4-6 subgroups, and ask each one to discuss one of the problems. Each subgroup should:
  - Discuss what the **problem** is and what might **cause** it.
  - Describe the **consequences** of the problem.
  - Think of ways to **avoid** the problem.
  - Think of what to do if it **occurs**.
4. They can use the table on the next page to organize their ideas.
5. Give the subgroups 30 minutes to discuss these issues, then ask each subgroup to report on their discussions to the plenary.
6. Invite the participants to think of other ways to avoid or resolve the problem.

# Implementing the plan



PROBLEM	CONSEQUENCES OF THE PROBLEM	CAUSES	WAYS TO AVOID THE PROBLEM	WHAT TO DO IF IT OCCURS



## LESSON 13. MONITORING AND EVALUATION

### IN THIS LESSON

After this lesson you will be able to:

- Establish ways the group can monitor its own activities (and the field agent can monitor the group)
- List the indicators the group can use to measure its progress
- Describe how members (and the group as a whole) can learn and improve how it works.

### WHAT ARE MONITORING AND EVALUATION?

**Monitoring** means:

- **Record-keeping.** Keeping regular records of group decisions, actions and finances.
- **Checking progress against plans.** Checking that actions are taken according to the action plan.
- **Adjusting ongoing activities** to make sure they will achieve the group's goals.

**Evaluation** means:

- **Looking back** on the activities to assess whether the group has achieved its objectives
- **Identifying ways to improve** future activities.

### PARTICIPATORY MONITORING AND EVALUATION

In a farmers' group, all the members are responsible for planning and implementing activities. So everyone is also responsible for monitoring and evaluating those activities. That will make it possible for the group members to solve their own problems. This is called **participatory monitoring and evaluation**.

The group members should decide themselves what areas they will monitor and evaluate. They should collect the data themselves, analyze the results and use those results to improve their group.

It is best to keep records in a single record book so they do not get lost or out of order. A simple school exercise book with columns and rows drawn in is enough. If there are several different types of records (for example for production of maize and of eggs), these can be kept in different books. The group secretary is normally responsible for keeping the records.

### WHAT TO MONITOR

Many aspects of the group and its activities can be monitored:

- Attendance and participation at meetings
- Sharing of responsibilities
- Financial records
- Distribution of benefits
- Progress toward self-reliance.





It is up to the group members themselves to decide what aspects would be useful for them to monitor and evaluate.

What to monitor and evaluation depends from the plans and targets that the group has made. For each activity or target, help the group select one or more **indicators** (something that can be observed or measured) (Table 24).

See the other courses in this series for examples of how to monitor specific items.

**TABLE 24** EXAMPLES OF SIMPLE MONITORING AND EVALUATION QUESTIONS

IF THE GROUP PLANNED TO BUILD AN IRRIGATION CANAL...			
Has this actually been finished?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is it being used?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the water reaching the fields?	<input type="checkbox"/> Yes, all	<input type="checkbox"/> Yes, but only some	<input type="checkbox"/> No
IF THE GROUP RUNS AN ENTERPRISE...			
How many kilograms of produce has it sold?	Kg:		
How much profit has the enterprise made?	\$:		
WHEN THE GROUP HOLDS MEETING...			
How many members attended the last meeting?	Men:	Women:	

### COMPARING PROGRESS AGAINST TARGETS

When making the action plan, the group will have set targets for each activity it plans. Help the group develop simple charts to monitor progress and problems.

- List the plans for a given period of time in the first column.
- Meet with the members again at the end of the period. Write the date of the follow-up meeting on the top of the second column.
- Ask the members whether they are happy or unhappy about the results of each planned task. Discuss problems and constraints they encountered.
- Once the members have reached agreement on the results, ask them to draw in the third column a symbol (such as a smiley face) representing their judgment.
- Discuss what they can do differently next time.

Table 25 gives an example of this type of chart.

**TABLE 25** MONITORING CHART FOR PURCHASE AND SALE OF CHICKENS

TASKS	RESULT	SCORE	COMMENTS
<b>August-September</b>	<b>By follow-up meeting on 1 October</b>		
Buy 100 chickens	Bought	☺	
Vaccinate new chickens	50 vaccinated	☹	Shortage of vaccine
Sell 100 chickens	80 sold	☹	
Hold 2 meetings	Meetings held	☹	Only 5 out of 9 members attended

### ELEMENTS OF MONITORING

We have already seen an example of monitoring: the egg-laying enterprise in the previous lesson (Table 26). This includes the following monitoring elements:

- **Regular recording** of information (every day)
- Monitoring of the **number of hens** (have any died or been stolen?)
- Monitoring of feed and water **inputs**
- Monitoring of **outputs** (the number of eggs produced)
- A **comparison** of the actual output against a **target** (20 eggs a day)
- A recommendation for **action** to solve a problem (check with the paravet).






TABLE 26 EXAMPLE OF RECORDS FOR AN EGG-LAYING ENTERPRISE

DATE	HENS	FEED	WATER	EGGS			COMMENTS
				Actual	Expected	Excess / shortfall	
1 Aug	20	2 kg	✓	20	20	0	
2 Aug	20	2 kg	✓	17	20	-3	3 hens look ill
3 Aug	20	2 kg	✓	14	20	-6	5 hens look ill: watery eyes. Check with paravet!

### USING A CALENDAR TO RECORD INFORMATION

For certain types of activities, a **calendar** can be a good way to record what has happened. Table 27 shows how an egg-producing group might record the number of eggs produced and sold each day. The number of eggs can be added up at the end of each week and month.







TABLE 27 WEEKLY CALENDAR FOR RECORDING EGG PRODUCTION AND SALES

		MON	TUE	WED	THU	FRI	SAT	SUN	
		5 Jan	6 Jan	7 Jan	8 Jan	9 Jan	10 Jan	11 Jan	Week
Produced		35	34	37	32	35	36	34	243
Broken		1			2				3
Consumed		6	6	6	6	6	6	6	42
Sold		28	28	31	24	29	30	28	198
Income		₱84	₱84	₱93	₱72	₱87	₱90	₱84	₱594

### SUMMARIZING INFORMATION

At the end of each week (or month, or production period), the data can be summarized to make it easy to see trends, distribute profits, and plan for the future. Table 28 shows a summary of the eggs sold each month, and the amount of money that can be distributed to each of the members of the group.







**TABLE 28 RECORDS OF EGGS PRODUCED AND SOLD**

		JAN	FEB	MAR
Eggs produced		1,295	1,341	1,348
Broken		2	0	3
Consumed		228	276	252
Sold		1,065	1,065	1,093
Income from sales		₱3,000	₱3,600	₱3,600
Income per member		₱500	₱600	₱500

### USING SYMBOLS INSTEAD OF NUMBERS






Members with little or no formal education may find it difficult to use numbers to monitor activities. They can use little drawings or symbols instead (Table 29).

**TABLE 29 USING DRAWINGS AND SYMBOLS**

SYMBOLS		NUMBERS	
<b>Eggs produced</b>		1	
<b>Broken</b>		2	
<b>Consumed</b>		3	
<b>Sold</b>		4	
<b>Income from sales</b>		5	
<b>Income per member</b>		10	/
		12	/       /

You can use smiley faces or numbers to measure satisfaction (Table 30).

**TABLE 30 MEASURING SATISFACTION**

FROWNY AND SMILEY FACES		NUMERICAL SCALE	
5-point scale		7-point scale	
	very unhappy	1	very unhappy
	unhappy	2	unhappy
	neutral	3	somewhat unhappy
	happy	4	neutral
	very happy	5	somewhat happy
		6	happy
		7	very happy

**SELF-EVALUATION**

It is not easy for people to evaluate themselves. But doing so can be a positive exercise which allows the members learn from each other. Try to use simple methods for evaluation, which the members can do themselves.

One method is to ask a series of questions with four possible replies (Table 31). It is important that all members agree on the final answer. A series of such questions can be used to measure the group’s progress over time. The purpose of the exercise is to help the group to improve itself - not to provide data for others. The group members then have to agree among themselves which answer comes closest to their opinion.



**TABLE 31 EXAMPLES OF SELF-EVALUATION QUESTIONS**

<b>TO MEASURE</b>	Sharing of responsibilities within the group
<b>WHAT TO ASK</b>	How widely are responsibilities for group activities shared?
<b>POSSIBLE RESPONSES</b>	3 = Most or all members have responsibility as officers, committee members, activity leaders or other roles 2 = Many members have such responsibility 1 = Some members have such responsibility 0 = Only a few members have such responsibilities
<b>TO MEASURE</b>	Sharing of work among group members
<b>WHAT TO ASK</b>	How is group work shared among members?
<b>POSSIBLE RESPONSES</b>	3 = Group work is clearly and fairly shared among all members 2 = Group work is carried out by most members 1 = Group work is done by some members 0 = Group work is not clearly or fairly shared

### LOOKING BACK AND LOOKING FORWARD

Each year, the group should look back at what it has done, and look forward to the future. Some questions they might ask:

- Are they satisfied with the year's activities? What went right? What went wrong? Do the members want to continue? How can they improve their work?
- How much have they earned? How much is needed for reinvestment? What should be done with the balance? Should it be distributed among the members, or saved?
- What is the outlook for the next year? What should they do in the next year? Should they repeat the activities they did this year, expand them, or do something new?

The answers to these questions will help the group plan the next year's activities. The group can repeat the steps in Lessons 11 and 12 to draw up the next year's plans.



### EVALUATING SERVICE PROVIDERS

The group should also evaluate the individuals and organizations that it works with and that provide it with services. That includes input suppliers, financial services, traders, business partners, and the group promoter or field agent.

The group should decide if they are happy with the services they have received or the business relationship they have been in. If not, how can they be improved? Should they look for someone else to provide these services?



### QUIZ 13

Answers at the end of the guide.

1. Which of these is monitoring, and which is evaluation?

Match the activity with the correct category.

ACTIVITY	CATEGORY
A. Keeping records	1. Monitoring
B. Checking progress against plans	2. Evaluation
C. Looking back on activities to check whether they have achieved the group's objectives	
D. Adjusting ongoing activities to make sure they achieve the group's goals	
E. Identifying ways to improve future activities	

2. The Happy Chicken Group keeps records of the number of eggs produced and sold, so members know what they have produced and how much they earn each week. Is this monitoring or evaluation?

Select the best answer.

- A. Monitoring
- B. Evaluation

3. At the end of the year, the Happy Chicken Group adds up the number of eggs produced and sold. It also checks on the health of the hens and decides how many laying hens to buy in the coming year. Is this monitoring or evaluation?

Select the best answer.

- A. Monitoring
- B. Evaluation

4. The Teso Maize Marketing Group is working out how to monitor its activities. Help them select the best indicators to record.

Which of these is NOT an important indicator?

- A. Number of 50 kg bags sold
- B. Price per bag
- C. Total income received
- D. Number of visitors to the group's fields
- E. Expenses paid out

5. In the last month, the Happy Chicken Group has sold 1,000 eggs for ₺3 each, but the cashbox contains only ₺2,000 instead of ₺3,000. What should the members do?

Select the correct answer.

- A. Nothing
- B. Adjust the numbers in the sales records
- C. Ask members to contribute the missing ₺1,000
- D. Check the calculations for any errors. If they are correct, try to trace the thief

6. True or false? "The group should not evaluate the performance of the development agent."

Select the correct answer.

- A. True. The development agent's performance should be evaluated by his or her superiors.
- B. False. The group should evaluate the development agent's performance and report the results to the development agency.



## EXERCISE 13. MONITORING

This exercise helps participants develop a monitoring system for their activities.

