Group Formation and Development Training Manual

by the Pro-Poor Growth and Promotion of Employment (SEDIN) Programme in collaboration with Small & Medium Enterprises Development Agency of Nigeria (SMEDAN)

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Introduction

WELCOME to Group formation and development! With this trainer’s guide, you can begin to promote Group Formation and development for those who want to learn how to manage their groups.

Before you start, however, let’s ask and answer two key questions:

What are Groups? Why are they important?

There appears to be widespread interest and potential on the side of many smallholders for developing farmer groups (FGs) for the promotion of crop or farm development - or even other common agricultural development concerns of a community - according to the needs, priorities and group objectives as identified and set by group members. Besides being a forum for farmer-to-farmer exchange of information, experiences and mutual help, such groups could potentially link up with public and/or private sector service providers which would facilitate improved access to information, pool resources/interests for more effective and efficient access to markets/market information and service provisions to members as well as the common implementation of agricultural development tasks concerning the larger community.

To ensure sustainability of such groups, members of FGs must have common felt needs and problems, be able to articulate them and make use of the information available to find alternative solutions through a participatory planning and implementation process of group activities. The build-up and qualification process of FGs requires appropriate support. Groups need to be strengthened by providing them with enough opportunities to learn, practice and perform the different procedures involved in identifying and solving agricultural related problems and needs with short and long-term solutions.

The GIZ Pro-poor growth and promotion of employment in Nigeria (SEDIN) Programme is aimed at promoting the sustainable development of MSMEs in the three intervention States of Niger, Plateau, and Ogun in Nigeria. In order to achieve its objectives, the programme is supporting as part of its activities processes that will lead to improvement in access of farmers to markets and business opportunities through the development of value chains for rice, potato, cassava (agricultural value chains) in Niger, Plateau and Ogun states respectively. The SEDIN programme uses the groups as entry point of its interventions and usually assists smallholders in a participatory and process oriented approach to start group formation and initiate organisational development, the planning and implementation of first common activities as well as the facilitation of linkages with public and private sector institutions for technology transfer, training, accessing of other information and services. The capability and skills of the group (members and leaders) need to be strengthened to handle the organisation of the group as well as the planning and implementation of self-determined group activities. To this end the SEDIN programme contracted P3 Consulting Ltd to develop this simple group formation and development training manual from existing GIZ group formation and development training materials.

By focusing on simple participatory training methodologies as well as incorporating graphical illustrations this group formation and development training manual makes it easier for both
trainers and farmers to carry out the training and understand its content. The manual consist of seven Modules/chapters on the following topics:

- Introduction to Farmer group
- Farmer Group basics
- Farmer Group Organization, Leadership and membership relations
- Effective Farmer Group Management
- Basic Financial Management for Farmer Groups
- Services offered by Farmer groups
- Action Plan
How to Use This Manual

The Group Formation and development training manual is designed to guide trainers on step-by-step approach to carry out training with farmers to form groups or strengthen the groups. The training activities in this manual will help trainers manage time and keep track of topics being covered. The manual contains step-by-step descriptions of the learning activities as well as instructions to you, the trainer. It is important to note that trainers should have gone through a Training of trainers (ToT) before using this manual. They must be able to incorporate adult learning principles into their training.

The Learning Sessions

This Manual contains 19 learning sessions. Each session has an estimated time it should take to complete. The “Learning Sessions at a Glance” on page 7 provides an overview to the sessions, listing the title and the estimated time needed to implement all of the steps designed for the learning session. Trainers must note that this estimated time has already put into considerations activities such as energizers that is part of adult learning principles.

Each session contains some learning activities that are described in step-by-step detail. These learning activities are based on the principles of adult learning (see "Key Principles and Practices of Adult Learning" on page 5). They include stories, role-plays, exercises, small-group discussions and scenarios which actively engage the participants in the learning process. They also promote learning from peers.

As the trainer, you will not be doing all the talking. Instead, you will be part of a dynamic learning process.

Be Prepared in Advance!

Because the learning sessions are spelled out in detail, you do not have to create anything from scratch. However, you must review the sessions and prepare any necessary materials before the training begins. The success of the learning sessions depends on your work at this stage.