### OBJECTIVE

- To develop a participatory monitoring system for the group's activities

### PARTICIPANTS

Group members

### EQUIPMENT NEEDED

- Large sheets of paper, marker pens, cards

### EXPECTED OUTPUTS

- A set of forms the group can use for monitoring

### TIME

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

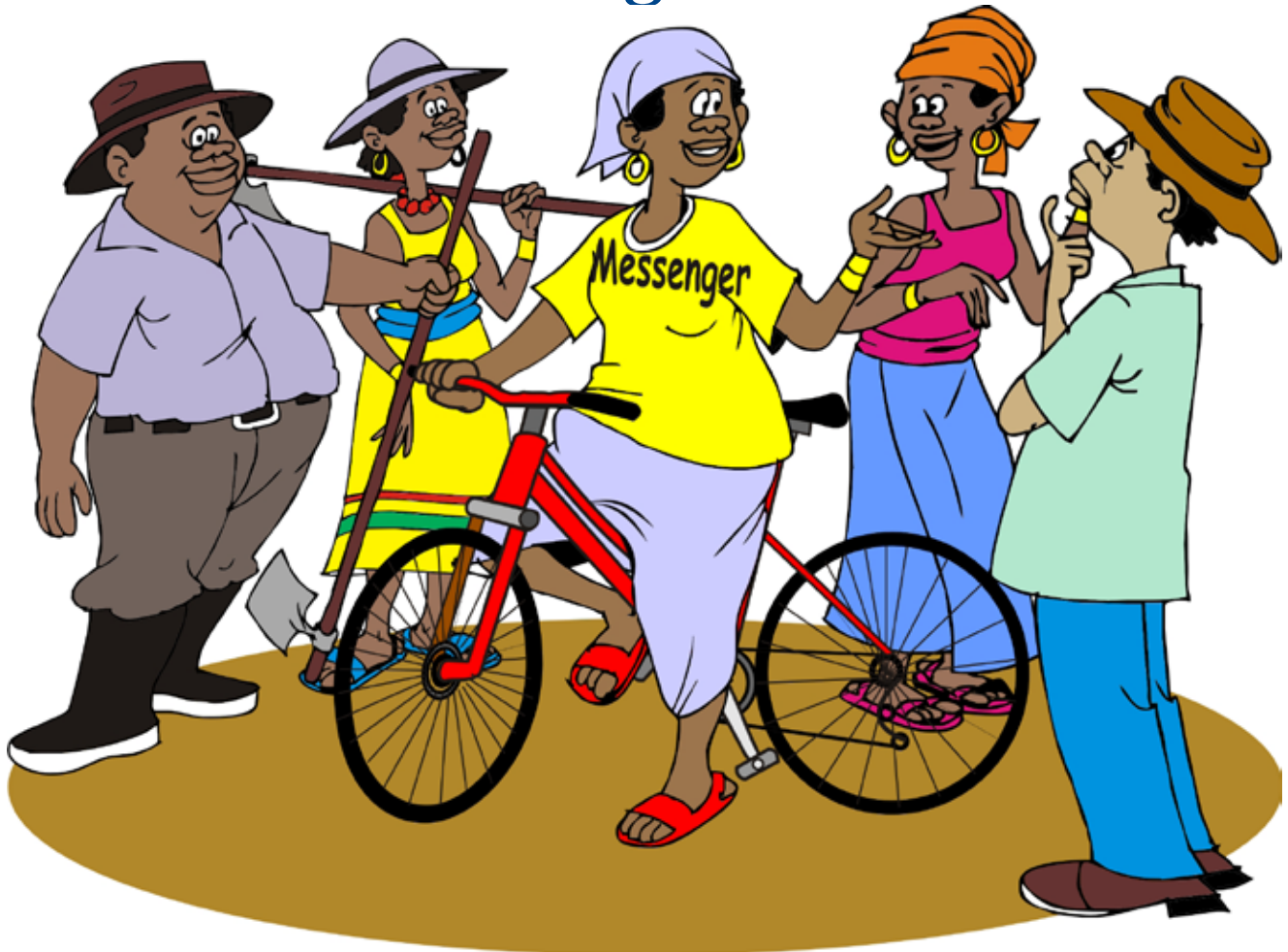
1. Divide the participants into groups of about 5–6 persons. Ask them to think of **questions** to answer if they want to know if the group and its members are making progress. Ask the groups to write the questions on cards (one on each card) and hand them to you.
2. In plenary discussion, group the questions into similar topics. Rewrite them if necessary to make them clearer. Make sure the group as a whole agrees on the questions.
3. Break the participants into new groups of about 5–6 persons. Ask the groups to identify **indicators** to measure the answer to each question.
4. Ask a representative from each group to present the results of their work. Write the list of questions and indicators on a flip chart so all can see.
5. Look at the indicators and identify the ones that are most suitable and easiest to measure – i.e., they must be **SMART**: specific, measurable, attainable, relevant and time-bound.
6. Divide the questions and indicators among the subgroups. Ask each group to discuss **how** to measure the indicator, **who** should be responsible, **where** to do the measurements, **with what** and **when**. They should write down their decisions in a table (see next page).
7. When the groups have filled in their monitoring plan, rotate the groups so that each group gets the plan of another group in front of them. Let the new group discuss, review and if needed revise the plan.
8. In a plenary discussion, review the results of the groups.

# Monitoring form

QUESTION	WHAT	HOW?	WHO?	WHERE?	WITH WHAT?	WHEN?
Key question to answer	Indicators to measure	Tools, methods for gathering information	Who is responsible for gathering and analyzing information	Group or individual, location	Resources you will need	Dates, frequency



## 4 Communication and networking



This module describes how to help the group handle the relationships among its members and with outsiders. It includes the following lessons:

- Lesson 14: Conflict and negotiation
- Lesson 15: Communication
- Lesson 16: Helping groups grow
- Lesson 17: Second-order associations.

At the end of this module you will have learned how to help the group:

- Avoid and deal with conflicts and manage communications
- Decide what to do if it is successful.

### *TARGET AUDIENCE*

This module is aimed at members of the project team. The lessons are designed so you can teach them easily to the rural people you are serving.



## LESSON 14. CONFLICT AND NEGOTIATION

### IN THIS LESSON

After this lesson you will be able to:

- Describe why conflict within the group can be good
- List the five steps in collaborative negotiation
- Explain the difference between compromise and consensus
- Suggest things to think of when negotiating with traders.

This lesson is based on a Cornell University course on group management, CRS (2010), Warner (2001) and Robbins et al. (2004).

### CONFLICT IS NATURAL AND INEVITABLE

Disagreements and conflict (we call both “conflict” here) are a natural part of any organization – indeed, of life. Individuals have different interests and priorities. They may compete for resources such as grazing land, irrigation water or the right to gather firewood. They may disagree over what activities to do, how to manage them, and how to share the benefits. They may suspect each other of taking advantage of the other’s goodwill and hard work, and of not contributing their fair share to the group. Such feelings can be very harmful.

### CONFLICT CAN BE GOOD!

A certain amount of conflict or creative tension can be **good for the group**. If people have different opinions – and are prepared to voice them – then the group has more options to choose from. It can weigh up the options and choose the best.

So the question is not how to remove conflict, but to:

- **Handle it** so it does not harm the functioning and dynamics of the group
- **Harness it** so the group as a whole benefits.

### TYPES OF CONFLICT

The group promoter may have to help groups overcome two types of conflicts:

- **Internal conflicts** among the group members
- **External conflicts** between the group and other parties (such as business partners or other groups).

Conflicts may arise in different areas and have different causes.

- They may be **simple** (a disagreement over the price of a product) or **complicated** (disputes over land rights).
- They may have a long **history** (a feud between neighbors) or come out of nowhere.
- They may be **trivial** (an argument about the name of the group) or **important** (what should the group focus on?).
- They may involve two or more **parties** (individuals or groups with differing positions).





## RESOLVING CONFLICTS

It is the **chairperson's** responsibility to resolve conflicts within the group and between group members and outsiders.

It may be necessary to bring in outsiders:

- **The facilitator or group promoter.** You may have to step in to help resolve a conflict. If you do so, try to make sure that the group itself takes as much responsibility as possible for finding a solution. Remember: you will not always be there to help! The group should learn how to overcome such difficulties on its own.
- **Traditional leaders.** In some societies, traditional leaders play a big role in resolving disputes. Make sure they are involved if appropriate.
- **Conflict resolution specialists.** If the leaders cannot resolve recurrent conflicts, it may be necessary to bring in an outside professional who specializes in mediation. This specialist may be able to provide training to the leaders involved.
- **Legal channels.** These are a last resort. Lawsuits and legal advice are expensive and time-consuming. While they will probably produce a solution that everyone has to accept, they may cause further resentment and result in the breakup of the group.



## NEGOTIATION FROM A BASIS OF POWER

Negotiations are often approached from a **power point of view**. The party in power does everything they can to get their own way. The result is that one party is satisfied, but the other is frustrated. The conflict remains and will probably appear again.

This is bad for a farmers' group that relies on mutual goodwill and feeling of common interest. If the powerful group members always win, then the less powerful people will stop cooperating. This may undermine the smooth working of the group, and the group may even break up.



## COLLABORATIVE NEGOTIATION

Collaborative negotiation aims for an agreement where **everyone wins** and nobody loses. All the parties explain and reason their interests, propose satisfactory solutions, and are prepared to renounce some of their interests (but not all of them). Communication plays a very important role. The negotiation process involves discussing and reducing tension.

In collaborative negotiations, all parties agree to make concessions. But these concessions make it possible to maximize the total benefit, solve the conflict, and set a positive precedent for the future.



## FACILITATION

Collaborative negotiation can work with or without a neutral facilitator. There are three basic patterns:

### DIRECT FACE-TO-FACE NEGOTIATION

There is no facilitator. One or more of the parties understands the principles and practices of consensus building, and has undertaken the necessary conflict analysis.



### PARTIAL FACILITATION (BROKERING)

One of the parties facilitates negotiations between itself and the other parties. This facilitator may be seen as partial to one cause or another, but nevertheless is acceptable to all. Options for managing the process include:

- **Rotational, one-on-one facilitation:** the facilitator negotiates with each party in turn.
- **Workshop:** all parties negotiate together under the facilitator's guidance.
- Some **combination** of the above options.



### IMPARTIAL THIRD-PARTY FACILITATOR

The parties agree to allow a neutral facilitator to facilitate negotiations. This person may be known to the parties (an insider) or not known (an outsider). The same options for managing the process apply as above.



### FIVE STEPS IN SUCCESSFUL NEGOTIATION

**Collaborative negotiation** consists of five steps:

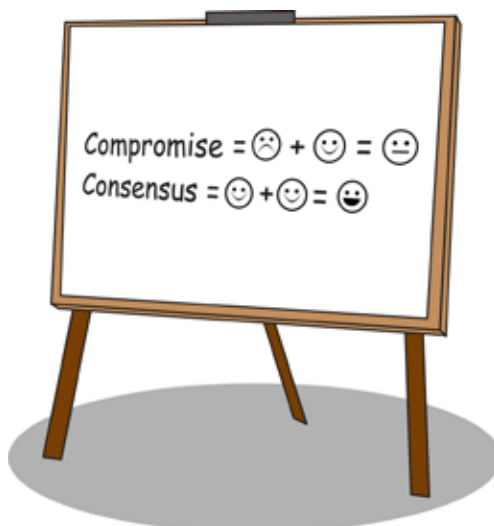
1. **Analyze the situation.** Before starting the negotiation, analyze what the various parties want to obtain, and the goals and strategies that will be adopted. Identify areas where concessions are possible (and not possible), and where compromise is possible. The parties should try to find out all they can about the opposition's motives and situation.
2. **Set the rules.** Both parties sit together to define the negotiation rules and steps to follow. They discuss the timelines, negotiators, methods or issues.
3. **Explain the interests.** The parties explain their proposals and points of view about the problem. They clarify, reinforce and justify their original requirements. This is an opportunity for sharing information and justifying interests, not necessarily to confront the other party.
4. **Bargain and reach agreement.** This is a critical step that is often full of tension. The parties give their proposals and alternatives and try to reach an agreement. At this stage, they have to offer concessions to find a solution that will satisfy all the parties involved.
5. **Make a commitment and formalize the agreement.** The end stage means formalizing the deal that has been reached by both parties. The agreements reached are usually recorded in a formal document or a contract that is signed by all the parties. This document ensures that parties can't forget the commitments made and helps them to develop what was agreed.

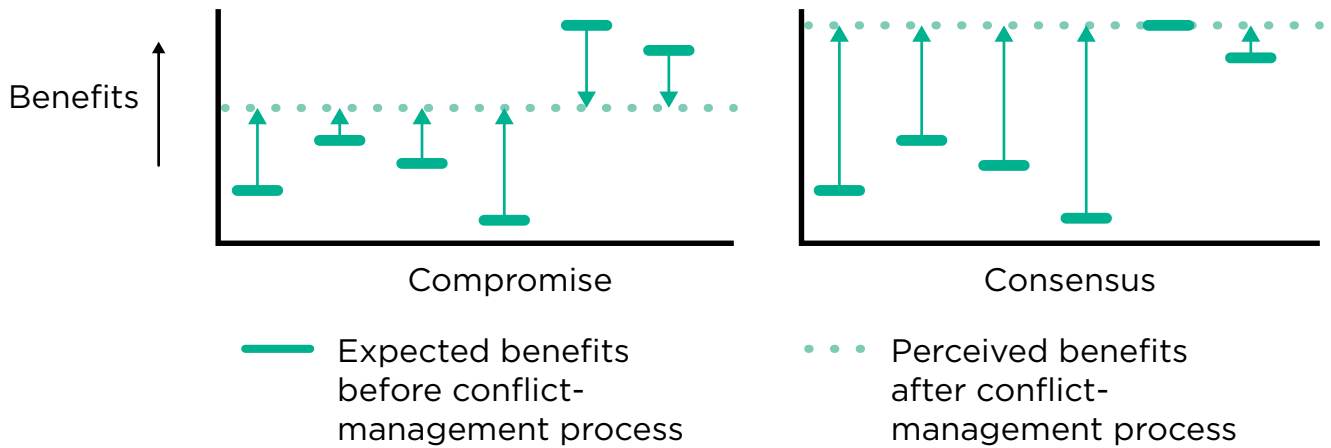


### COMPROMISE IS GOOD. CONSENSUS IS BETTER

Compromise is not the same as consensus.

- In a **compromise**, at least one of the parties has to forgo something: they end up feeling they are the losers.
- In a **consensus**, a solution is found that benefits all the parties. Everyone wins. This is the win-win solution where everyone gains and nobody loses.





**Compromise is not the same as consensus**

### AN EXAMPLE OF A CONSENSUS

The Happy Chicken Group wanted to sell eggs to a trader from town. The group members wanted **4¢ per egg for 500 eggs a week**, but the trader offered only **3¢ per egg**.

They could agree on **3.5¢ per egg**, but that would mean that both would have to **compromise**: the trader would have to pay more than he wanted, and the Happy Chicken Group would earn less than they had hoped (Table 32).

Instead, they found a **consensus** where both won: instead of 500 eggs, the egg producers agreed to supply **600 eggs** a week at a price of **3.5¢**.

- The trader was happy: he had more eggs to sell in town.
- The producers earned more (2,100¢) than if they had produced 500 eggs at 4¢ (2,000¢).

**TABLE 32 REACHING A CONSENSUS ON EGG MARKETING**

	EGGS/WEEK	PRICE PER EGG	TOTAL
Trader's initial position	500	3¢	1,500¢
Happy Chicken Group's initial position	500	4¢	2,000¢
Possible compromise	500	3.5¢	1,750¢
Consensus agreed	600	3.5¢	2,100¢

This consensus was possible because the trader and the group both realized that they were not really interested in the price per egg. The trader was more interested in the **number of eggs** he could trade. The Happy Chicken Group was interested in its **total income**.

### THE BENEFITS OF COLLABORATIVE NEGOTIATION

There are always **various ways** to solve a conflict. When the parties involved communicate, understand and try to accommodate each other's interests, they can reach a mutually satisfactory solution.

Using a collaborative approach to deal with conflicts can represent an opportunity **to improve the group**. Groups can become stronger when members on opposite

sides of a conflict communicate openly with one another and try to understand one another's viewpoints, interests and circumstances. The group can thereby reach a common agreement to a conflict. A common agreement means a solution that is satisfactory (and transparent) to the majority of the members rather than to just a few.

Good **negotiation skills** are important in the group, in business and even in the home. Negotiations following a collaborative approach allow outcomes without losers. These outcomes, reached through concessions and compromise, set positive precedents for the future, and can maximize the total satisfaction (and earnings) of the parties.



### NEGOTIATING WITH TRADERS

Groups that market their produce will have to negotiate with traders about prices, the quantity and quality of produce, delivery dates, payment terms, and many other issues.

**Traders** know many tricks they can use to get the highest profit for themselves. They may not tell the truth about the market price. They may claim the quality of the goods is not up to standard. They may threaten not to do business with the farmer unless the farmer agrees to a lower price. They may collude with other traders so that all the traders in the area offer the same, low price.

But **farmers** also have their own tricks. They may put the best produce at the top of the bag, and the worst at the bottom. They may add stones or sand to sacks to increase their weight. They may mix good-quality with inferior products. They may agree a price with one trader, then sell to someone else. They may accept credit from a trader, then refuse to repay the loan.

When both sides use such tricks, they do not trust each other and treat the other with suspicion. This is not a good basis for a long-term business relationship.

Instead, the two sides should realize that they both should benefit from the relationship.



### IDEAS FOR FARMERS WHEN NEGOTIATING WITH TRADERS

- **Get accurate, up-to-date information** about the market and prices. This is increasingly easy using mobile phones and information services such as radio broadcasts.
- **Maintain contacts with several traders**, and check all their prices and terms before agreeing to sell.
- **Always have alternatives:** selling to someone else, storing the product rather than selling it immediately, processing it to raise the value.
- **Be a reliable supplier.** Once an agreement is reached, do not break it!
- **Think long-term.** The long-term loss in reputation from breaking an agreement is more serious than the short-term gain from higher prices.
- **Sell as a group in bulk**, rather than as individuals. Agree





among the group beforehand how much produce to sell. Have each farmer deliver the agreed amount to the group's warehouse beforehand.

- **Sell part first.** If the group is not fully satisfied with the price offered by one trader, then sell half the stock to this trader, then look for another trader who might offer a better price for the remaining stock.
- **Find ways to boost value.** Look for ways to earn more by improving the quality, processing the product, or producing off-season.
- **Look for win-win solutions with traders.** Work out how both the farmers and the trader can benefit.
- **Build mutual trust between farmers and the trader.** This is easier if the group sells to the same trader each year, rather than switching from one to another.
- **Learn from your mistakes.**

### SALES CONTRACTS

The farmers' group may enter into a contract to supply a trader with a particular product. The contract will specify the quantity of product, its quality, the price, the delivery dates, the payment terms, and other details. The contract should be signed by the group representative and the trader, along with an independent witness.

The price and quantity may be flexible. For example, the price may depend on the market price announced by an information service. The quantity might vary between a maximum and minimum.

Such a contract lets the farmers plan ahead more easily. But there is no point in entering into such contracts if the trader is unreliable or if the contract cannot be easily and cheaply legally enforced.

The group must be strong enough to ensure that all the members comply with the contract agreement. If a member does not deliver the agreed amount and quality, he or she should be penalized.

All such contracts should have a **force majeure clause**. This frees the farmers from the contract obligations if there are factors out of their control, such as bad weather or plant disease.



## QUIZ 14

Answers at the end of the guide.

1. True or false?: “It’s best if everyone in the group agrees all the time.”

Select the correct answer.

- A. True: Harmony is vital for the group to function well.
- B. False: Disagreements can lead to better solutions.

2. Whose responsibility is it to resolve conflicts within a group?

Select the correct answer.

- A. The chairperson
- B. The facilitator or group promoter
- C. Traditional leaders or village authorities
- D. Conflict resolution specialists
- E. The police and legal system

3. Grace has written the steps to follow in collaborative negotiation on a separate card. She asks the group to put the cards in the right order.

Put the steps in the correct order.

- A. Make a commitment and formalize the agreement
- B. Analyze the situation
- C. Explain the interests
- D. Bargain and reach agreement
- E. Set the rules

4. Grace is mediating a conflict between the Teso Maize Marketing Group and a buyer. The buyer says the farmers’ maize bags are always underweight. The farmers say they are full. The maize harvest is in 3 weeks’ time. What should Grace do?

Choose the best answer.

- A. Help the farmers buy a balance to weigh their bags
- B. Offer to act as an impartial judge
- C. Tell the trader that the farmers are correct
- D. Call on the village chief to adjudicate the dispute

5. Both farmers and traders sometimes try to trick each other. Who is likely to use what trick?

Match the trick with the correct group.

TRICK	WHO SOMETIMES USES IT
A. Failing to pick up harvested produce	1. Farmers
B. Mixing inferior produce with good	2. Traders
C. Delaying payment	
D. Adding stones to sacks of grain	
E. Selling to someone else despite a pre-arranged deal	
F. Demanding that bags be overfilled	

6. The Teso Maize Marketing Group wants to increase its income from maize. The trader currently mills the group’s maize and sells it as chicken feed, but wants to produce flour instead. Which of the following options would benefit both sides?

Choose the best answer.

- A. The farmers produce and sell more maize
- B. The farmers demand a higher price for the maize they sell
- C. The farmers improve the quality of their maize, and the trader pays a higher price for it
- D. The trader buys only the best-quality grain from the farmers



## EXERCISE 14. RESOLVING CONFLICTS

This exercise helps participants seek a win-win consensus solution to conflicts. It uses a scoring system to show consensus (win-win), compromise (win-draw or draw-draw), win-lose and lose-lose situations.

### OBJECTIVE

- To help the participants reach win/win solutions to conflicts

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- A bowl of dried beans or stones
- Flipchart and marker pens

### EXPECTED OUTPUTS

- Understanding of the different outcomes of facilitating a conflict

### TIME

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to think of conflicts or disputes they have come across or heard about related to agriculture (or whatever your field of intervention is). Ask them to describe to two sides of the argument as objectively as possible. Note the topic and the positions of the two sides on a flip chart.
2. Divide the participants into small groups of three people each. Explain that in each trio, two people (A and B) will be arguing on opposite sides. The third person (C) must facilitate an agreement between them. The facilitator must try to help the opposing sides reach an agreement that is to the advantage of both.
3. Allocate roles to the persons A and B in each trio (see next page).
4. Allow the trios 15 minutes to try to reach an agreement.
5. Ask members A and B in each trio to take a number of beans from the bowl. They should keep the number of beans secret for the time being. Each person should take 3, 2 or zero beans, depending on whether they felt they had won, drawn or lost the negotiation (see next page).
6. Ask member C in each trio to briefly describe the conflict to the plenary and the agreement reached. Members A and B in that trio then reveal how many beans they have. Note these numbers on the flipchart.
7. Facilitate a discussion of the various outcomes. Which one is best? (6 beans, or consensus). Which is next best? (5 or 4 beans, or compromise). Which is the least desirable? How did the trios reach the agreement? What did the facilitator do to help? What prevented them from reaching agreement?

# Resolving conflicts



**A: Farmer:** Does not want canal to cross her land

**B: Community leader:** Wants to build canal to irrigate land in the village



**A: Farmer 1:** Wants to burn stubble on her fields

**B: Farmer 2:** Wants to avoid his fields being burned by fire from neighboring field



**A: Livestock keeper:** Wants to graze animals on land

**B: Farmer:** Wants to use land to grow crops



**A: Farmer:** Wants to sell melons at €20 each

**B: Trader:** Wants to buy melons at €15 each



**A: Maize grower 1:** Wants the group to sell grain today to pay for an emergency

**B: Maize grower 2:** Wants the group to keep grain in the hope the price will rise

## Scoring



**3 beans** if he/she felt they won (the agreement benefited them).



**2 beans** if they felt it was a draw.

**0 beans** if they felt they had lost (or if no agreement was reached).

## Totals



**6 beans in all:** both felt they won (this is the consensus solution).



**5 beans in all:** one felt he/she won, one felt it was a draw (compromise).



**4 beans in all:** both felt it was a draw (also compromise).



**3 beans in all:** one felt he/she won; the other person lost (win-lose).



**2 beans in all:** one felt it was a draw, one felt he/she lost (lose-lose).

**0 beans:** no-one felt they won, or an agreement was not reached (lose-lose).



## LESSON 15. COMMUNICATION

### IN THIS LESSON

After this lesson you will be able to:

- Describe how to communicate within the group
- Describe how to communicate with partner organizations (reporting, feedback)
- Describe how to lobby government authorities.

This lesson is based in part on a Cornell University course on group management and CRS (2010).



### GOOD COMMUNICATION

Communication among members is very important. Poor communication can create friction and misunderstanding, while good communication strengthens relations between members. Communication needs to be two way: group leaders should discuss the group's affairs with the members, and the members should discuss freely with their leaders. Working together as equals in the group helps to build confidence and cooperation. This, in turn, makes the group successful.



### AUDIENCES FOR COMMUNICATION

A farmers' group has several major **audiences** (people or groups it wants to communicate with):

- **Influential organizations:** the government (relevant ministries and local authorities), donors and supporters such as international and national NGOs
- **Financial services:** Banks and microfinance institutions
- **Business partners:** Potential and actual customers, traders, input suppliers
- **Peers:** Other farmers and community members, potential members, other farmers' groups
- **Internal:** The officers and members of the group itself.






### DIFFERENT AUDIENCES, DIFFERENT MESSAGES

Each of these audiences has different needs and interests (Table 33).

When communicating with each audience, the group (or the officers responsible) should remember what type of information that audience needs.

That does **not** mean telling the audience what they want to hear. Instead, it means thinking of the audience's needs, and making sure the messages are relevant to those needs.

TABLE 33 DIFFERENT AUDIENCES, DIFFERENT INFORMATION NEEDS

THESE AUDIENCES...	WANT INFORMATION ABOUT...	TYPES OF INFORMATION TO PROVIDE
 <p><b>Influential persons</b> The government (relevant ministries and local authorities), donors and supporters such as international and national NGOs</p>	The group as a whole: its constitution, functioning, achievements, sustainability, and the problems it faces	Registration documents Constitution List of members Meeting minutes Annual evaluation
 <p><b>Financial services</b> Banks and microfinance institutions</p>	The group's financial situation, its business plans, its profitability and ability to repay loans	Financial reports Business plan Production and marketing reports
 <p><b>Business partners</b> Potential and actual customers, traders, input suppliers</p>	The type and amount of crops and livestock the group produces, the quality of the output, delivery dates, and prices	Production plans Production levels Contracts
 <p><b>Peers</b> Other farmers and community members, potential members, other farmers' groups</p>	How the members benefit from the group's activities, how it is organized, and whether they can benefit by joining the group or working with it	Activity plans Constitution, bylaws Benefits per member
 <p><b>Internal audiences</b> The group's officers and members</p>	The group's plans, activities, achievements and outputs. They need skills and information they can use to improve their work and the group's effectiveness	Activity plans Monitoring information Skills training

COMMUNICATING WITH OUTSIDERS

Communicating with outsiders (influential persons, financial services and business partners) is mainly the task of the group's officers.



The **chairperson** and **secretary** are responsible for providing the **government and supporters** the information they need.



The **marketing coordinator** is responsible for negotiating with **traders**.



The **production coordinator** handles negotiations with **input suppliers**.



**Normal members** may also talk to these outsiders, of course, but they are not empowered to make any decisions or commitments on behalf of the group.

### COMMUNICATING WITH PEERS

When it comes to communicating with **peers**, the **normal members** are important. They tell their friends and relatives about the group and its work. They pass on new ideas and skills, and encourage them to try them out.

If the members are happy with the group, the news will spread quickly, and many other people will want to join, form their own groups, or copy the successful approach. This is an important way that new ideas spread and rural areas develop.



### INTERNAL COMMUNICATION

Proper communication among members of the group is just as important as communications with outsiders. Rural people are often very good at passing on information to each other. But when it comes to group activities, this communication must be conducted in a very systematic way. A list of members should be used to make sure that each farmer is regularly contacted to keep them and the group fully informed about all activities.

Each member has to be informed about the date, place and time of meetings. If they are unable to attend, they must be informed about the decisions made.

Members of a marketing group must keep the group informed about their expected production, harvesting dates and any delays or difficulties they encounter. This is especially important if the group has a contract to supply a particular amount of a product to a buyer.

Some groups appoint a **messenger** whose job it is to inform members about activities and to gather information from them. This is not a problem if the group is small and everyone lives within easy reach: the messenger can reach them all on foot or a bicycle.



### COMMUNICATION IS TWO-WAY

Communication involves sharing information and learning by both parties. The group should not only try to explain what it does to its audiences, but also learn something from them.

The group should try to learn about others' needs and to explore new opportunities. For example, a trader visiting a maize demonstration may express interest in the peanuts grown in the area. That may lead to a new line of business for the group.





## MEETINGS AND RECORDS

Meetings are vital for communication among group members. They enable the officers to learn from the members, and explain issues and get their opinions. So it is important that all members attend meetings. Meetings should be short and well-run, so everyone has the opportunity to hear the news, express their views and contribute to decisions. See Lesson 8 for more.

Records should be **open and transparent** so anyone can check on decisions and the status of the organization and its activities.

## DEMONSTRATIONS, CROSS-VISITS AND OPEN DAYS

The group can help spread ideas by arranging demonstrations, cross-visits and open days for outsiders to see the results of their work.

Groups that test new crop varieties or techniques can arrange for the group members to view progress. They can time such visits to coincide with particular stages of the production cycle:

- **Crops:** Planting, flowering or harvest
- **Livestock:** Lambing or calving time
- **Products:** When processing is at its peak (such as for honey or fruit).

Group members can volunteer to give demonstrations or informal presentations on how to do something, or the benefits of a particular technique.

The group can invite outsiders, such as supporters, government officials, potential customers or other groups, to such events. They are a good opportunity to gain a reputation in a particular area and to attract support, customers and imitators.

The group members can also go on cross-visits to other farmers' groups, as well as to information sources such as research institutes, markets, processing plants and potential customers.

## MOBILE PHONES

Mobile phones are a good way for the officers to contact members, and for members to keep in touch with each other. The group secretary can send messages by mobile phone to remind members about meetings, work days, or other events.

Mobile phones are also useful for finding out prices and arranging purchases and sales.

- Before, farmers had to wait for a trader to come to the village, then had to accept the price he or she offered.
- With a mobile phone, they can find out the going price beforehand, compare the prices offered by various traders, and agree on a deal – all without anyone having to travel anywhere. That is more efficient for both farmers and traders.

Mobile phones can be used in many different ways:



- **Voice calls.** People can call to find out prices or arrange deals.
- **Text messages, or SMS.** People can send and receive short messages to each other. In some countries they can subscribe to a service that sends them a message on demand with the latest prices, or with advice on production.
- **Social media** such as Facebook and Twitter: they let people keep in touch with other members, business partners and service providers.
- **Sending feedback.** Farmers can send feedback about a service to a service provider
- **Web-based services.** Smartphones can access the internet, or use special programs (“applications”, or “apps”) to get information. Market information services in some countries now offer various types of information in this way.
- **Money transfer.** In some countries, mobile phones can be used to transfer money. That is quicker, more convenient and safer than carrying around cash.

### RADIO

Many radio stations know that farmers make up a large part of their listeners, so they broadcast programs they are interested in, such as weather forecasts, market information and technical advice.

Community radio stations in many countries broadcast programs that are locally relevant. Farmers’ groups (or the development organizations that support them) can contact such radio stations to give them feedback (are programs broadcast at the right time? Are they in a suitable language?), and to lobby for programs on the issues that the groups are interested in.



### COMPUTERS AND THE INTERNET

Computers are very useful for many reasons: keeping records, preparing reports, managing information about the group, storing photographs, sharing information, sending emails, and getting information from the internet.

But computers and the internet need certain things:

- **Equipment:** the computer itself, a printer, a modem (or a mobile USB stick to plug into the computer).
- **Software:** some of this is free (or comes with the computer), but some may have to be paid for. Do not forget antivirus software.
- **Infrastructure:** electricity, a phone line (or mobile network access).
- **Skills:** literacy, the ability to type and use the computer and software.
- **Services:** an account with an internet service provider, and someone to repair or upgrade the computer when it breaks down (which it will eventually).
- **Supplies:** printer cartridges, paper
- **A safe place:** Somewhere dry, dust-free and secure to keep the computer and supplies
- **Money:** to pay for all of the above.

If none of the group members has a computer, perhaps someone else in the community does who would be willing



to let the group use it. Or maybe there is an internet café nearby where the group members can rent a computer (and internet access) by the hour.

Buying a computer is probably a good idea only if the group needs to communicate by email regularly with customers or suppliers, or has to print records, forms or labels. Otherwise, a mobile phone is probably sufficient.

For cooperatives, where the managers keep many records and need to be in contact with suppliers, banks and buyers, then a computer is very helpful.

### PHOTOGRAPHS

A picture can be worth 1,000 words! Many mobile phones now have built-in cameras. They make it easy for members to take and share photographs and even video. Photos can be useful for sharing information among members, and for communicating with donors and other supporters.

Some ways to use photos:

- **Important events:** photos are useful documentation.
- **Technical photos:** take photos of pests or diseases to check with an extension worker.
- **Training courses:** the photos can remind participants of the course content, and can be used to train others.
- **Fundraising and marketing:** photos can show the group members, production activities, processing facilities and amounts of stored produce.
- **Members:** take photos of individual members.



## QUIZ 15

Answers at the end of the guide.

1. The Teso Maize Marketing Group is planning its communication strategy. Help the group sort these audiences into the correct category.

Match the audience with the correct category.

AUDIENCE	CATEGORY
A. Other farmers	1. Influential persons
B. Group members	2. Financial services
C. Government officials	3. Internal
D. Bank manager	4. Peers
E. Maize buyer	5. Business partners

2. The Teso Maize Marketing Group is planning what types of information it should target to each audience.

Match the type of information with the correct audience.

TYPE OF INFORMATION	AUDIENCE
A. The maize output the group expects at harvest time	1. Influential persons
B. The benefits that members get from the group	2. Financial services
C. The group's functioning and achievements	3. Internal
D. Plans for activities in the next season	4. Peers
E. The group's financial situation and profitability	5. Business partners

3. Many members of the Teso Maize Marketing Group are poor and cannot read or write. What is the best way for the group chairperson to keep in touch with them?

Select the best option.

- A. Write announcements on a noticeboard outside the village chief's house
- B. Send them SMS messages via mobile phone
- C. Broadcast messages on the community radio station
- D. Get a messenger to deliver messages to them on a bicycle

4. The Happy Chicken Group wants to learn how a group in a neighboring village raises chickens and sells eggs. What should Grace, the community facilitator, advise them to do?

Select the best option.

- A. Send someone to spy on the neighboring group
- B. Invite someone from the neighboring group to come to give a talk to the Happy Chicken farmers
- C. Arrange a cross-visit for the Happy Chicken members to the neighboring village
- D. Listen to a radio program about the neighboring village

5. Different communication channels are good for different types of information.

Match the type of information with the appropriate channel.

TYPE OF INFORMATION	COMMUNICATION CHANNEL
A. Today's market price for grain in the national capital	1. Extension worker
B. Whether a particular trader wants to buy grain next week	2. Radio
C. How to control an insect pest attacking the crop	3. Webpage
D. The likelihood of drought next month	4. Cross-visit
E. How the neighboring village produces eggs	5. Mobile phone

6. The secretary of the Happy Chicken Group wants to use the group's savings to buy a computer so she can keep the group's records. How should Grace advise the group?

Select the best option.

- A. "Excellent idea! Computers are the best way to keep information!"
- B. "Have you considered the alternatives? How about writing the records in exercise books?"
- C. "A terrible idea! It's a waste of money and will only break down!"

## EXERCISE 15. COMMUNICATION

This exercise helps participants determine who the group's audiences are, and how best to communicate with them.

### OBJECTIVE

- To enable the group to identify who it needs to communicate with, and how

### PARTICIPANTS

Group members

### EQUIPMENT NEEDED

- Colored cards, marker pens

### EXPECTED OUTPUTS

- A list of audiences matched with the channels used to communicate with them

### TIME

- 1 hour

### PREPARATION

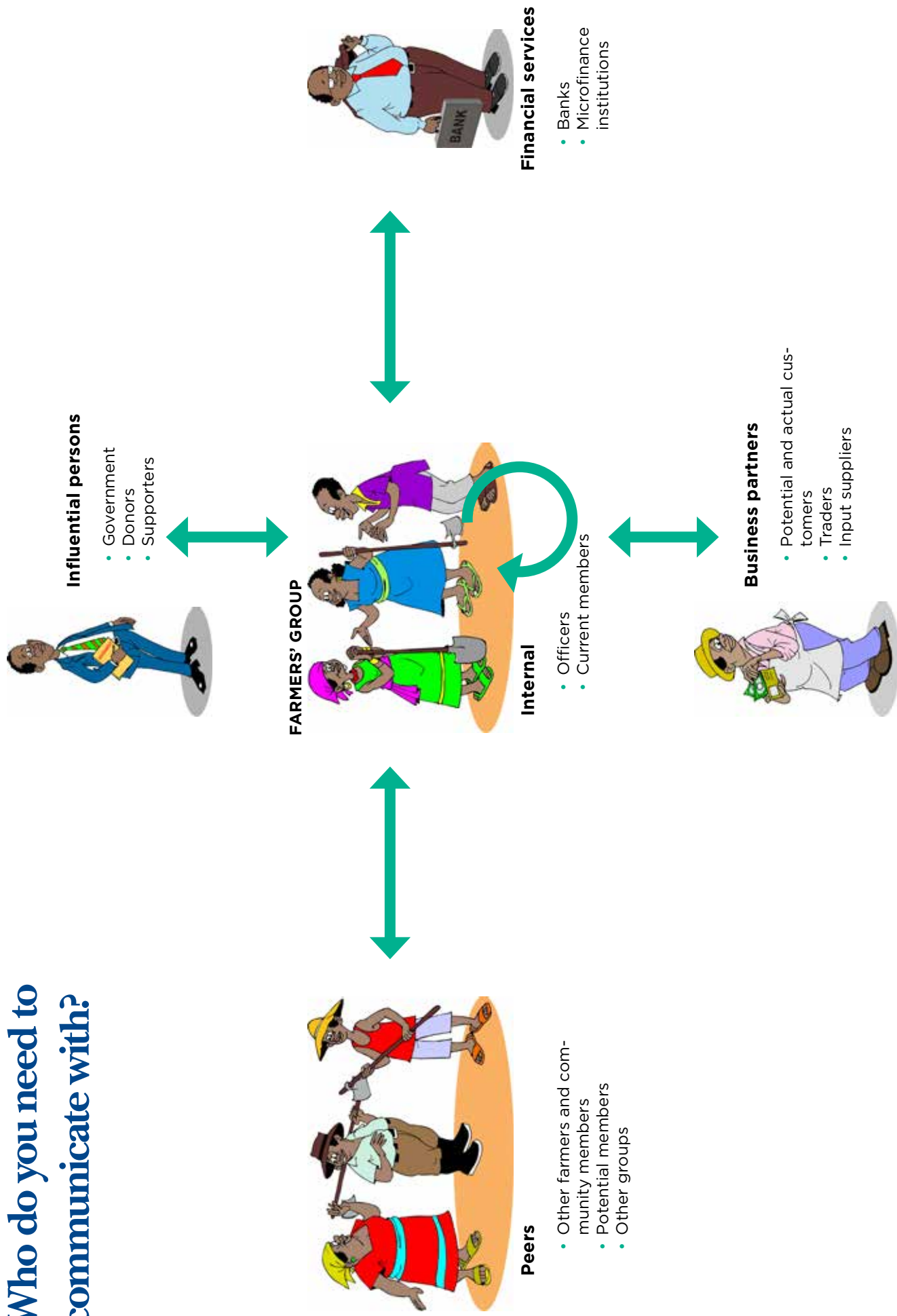
- None

### SUGGESTED PROCEDURE

1. Ask the participants to think of the different types of people that the group will need to communicate with. Examples: the local government, other farmers' groups, potential members, microfinance organizations, traders, input suppliers... Get them to write each type on a separate card. Make sure they include "current group members" as one of the categories.
2. On the table or the floor, group the cards into categories of similar types of people. For example, "microfinance organization" and "bank" could go into the same category, "financial institutions."
3. Ask small groups of participants to each discuss one of the categories. Ask each group to identify the characteristics of their particular audience: how old are they? How many of them are there? What is their educational level? What do they know about the topics the group is interested in? How do they normally get information?
4. Ask the small groups to identify the types of information the group wishes to get from their particular audience, or provide to that audience. For example, traders may be interested in the types, quality and amount of produce the group produces; the group may want to tell them about the price they expect and the amount they have produced.
5. Ask the groups to think of how best to communicate with each audience. Meetings? Mobile phone? Written information? Formal presentations?
6. Ask the groups whose responsibility it is to communicate with each group. The marketing coordinator? The production coordinator? The chairperson?
7. Ask the groups to report back to the plenary on their discussions. Summarize their reports in a table on a flipchart. (See the following page for an example. Note that the actual categories may be different from the ones shown here.)








# Who do you need to communicate with?





# Communication

TYPE OF AUDIENCE	CHARACTER- ISTICS	INFORMATION NEEDS	HOW TO COMMUNICATE WITH THEM	WHOSE RESPONSIBILITY
 <p><b>Influential persons</b> Government Donors Supporters</p>				
 <p><b>Peers</b> Other farmers and community members Potential members Other groups</p>				
 <p><b>Internal</b> Officers Current members</p>				
 <p><b>Financial services</b> Banks Microfinance institutions</p>				
 <p><b>Business partners</b> Potential and actual customers Traders Input suppliers</p>				

## LESSON 16. HELPING GROUPS GROW

### IN THIS LESSON

After this lesson you will be able to:

- Suggest ways that groups can grow, add activities and spread their risk
- Describe some ways of measuring the group's self-reliance.

This lesson is based on FAO (1994).

### SELF-RELIANCE AND SUSTAINABILITY

Once the group has been formed and has developed its own rules, record-keeping system and income-generating activities, your role as development agent changes from initiator and active participant to **assistant and advisor**.

As the group matures, the members will learn how to work together more efficiently. They will become better at planning, keeping records, managing money, selling products, or whatever else they do. If all goes well, they will gain benefits and earn bigger profits that they can share and use to reinvest in their activities.

Your goal now is to **guide** the group towards self-reliance and sustainability. The members will develop and refine how they manage the group: the record-keeping system, the constitution, plans and activities.

In the beginning you will spend a lot of time with the group. But after 2 or 3 years your assistance will be reduced to occasional visits to monitor progress and to discuss new problems and issues. At this advanced stage, you can still help the group in a number of important functions.

### EXPANDING AND DIVERSIFYING EXISTING ACTIVITIES

The members may decide to **expand** or to **diversify** their current activities. But this may increase their risk: if a marketing group invests in producing and selling eggs for the local market, what happens if the price of eggs suddenly falls?

Groups can spread the risk in several ways:

**Sell the same product to different markets.** For example, it could start selling eggs to restaurants in town.

- **Diversify into related products or activities.** It could start producing and selling baby chicks, or mature chickens for meat.
- **Diversify into new products and markets,** using the expertise they have learned. For example, they could start raising groundnuts for sale, or process groundnuts into peanut butter.

Similar considerations apply to groups that focus on other issues.

- A **savings group** may want to get a bank account to improve its services to members and reduce the risk of having a lot of cash around.
- A **natural resources group** will need to maintain the irrigation and erosion-control structures it has built already, as well as expand them into a new area.
- An **innovation group** may choose to test several different crops.



### BEFORE EXPANDING INTO ANOTHER AREA

Before they expand into these new areas, the group should consider the implications.

As with any enterprise, a **feasibility study** is essential beforehand. The group should investigate things like:

- Is there a market (ask customers or try to sell a few new products)?
- Does the group have enough time and resources?
- Do tasks need to be divided?
- Can the group manage a bigger loan?



Achieving **financial sustainability** goes together with reaching group sustainability. The key to sustainability is in reviewing plans and adjusting them wherever necessary.

### ADDING ACTIVITIES

They may wish to add other activities. Here are some possibilities:

- **Savings and credit.** The group could start running a savings-and-credit scheme for its members. See the courses on *Facilitating savings and internal lending communities* and *Financial education* for details of how to do this.
- **Marketing.** The group could start producing and selling crops or livestock. See the courses on *Marketing basics* and *Seven steps of marketing* for more.
- **Natural resource management.** They could address problems in managing natural resources such as soil and water. The courses on *Understanding natural resources* and *Managing natural resources* have ideas on how to do this.
- **Innovation.** They could test ways to improve their agricultural production. The course on *Promoting innovation* has more.



Members may also decide to focus on other areas. There are many possibilities:

- Building **community infrastructure** (e.g., schools and grain stores)
- Building **individual infrastructure** (e.g., tanks to harvest rainwater, household biogas plants)
- Trying to secure **land rights**
- Supporting **less-fortunate community members** (such as orphans or people affected by HIV).

You can put the groups in touch with people or organizations who can help them.

### ADDING MEMBERS?

As the group becomes more successful, other people may want to join. It is better not to let the group grow too big, though, as many of the advantages are lost if there are more than about 30 members:

- Individual members do not know each other as well, so they lose mutual trust
- The group becomes harder to coordinate
- Members are more likely to have different interests, so con-



flicts become more likely

- Existing members may think the newcomers are taking a free ride on their hard work and initiative.

Here are some options if the group grows too big:

- The group could **split into two**, and allow newcomers to join either one.
- A completely **new group** could start for the newcomers. The old group can act as advisors and mentors to this new group.
- The original group could divide into **smaller units** of three or four members each. Each could act as the **nucleus** of a new group.
- The group could divide into **smaller sub-groups** that work together in an association of groups or as a cooperative. For example, a group of 100 members could organize sub-groups of 20–25 people each.

### *BUILDING CONFIDENCE AND SELF-ESTEEM*

You can help strengthen the group members' confidence and self-esteem by recognizing their knowledge and skills and the positive aspects of their group or enterprise. But you should also help them recognize weaker points as well.

It can be difficult to discuss low achievement or bad performance, especially in the presence of outsiders. Some members may feel threatened and try to hide what went wrong or blame others. Therefore, emphasize that setbacks or failures should be seen as useful lessons that help the group avoid further failures and to improve its performance. Such a positive approach helps maintain and build self-confidence.



### *MEASURING SELF-RELIANCE*

Building sustainable groups takes time. As a group promoter, you play a pivotal role in initiating and sustaining this learning process in its initial phases. However, you should recognize when groups have reached a point of self-sustainability and no longer require your assistance.

The groups can use a number of indicators to measure their progress. These include:

- **Regularity of group meetings and level of member attendance.** If meetings take place regularly and attendance is high even if you are not there, the group is obviously highly motivated and well on the way to achieving self-reliance.
- **Shared leadership and member participation in group decision-making.** Groups that share leadership responsibilities and where many members help make decisions making learn more quickly and develop a broader leadership base. Groups dominated by a minority are unstable and vulnerable to leadership crises.
- **Continuous growth in group savings.** Group saving and internal lending are key measures of members' faith in and financial commitment to group activities. They are also good indicators of profitability. Groups which do not save (or save very little) are less likely to achieve sustainability.
- **High rates of loan repayment.** Does the group's repay loans on time? This is an indicator of group financial discipline and profitability.
- **Increasing re-investment.** As confidence grows, farmers will invest more in their individual production and group support to better land management and collective marketing.



- **Group problem-solving.** A group which solves problems and takes initiatives on its own has a high level of member confidence.
- **Effective links with development services.** The self-reliance of a group also depends on its ability to maintain links with government and NGO development services.

Table 34 gives a checklist of requirements for a marketing group. You can adapt this for other types of groups.

**TABLE 34 CHECKLIST OF REQUIREMENTS FOR MARKETING GROUP**

Name of group	Location	Date	Field agent
CATEGORY	THINGS TO CHECK FOR	ACHIEVED?	NOTES
<b>Group size</b>	15-30 members	<input type="checkbox"/>	
<b>Members</b>	Self-selected	<input type="checkbox"/>	
	Similar backgrounds	<input type="checkbox"/>	
<b>Vision</b>	Clear business goals	<input type="checkbox"/>	
	Strong unity of purpose	<input type="checkbox"/>	
	Strong sense of ownership	<input type="checkbox"/>	
<b>Leadership</b>	Elected positions	<input type="checkbox"/>	
	Regular elections	<input type="checkbox"/>	
	Members evaluate performance	<input type="checkbox"/>	
<b>Meetings and records</b>	Regular meetings	<input type="checkbox"/>	
	Decisions documented	<input type="checkbox"/>	
	Financial records in order	<input type="checkbox"/>	
<b>Bylaws</b>	Rules clear and agreed	<input type="checkbox"/>	
	Rules enforced	<input type="checkbox"/>	
<b>Constitution</b>	Written constitution	<input type="checkbox"/>	
<b>Business plan</b>	Business plan prepared	<input type="checkbox"/>	
	Business plan followed	<input type="checkbox"/>	
	Review at end of production cycle	<input type="checkbox"/>	
	Plan adjusted as needed	<input type="checkbox"/>	
<b>Internal savings and lending</b>	Scheme established	<input type="checkbox"/>	
	Savings generated	<input type="checkbox"/>	
	Loans disbursed	<input type="checkbox"/>	
	Loans being repaid	<input type="checkbox"/>	
<b>Relationship with support agency</b>	Clear understanding of relationship	<input type="checkbox"/>	
	Regular meetings	<input type="checkbox"/>	
	Trust established	<input type="checkbox"/>	



## QUIZ 16

Answers at the end of the guide.

1. True or false? “As the group matures, the facilitator should continue to visit it at least once a month to make sure it is functioning properly.”

Select the best option.

- A. True. It is important to keep monitoring and advising the group.
- B. False. As a group matures, the facilitator will need to visit it less frequently as it can do more and more things on its own.

2. True or false? “As the group matures, the facilitator will not need to visit it again.”

Select the best option.

- A. True. The facilitator can then switch to developing and supporting other groups.
- B. False. The facilitator should continue to visit occasionally.

3. The Happy Chicken Group produces and sells eggs at a small local market. It is considering expanding its activities. Which is likely to be the least risky choice?

Select the best option.

- A. Double egg production and continue selling at the local market
- B. Double egg production and find other buyers in a nearby town
- C. Start producing charcoal for sale as cooking fuel
- D. Switch from laying hens to broilers (chickens raised for their meat)

4. What should the Happy Chicken Group do before it expands its egg production?

Select the best option.

- A. Check whether the members have the capacity to increase production, and find out if there is demand for more eggs
- B. Double egg production and then work out how to sell the eggs
- C. Invite new members to join and to start keeping chickens
- D. Decide how to spend the extra money it will earn

5. Last year, the Teso Maize Marketing Group could not deliver all the maize it had promised to the trader. How should Grace, the group facilitator, advise them?

Select the best option.

- A. “This doesn’t matter. I’m sure things will work out better next year.”
- B. “This was a serious mistake! The trader will not want to buy from you again!”
- C. “The production coordinator made a mistake. The members should elect someone else to replace him.”
- D. “Let us look at why this happened. We can then work out what we need to do differently next year.”

6. The Teso Maize Marketing Group has been very successful, and people from Bondo, a neighboring village, want to join it. What is the best strategy for the Teso group?

Select the best option.

- A. Refuse to accept any new members from outside Teso itself
- B. Help the Bondo villagers form their own marketing group
- C. Invite the Bondo villagers to join the Teso group
- D. Divide the Teso group into two, and invite people from Bondo to join one or other of the new groups



## EXERCISE 16. HELPING GROUPS GROW

This exercise enables participants to look into the future and think about what they might do if they are successful.

### OBJECTIVE

- To enable the group to identify possibilities for the future

### PARTICIPANTS

Group members

### EQUIPMENT NEEDED

- Flipchart paper, marker pens

### EXPECTED OUTPUTS

- A set of options for the group to consider if it successful

### TIME

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Ask the participants to imagine the situation in a year or two from now. How they will know if the group has been successful? What will the group have achieved? What will it be doing? (Examples: it will have sold X tonnes of produce; it will have installed an irrigation system; it will have stopped erosion on the village's fields.)
2. Ask them to imagine new challenges that the group will face because of its success. What might those challenges be? (Examples: More people want to join the group; the group will produce more than the local market can absorb; the members will want to expand into growing new crops.)
3. Select three or four of the challenges they have named. Divide the participants into smaller groups to discuss each of these challenges (one challenge per group). Ask them to discuss the nature of the challenge and how they will deal with it.
4. Ask each small group to report back to the plenary. Facilitate a discussion of their opinions.

# What might we do in the future?



Sell to a new market



Add new activities



More people want to join



Learn new skills



Expand production



## LESSON 17. SECOND-ORDER ASSOCIATIONS

### IN THIS LESSON

After this lesson you will be able to:

- Explain the advantages of networking with other farmers' groups (lobbying, exchange of information, gaining new skills, identifying new opportunities)
- Explain how a second-order association works.

This lesson is based in part on FAO (1994 and 2001).



### SEVERAL GROUPS, COMMON GOALS

- As groups develop, they eventually face problems or challenges that a single group cannot solve alone. Several groups in an area may realize that they have common interests and goals. By linking up they can all benefit.
- They may be working on the **same issue** (such as controlling erosion).
- They may be producing and marketing the **same commodity** (maize or fish).
- They may have an interest in the **same resource** (an area of grazing land or a stream with water that can be used for irrigation).
- A group of farmers may **sell their output** to another group that processes it.



Even if they are working on different commodities in different areas, the groups may still face similar problems: bad roads, poor market infrastructure, or an unresponsive local government.

### PROMOTING COOPERATION AMONG GROUPS

To help them grow stronger, encourage the groups to exchange ideas or products, solve problems, get outside support or coordinate activities. Linkages between the groups can also protect individual groups against political or economic difficulties.

Cooperation is usually informal at first. Groups may visit each other to share ideas and learn from each other. They then start to cooperate in other ways: jointly marketing produce, forming a joint savings-and-credit group, or working together on joint projects.

If a group grown too big and has given birth to new groups, then such cooperation may be easy because the original members all know and trust each other. Bringing groups together that do not have this shared history is more difficult, as each has developed separately and has its own way of doing things.



### FORMING A SECOND-ORDER ASSOCIATION

As they get to know each other and collaborate more, the groups may decide to create a formal second-order or umbrella association.

- Such an association is more powerful than single groups.
- It has more bargaining power with traders and input suppliers.
- It is an attractive partner for government and development agencies.
- It can bring together the capital and resources needed to build facilities (such as a warehouse) that benefit everyone.



It can do things that would be impossible for a single group, such as arranging training courses, building infrastructure, lobbying the government, accessing markets, obtaining credit, buying inputs in bulk, and providing information services for its members.

But a second-order association is also more complex than a farmers' group, and requires greater management skill, especially if it has many activities. Some associations concentrate on obtaining economic benefits for member groups, such as access to credit, inputs and markets. Others have social aims, such as building schools, health centers or other community services.

A second-order association represents its constituent groups and must be accountable to all group members. It should have a facilitating, coordinating and educational role and become a source of technical assistance, economies of scale and guidance. It can eventually perform many of the functions of group promoters or field agents.

### DECISION-MAKING COMMITTEES OF A SECOND-ORDER ASSOCIATION

- As with the individual self-help groups, an association needs leaders and organization. It should have three major decision-making committees:
- A general assembly of members
- An executive committee
- A management committee.

#### THE GENERAL ASSEMBLY OF MEMBERS

This should be the main decision-making body, made up of all the members of the groups that belong to the association. This assembly should meet once or twice a year to decide on important matters such as new activities and any changes to the association rules or constitution that will affect all members.



#### THE EXECUTIVE COMMITTEE

This committee consists of one or more representatives from each of the member groups. It should meet every one to two months to review the association's performance. The representatives from each group relay information and decisions between their groups and the association.





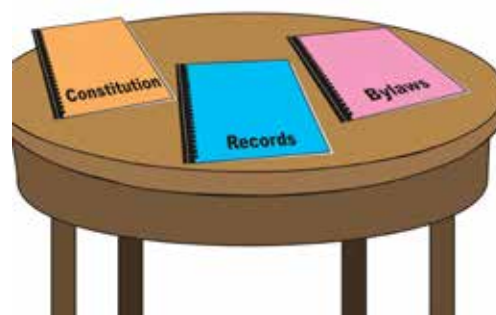
### THE MANAGEMENT COMMITTEE

This committee has a chairperson, secretary and treasurer who represent and manage the association on a day-to-day basis. If the association has many responsibilities and duties, it may also be necessary to have a vice-chair and sometimes a volunteer or paid “manager” to assist them. If needed, additional subcommittees can be added – for example an education or marketing sub-committee.

### CONSTITUTION AND RECORDS

Like the farmers’ groups, the association should have its own constitution, bylaws, and record-keeping procedures.

The management committee should report regularly to the executive committee and to all member groups on its activities and transactions. The committee must conduct its affairs in a transparent manner, and it must maintain the trust of its member groups.



### DO NOT FORM AN ASSOCIATION TOO SOON

A strong association is made up of strong groups. Trying to form an association while the individual groups are still weak is counter-productive: the association will be weak, and your attention will be distracted away from helping the groups get stronger.

So go slowly! Concentrate first on strengthening the individual groups. Then introduce the idea of a second-order association, the role it might play in solving problems, and the potential benefits – and costs – of inter-group cooperation.

The need for second-order associations will develop gradually as potential member groups become convinced of the benefits. This typically occurs at the end of the second or beginning of the third year of group development.



### SIZE OF ASSOCIATIONS

Second-order associations with few member groups (say three to 10 groups) seem to work better than those with larger memberships. Also, associations whose member groups are within easy walking distance of each other do much better than if the groups are spread over a wide area. Large distances between groups make communication more difficult and discourage members from taking part in decision making.



### PAYING FOR ASSOCIATION ACTIVITIES

What services will the association provide, and how will they be funded? Associations need a lot of voluntary support from member groups and elected officers. But they also need to have an income in order to grow and to serve the interests of their members. Money is needed to pay the running costs – for example, pens, record books or an emergency fund for providing short-term loans to deserving members or groups in time of need.

This money can come from group contributions, fees for services to members, and profits from association activities. Paying membership fees is not only an important contribution to the association in financial terms. It also represents an important vote of confidence in the organization. If member groups choose to pay their dues, they generally do so because they feel they get some service in return. If members do not pay, it normally means they are dissatisfied with the association.



### FARMER COOPERATIVES

Cooperatives are more formal organizations that typically have full-time staff and offer their members more services:

- Access to new technologies such as (seed, fertilizer, agro-chemicals, irrigation)
- Access to veterinary services
- Access to basic inputs at lower market costs, based on bulk purchase
- Extension service support for production
- Financial support for loans and profitability analysis
- Storage and crop conditioning facilities
- Market information (spot prices and market trend data)
- Market support (finding buyers and making collective marketing arrangements)
- Providing access to loans, insurance and warehouse receipt options

Support for certification.

- Some cooperatives also provide social services:
- Access to medical clinics
- Adult education

Basic infrastructural projects (water, sanitation, market access roads, transport).

These services may also be open to non-members, but members get preferential rates.

To join a cooperative, a farmer usually pays a one-time or annual membership fee, and is also asked to buy shares.



### THIRD-ORDER ASSOCIATIONS

- Several cooperatives may be organized into unions:
- Farmers' groups (20–30 members)
- Cooperatives (10–30 farmer groups)

Cooperative unions (4–5 cooperatives).

Because they serve so many farmers and are a place where farmers can learn and get information, cooperatives can be a very useful way to scale up the agro-enterprise approach.

Where they are well managed, cooperatives generally improve the lot of their members. Millions of farmers support and are empowered by the cooperative movement.

But in some countries mismanagement of cooperatives has left many with a bad reputation. Some cooperatives are imposed by the government. They are sometimes controlled by elites or politicians. Where farmer's groups have been manipulated for political purposes, many are corrupt or inefficient.

So farmers may be suspicious of cooperatives, and in some areas, it may be challenging to promote them. Make sure that any organization that claims to support farmers is both honest and provides services that promote the farmers' position. All such organizations should be audited regularly to check their performance and cost-effectiveness.



## QUIZ 17

Answers at the end of the guide.

1. Here are four groups that are considering forming an association. Which is the odd one out?

Select the best option.

- A. Teso Maize Marketing Group
- B. Bondo Grain Production and Marketing Group
- C. Happy Chicken Group
- D. Rejeki Cereal Farmers Group

2. The Hakuna Matata Irrigation Group, the Pumba Forestry Association, the Mshika Rice Farmers' Group and the Rejeki Cattle Raisers' Group all work in the same area. They are considering whether to form a second-order association. What do they have in common?

Select all that apply.

- A. They have nothing in common
- B. Water
- C. Land use
- D. Erosion control.

3. True or false? "Managing a second-order association is generally more complex than a farmers' group."

Select the correct option.

- A. True. Running a second-order association requires more management skill than a farmer group.
- B. False. A second-order association is usually easier to run.

4. What kind of decision-making bodies does a second-order association need?

Select the correct option.

- A. An executive committee, a management committee and a marketing committee.
- B. An executive committee, a management committee and a general assembly of members.
- C. A board of directors, a management committee, and a general assembly of members.
- D. A board of directors, an executive committee and a management committee.

5. Last year, Grace helped form five groups of farmers, all focusing on rice production. Two are running well, but three are still weak. What should she do next?

Select the correct option.

- A. Advise the groups to form a second-order association to focus on rice marketing
- B. Strengthen the weaker groups before considering forming a second-order association
- C. Help the stronger groups form an association
- D. Advise the weaker groups to merge into the stronger groups

6. Groups at different levels are good at doing different types of things. What types of services are first-, second- and third-order groups best at offering their members?

Match the services with the correct group (two services for each group).

TYPE OF SERVICE	TYPE OF GROUP
A. Coordinate crop production among members	1. Farmers' group (first-order)
B. Arranging training courses	2. Farmers' association (second-order)
C. Obtaining credit	3. Cooperative (third-order)
D. Managing loans, insurance and warehouse receipt schemes	
E. Manage marketing of members' produce	
F. Supporting the organic certification of produce	

## EXERCISE 17. SECOND-ORDER ASSOCIATIONS

This exercise gets participants to think about how to cooperate with other groups in the area.

### OBJECTIVE

- To help the group anticipate how to ally with other groups

### PARTICIPANTS

- Group members

### EQUIPMENT NEEDED

- Flipchart paper, marker pens

### EXPECTED OUTPUTS

- Understanding of the issues to be faced if the group forms a second-order association

### TIME

- 1 hour

### PREPARATION

- None

### SUGGESTED PROCEDURE

1. Explain what a second-order association is and how it can benefit the group.
2. Write the group's name and the names of several other (imaginary) local organizations on a flipchart so all can see (see next page for some ideas; make up your own groups to suit the local situation).
3. Divide the participants into several small groups. Tell them that each small group represents one of the organizations on the flipchart.
4. Ask each small group to identify the areas of common concern that "their" organization has with each of the others. Examples: same crop, concern over natural resources, interest in marketing. With which of the other organizations would they consider forming a second-order association? What functions should it have? What would they see as the benefits of such an association? What would be the drawbacks?
5. After the small groups have finished discussing these issues, invite them to report back to the plenary. Which groups were included in the association, and which were not included? Why? What functions might the association take on?
6. Ask the small groups to consider how a second-order association should be organized. How should it be governed? What committees and officers should it have? How should they be chosen? Should the member groups pay fees?
7. Again, invite the small groups to report back to the plenary. Facilitate a discussion of the methods and potential pitfalls of forming a second-order association.



# Who should we partner with?



Chicken producers' group



Dairy producers' group



Vegetable producers' group



Tomato processing group



Input suppliers' association



Savings and internal lending community association



Irrigation association



Cassava producers' association



Milling group



Maize marketing association



Cultivation mutual-help group



Health self-help group



Livestock producers' group

# Answers to quizzes

## Lesson 1

1. What does each type of group do?

Correct answers: A2, B5, C6, D3, E4, F1.

2. The Happy Chicken Group helps members buy feed, coordinate egg-laying, and sell eggs to a local school. What type of group is it?

Correct answer: D. Groups can have more than one function, and they can add functions over time.

3. Every week, members of the Rejeki Group come together to pay a small amount of money into a pot. Each month, members can apply to borrow money from the pot. What type of group is it?

Correct answer: C. There are various types of savings-and-credit groups, including savings and internal lending communities (SILCs).

4. How can people benefit by being a member of a group?

Correct answer: E. People can benefit from groups in many ways, including the reasons listed.

5. Why might people be reluctant to join a group?

Correct answer: E. People have many reasons for not joining a group. It is important to respect their decision and not pressure them to join.

6. Why do groups fail?

Correct answers: A5, B4, C2, D1, E6, F3.

## Lesson 2

1. What does a group promoter do?

Correct answers: A2, B3, C1, D4.

2. Which of the following is NOT among the skills you must have to be a group promoter?

Correct answer: B. While it is useful to know about potential solutions, it is not necessary. You should be able to help the group find its own solutions to their problems.

3. Mary is a new group promoter, and she still sometimes makes mistakes. Tell her what she has done well, and what she should not have done.

Correct answers: A2, B1, C1, D2. Mary should have allowed the villagers themselves to choose whether to join the group, and she should have allowed the members to choose their own committee members.

4. The group that Mary is supporting wants to elect a management committee. What should she advise them?

Correct answer: B. The members should elect a committee of people who they know and trust.

5. Mary is coordinating three groups at different stages of formation.

Correct answers: A2, B1, C3

6. “Monitoring is too much work!” says Mary. “Why do we have to do it?”

Correct answer: C. Monitoring is useful for both the group and the development organization. Mary must make sure she shares the findings with the group as well as with her boss.

## Lesson 3

1. You can gather information about the community in many ways.

Correct answers: A1, B3, C2, D4.

2. You are working for a marketing project. Which type of group should you try to target?

Correct answer: B. You should not exclude members of the other groups if they are interested in taking part, but your primary target group should be market-ready smallholders.

3. You are working for a project that aims to improve family food security. Which type of group should you try to target?

Correct answers: C and D. This type of project should target the poorer people in the community.



4. Participatory rural appraisal includes many individual techniques, which are used for different purposes.

Correct answers: A1, B4, C3, D2

5. Participatory rural appraisal includes many individual techniques, which are used for different purposes.

Correct answers: A4, B1, C2, D3.

6. What is the best way to ensure that women benefit from the project?

Correct answer: C. There is no best way that fits all situations. Some ideas: help form women-only groups, set quotas for the number of women in the group (or in the management committee), and help the men understand the importance of women taking part.

#### Lesson 4

1. What is the best size for a group that focuses on production?

Correct answer: B. Production groups should generally be fairly small.

2. What is the best size for a group that focuses on marketing?

Correct answer: C. Marketing groups should generally be larger than production groups.

3. When helping form a group, you should keep five principles in mind. The first three are that the group should be small, be homogeneous and have a common interest. What are the other two principles?

Correct answers: A and C.

4. Ten years ago, the government forced the people of Cinangka village to join a cooperative. So they are now suspicious of working together in a group. What can you do to overcome their suspicions?

Correct answers: A, B and D.

5. There are six building blocks in a successful group. Which of these is NOT one of them?

Correct answer: C. While it may be important that people enjoy being a member of a group, this is not one of the key building blocks.

6. There are six building blocks in a successful group. Which of these is NOT one of them?

Correct answer: B. While training may be necessary for the group, this is not one of the key building blocks.

#### Lesson 5

1. Fostering participation is time-consuming and is rarely worth the effort.

Correct answer: B. While participation is time-consuming, the final results are usually better and more sustainable than if the group is non-participatory.

2. Why is participation of group members important for the good functioning of the group?

Correct answers: A, B and D. Participation should not aim to make the group leader feel important.

3. What inhibits people from participating actively in group activities?

Correct answers: A, B, C and D. All these can influence a person's participation in a group.

4. What personal qualities make participation in groups more successful?

Correct answers: B, D and E. Qualities that contribute positively to group dynamics and fosters participation by others are those that strengthen a group.

5. Grace, a new community facilitator, is explaining members' rights and obligations to a new group. But she has got her notes mixed up. Help her put the items into the correct category.

Correct answers:

A (Rights and benefits): 1, 3

B (Duties and obligations): 2, 4

6. Grace's facilitation notes are mixed up. Which are the members' rights, and which are obligations? Help her put the items into the correct category.

Correct answers:

A (Rights and benefits): 1.

B (Obligations): 2, 3, 4

#### Lesson 6

1. Which is the best style of leadership?

Correct answer: D. Different situations will require different leadership styles. The leader will learn through experience which style is most appropriate for which situation.

2. A good leader has the following characteristics.

Correct answers: A, C, F

3. Which statement or statements best describes a good leader?

Correct answers: B and D.

4. To be a good leader a person must be an expert who has deep technical knowledge of farming.

Correct answer: B. It is not necessary for a good leader to be an expert. It is important is that he or she is able to enlist support from within or outside the group to identify problems and appropriate solutions.

5. Grace is confused about what each leader in the group should do. She needs your help to match each duty with the correct person.

Correct answers: A2, B4, C1, D4, E6, F5.

6. Which of these people is NOT a member of the management committee?

Correct answer: C. The auditor is not a member of the management committee.

### Lesson 7

1. Good governance includes the following:

Correct answers: A and E.

2. The Rejeki group is discussing how to write a constitution. What approach should they use?

Correct answer: D. This is probably the best approach for them to use.

3. Members can consult the group constitution when questions or problems arise. Identify the section of the constitution where each piece of information can be found.

Correct answers: A2, B4, C1, D3

4. Members can consult the group constitution when questions or problems arise. Identify the section of the constitution where each piece of information can be found.

Correct answers: A3, B4, C2, D1

5. Who might want to see the group's constitution?

Correct answers: A, B, C and D. All of these may need to see the constitution.

6. Grace is helping the Rejeki group decide what things should go in the constitution, and what should go in bylaws.

Correct answers:

A (Constitution): 1, 4

B (Bylaws): 2, 3, 5

### Lesson 8

1. The members of a savings group come together every week to pay money into their savings fund. What type of meetings are these?

Correct answer: A.

2. A trader has offered to buy a large amount of maize over the next 5 years from the Teso Maize Marketing Group. He wants an answer within 14 days. If the group agrees, they would have to double production. What should the group chairperson do?

Correct answer: C. This is a big decision that needs agreement from the whole group. The only way to do this is to hold an emergency general meeting.

3. One of the chicken pens that the Happy Chicken Group uses is damaged. What should the five farmers who keep their chickens there do?

Correct answer: D. An issue like this concerns only a few members. They should first meet to discuss it; maybe they can solve the problem themselves. If not (for example, if they need money to buy materials or help with rebuilding), they can discuss it at the next monthly meeting.

4. Miriam is planning the agenda of the annual general meeting. She needs some help!

Correct answers: C, B, E, A, D

5. Match the style of decision-making to the correct description

Correct answers: A2, B3, C1, D5, E4.

6. The Teso Maize Marketing Group can make decisions about selling grain in various ways.

Correct answers: A5, B1, C4, D3, E2

### Lesson 9

1. "The group should keep records..." Why?

Correct answer: F.

2. Who should be allowed to see the group's records?

Correct answers: C and E. The records should be open for all group members, plus certain outsiders. They should not be open to all outsiders.

3. Grace, a community facilitator, is explaining different types of records to a new group. Help her match the type of record with the correct description.

Correct answers: A5, B1, C6, D3, E2, F4

4. Who is responsible for keeping what type of records?

Correct answers: A3, B2, C4, D1

5. The Teso Maize Marketing Group is in an area with no electricity. The secretary, an elderly former schoolteacher, has a typewriter, but ribbons are expensive. How should the group keep its records?

Correct answer: C. A computer is expensive and impossible to use without electricity. The typewriter is attractive, but the owner is old, and replacement ribbons are expensive. So it is probably best to start off with handwritten records.

6. Henrietta is the secretary of the Teso Maize Marketing Group. Help her decide where to keep the group's records.

Correct answer: D. Records should be kept in a secure, dry place.

### Lesson 10

1. "Why do we have to pay a fee to join the group?" asked George. How do you reply?

Correct answers: A and B.

2. True or false?: "All members have to pay the same fee."

Correct answer: C. The group may decide, for example, to charge a lower fee for the poorest people or people affected by HIV. It may decide to exempt some members altogether.

3. Which three items will the group need to set up a simple accounting system?

Correct answers: A, C, D. The group will need a bank book only if it opens a bank account.

4. What can the group do to make sure the contents of the cashbox are safe?

Correct answers: A, C.

5. The Teso Maize Marketing Group has sold maize for 500¢. Martin, the group treasurer, is recording the transaction in the cash book. How should he enter it?

Correct answer: D.

6. The auditor has found some problems with the group's financial records. There is less money in the cashbox than is recorded in the cash book, and some of the receipts are missing. What should she do?

Correct answer: D. The problems may be due to honest mistakes. But if the treasurer and management committee are not able to correct them, the auditor must report the discrepancies to the annual general meeting.

### Lesson 11

1. Grace is advising the group on action planning. What should the group do first, and what next?

Correct answers: C, A, E, D, B.

2. The group has identified a set of problems it faces. How should Grace help them decide which ones to tackle?

Correct answer: D.

3. An action plan includes several items: the activities, the date and the budget. What else must it include?

Correct answers: A, B, D. The group will previously have identified the reasons, but it is not necessary to include these in the action plan.

4. The Teso Maize Marketing Group (a group of 30 smallholder farmers) is considering various activities. Which are feasible for the group?

Correct answers: C, D. Selling in bulk and setting up their own mill are feasible for a group of this size. Developing a new variety (A) requires skills the farmers do not have. They probably do not have enough output to sell directly to an exporter (B).

5. The group has come up with some targets, but they have forgotten some important elements. Suggest ways they could improve each target.

Correct answers: A2, B3, C4, D1

6. The Teso Maize Marketing Group has set itself the following target: "We will increase our income by 30% by selling maize in bulk." They have asked Grace to say whether the target is SMART. What does she say?

Correct answer: E. The group forget to say when they want to achieve this target.

### Lesson 12

1. True or false?: "A good plan is all we need!"

Correct answer: B. Putting the plan into action can also be a big challenge.

2. The 30 members of the Happy Chicken Group are divided into five sub-groups, each of which keeps hens to lay eggs. One member of one sub-group is ill and cannot do her assigned work (collecting eggs and feeding the hens). What should the other people in her sub-group do?

Correct answer: C. This is a problem that the sub-group can easily solve by themselves.

3. One of the sub-groups in the Happy Chicken Group finds that many of its hens have died. What should the sub-group do?

Correct answer: C. A serious disease could threaten the other sub-group's production too. The whole group needs to know about the problem quickly, and should be involved in finding a solution.

4. What should a leader do to solve problems?

Correct answer: B. A good leader helps the group respond to problems quickly and effectively.

5. Where can ideas to solve problems come from?

Correct answer: D. Ideas to solve problems can come from any of these sources, and from elsewhere – such as other communities, books and the internet.

6. True or false?: The group should keep complete, detailed records of everything it does.

Correct answer: B. While records are important, they should be few and simple.

### Lesson 13

1. Which of these is monitoring, and which is evaluation?

Correct answers:

1 (Monitoring): A, B, D

2 (Evaluation): C, E

2. The Happy Chicken Group keeps records of the number of eggs produced and sold, so members know what they have produced and how much they earn each week. Is this monitoring or evaluation?

Correct answer: A.

3. At the end of the year, the Happy Chicken Group adds up the number of eggs produced and sold. It also checks on the health of the hens and decides how many laying hens to buy in the coming year. Is this monitoring or evaluation?

Correct answer: B.

4. The Teso Maize Marketing Group is working out how to monitor its activities. Help them select the best indicators to record.

Correct answer: D. The number of visitors is not central to the group's work.

5. In the last month, the Happy Chicken Group has sold 1,000 eggs for ₦3 each, but the cashbox contains only ₦2,000 instead of ₦3,000. What should the members do?

Correct answer: D. One of the most important reasons for monitoring is to detect fraud.

6. True or false? "The group should not evaluate the performance of the development agent."

Correct answer: B.

### Lesson 14

1. True or false?: "It's best if everyone in the group agrees all the time."

Correct answer: B. Disagreements are inevitable. But they must be handled well to make sure they result in gains for the group.

2. Whose responsibility is it to resolve conflicts within a group?

Correct answer: A. It may be necessary to bring in outside help, especially if the chairperson is also party to the conflict.

3. Grace has written the steps to follow in collaborative negotiation on a separate card. She asks the group to put the cards in the right order.

Correct answers: B, C, E, D, A

4. Grace is mediating a conflict between the Teso Maize Marketing Group and a buyer. The buyer says the farmers' maize bags are always underweight. The farmers say they are full. The maize harvest is in 3 weeks' time. What should Grace do?

Correct answer: A. This is the best solution in the long run, as the farmers will be able to check the weight of their maize sacks before selling them.

5. Both farmers and traders sometimes try to trick each other. Who is likely to use what trick?

Correct answers:

1 (Farmers): B, D, E

2 (Traders): A, C, F

6. The Teso Maize Marketing Group wants to increase its income from maize. The trader currently mills the group's maize and sells it as chicken feed, but wants to produce flour instead. Which of the following options would benefit both sides?

Correct answer: C. This benefits both the farmers (because they earn more) and the trader (who gets better-quality grain to turn into flour). It is a consensus solution rather than just a compromise.

### Lesson 15

1. The Teso Maize Marketing Group is planning its communication strategy. Help the group sort these audiences into the correct category.

Correct answers: A4, B3, C1, D2, E5

2. The Teso Maize Marketing Group is planning what types of information it should target to each audience.

Correct answers: A5, B4, C1, D3, E2

3. Many members of the Teso Maize Marketing Group are poor and cannot read or write. What is the best way for the group chairperson to keep in touch with them?

Correct answer: D. The members are poor (so probably do not have mobile phones) and illiterate (so cannot read notices). Community radio reaches a much wider area and a larger number of people than the group members alone – and the members may not hear the broadcast. So a messenger is probably the best option.

4. The Happy Chicken Group wants to learn how a group in a neighboring village raises chickens and sells eggs. What should Grace, the community facilitator, advise them to do?

Correct answers: C. A cross-visit would give the best opportunities for the Happy Chicken members to learn new techniques.

5. Different communication channels are good for different types of information.

Correct answers: A2, B5, C1, D3, E4

6. The secretary of the Happy Chicken Group wants to use the group's savings to buy a computer so she can keep the group's records. How should Grace advise the group?

Correct answer: B. It is best to ask questions so the group can think through the decision and come up with the best answer.

### Lesson 16

1. True or false? "As the group matures, the facilitator should continue to visit it at least once a month to make sure it is functioning properly."

Correct answer: B. When the group is able to operate on its own, the facilitator will need to visit less frequently.

2. True or false? "As the group matures, the facilitator will not need to visit it again."

Correct answer: B. Occasional visits enable the facilitator to monitor progress and discuss new issues.

3. The Happy Chicken Group produces and sells eggs at a small local market. It is considering expanding its activities. Which is likely to be the least risky choice?

Correct answer: B. The group should probably stick with egg production because it knows how to do this. Finding new buyers will help avoid the risk of flooding the existing market with too many eggs.

4. What should the Happy Chicken Group do before it expands its egg production?

Correct answers: A. A feasibility study is important before expanding production.

5. Last year, the Teso Maize Marketing Group could not deliver all the maize it had promised to the trader. How should Grace, the group facilitator, advise them?

Correct answer: D. She should try to help the group learn from its mistakes.

6. The Teso Maize Marketing Group has been very successful, and people from Bondo, a neighboring village, want to join it. What is the best strategy for the Teso group?

Correct answer: B. It is best if the group members all come from the same village. So helping the Bondo villagers form their own group is the best option. The Teso and Bondo groups can form an association to coordinate their activities.

### Lesson 17

1. Here are four groups that are considering forming an association. Which is the odd one out?

Correct answer: C. All the others are involved in grain production and marketing.

2. The Hakuna Matata Irrigation Group, the Pumba Forestry Association, the Mshika Rice Farmers' Group and the Rejeki Cattle Raisers' Group all work in the same area. They are considering whether to form a second-order association. What do they have in common?

Correct answers: B, C, D. At first sight, these groups seem to have little to do with each other. But in fact they all use the same natural resources, so could benefit from cooperating with each other.

3. True or false? "Managing a second-order association is generally more complex than a farmers' group."

Correct answer: A. A second-order association must reconcile the interests of its member groups.

4. What kind of decision-making bodies does a second-order association need?

Correct answer: B. An association may have other committees too, but these are a minimum.

5. Last year, Grace helped form five groups of farmers, all focusing on rice production. Two are running well, but three are still weak. What should she do next?

Correct answer: B. The weaker groups are not yet ready to form a second-order association. She might consider arranging for their members to visit the stronger groups to learn how they operate.

6. Groups at different levels are good at doing different types of things. What types of services are first-, second- and third-order groups best at offering their members?

Correct answers:

1 (First-order): A, E

2 (Second-order): B, C

3 (Third-order): D, F



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## Organizing and managing farmers' groups

### A SMART SKILLS MANUAL

Getting organized is vital for small-scale farmers in developing countries. On their own, individual farm families can do little to improve their livelihoods: they lack the capital, skills, experience and scale to solve problems, invest, market or innovate.

But if they work together, they become strong. Together they can save enough to invest in their enterprises; they can identify and exploit opportunities; they can learn from each other and build their skills; they can analyse problems and find solutions.

This manual shows how field agents, extension workers and program managers can help farmers get organized. The 17 lessons cover the following topics:

- Why work with groups, and the role of the group promoter
- How to start working with farmers in communities and help them get organized
- How to help them plan and implement activities
- How to deal with communication and networking issues.

Each lesson includes guidelines, field exercises to do with a group of farmers and quizzes to test your understanding.

This is one manual in a series on SMART Skills - the skills that field agents need to help farmers in developing countries improve their livelihoods.

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