Each learning session starts with a “trainer’s information box”. The trainer’s box summarizes the session objectives (what participants should have achieved by the end of the session), materials needed for the session, and activities. Review the learning sessions well ahead of the actual training session, so that you are comfortable with the content and prepared with the materials. The key materials are listed below and accompany this Trainer’s Guide.

Posters: A set of training posters will help you present and illustrate concepts and carry out different activities with participants.

Many of the learning sessions incorporate stories to illustrate new ideas, give examples and bring the lessons to life. Make sure to read these stories before you deliver them, so that you tell these stories in a lively manner without reading directly from the page. These stories can also be localized by using names familiar to the participants.
A Note about Numeracy

Some participants may struggle with basic calculations and mathematical concepts because of low numeracy levels. Note that these participants may need more support or practice for these sessions, for example, “Record Keeping and Financial Records” or “Budgeting and sources of income.”

Participants may have apprehension regarding math and calculations. Whenever possible, adjustments to the curriculum have been made to minimize mathematical knowledge. It will be helpful to support and encourage participants to try the exercises, and give them positive feedback and praise for their efforts.

A Word about Adaptation

The topics, objectives and content of the sessions are designed to be relevant to farmers in urban and rural areas and for those with different levels of education. Keep in mind that you may need to make some minor adaptations to this guide. You will need to adapt the learning sessions to your specific situation. Read each learning session carefully and take note of those details that must be changed in order to make the materials familiar to your participants.

For example, in the stories, you may need to change names, places or situations to reflect those of your participants. Take note of the leadership roles or conflict resolution template presented as examples. Are they familiar or common in your area? Should you change them? For low-literacy groups, can you use pictures to illustrate specific concepts?

While making adaptations, do not lose sight of the learning objectives for each session. Ensure that the key messages are communicated to the participants. In the event that the curriculum needs significant re-working to fit your context, don’t take on this job alone; consult with GIZ-SEDIN Program to assist with this if it is necessary.

Some Training Tips and Techniques

This Trainer’s Guide is full of activities that require organizing participants into pairs or small groups. The instructions frequently direct you to do this, but usually leave the method up to you, the facilitator. This section offers a mini catalogue of techniques for forming pairs and small groups. Ideas for facilitating group introductions are also included. You will find these handy at the opening of a workshop, and you may also find reason to do introductions again at a later time.

Learning Principles and Practices to Keep in Mind

The box below is a reminder of some important principles and practices of adult learning to keep in mind as you lead each session. Remember that you, the trainer, do not have all the answers. The participants come to the learning sessions with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.
Important Principles to Remember

- Create a safe learning environment.
- Give feedback to the participants and praise them for their efforts.
- Think about ways of making the topic useful to all participants present.
- Let the participants know that you are a learner with them, as well as a leader and a mentor.
- Promote conversations and questions that allow participants to explore different topics and practice new skills.
- Use small groups. Small groups help involve all participants and build a level of comfort and confidence.
- Use a variety of activities so that the training is dynamic and fun.
- Make the learning relevant to people’s current situation.
- Be sure that throughout the session there is an opportunity for thinking, acting and feeling.
- Engage participants’ families and communities to connect with the program, understand its content, and support participants’ changing behaviours and meeting goals.
- Encourage humour and use interactive games so that the training is dynamic and fun!

Key Principles and Practices of Adult Learning

To create the most positive and effective learning experience, it is important to consider these key principles and practices while preparing for and delivering the learning sessions.

<table>
<thead>
<tr>
<th>Key Principles and Practices of Learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respect</td>
</tr>
<tr>
<td>Affirmation</td>
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<tr>
<td>Relevance</td>
</tr>
<tr>
<td>Dialogue</td>
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<tr>
<td>Engagement</td>
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<td>Immediacy</td>
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<tr>
<td>Experience</td>
</tr>
<tr>
<td>Safety</td>
</tr>
<tr>
<td>Accountability</td>
</tr>
</tbody>
</table>
Learning Sessions at a Glance

The goal of these sessions is to help participants start up or manage their groups effectively. The following table presents the module’s learning sessions and the estimated time needed to implement all of the steps designed for the learning session.

<table>
<thead>
<tr>
<th>S/N</th>
<th>MODULE / SESSION</th>
<th>TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>INTRODUCTION TO FARMER GROUP</td>
<td></td>
</tr>
<tr>
<td>i</td>
<td>What are groups and Why do I need a Farmer Group?</td>
<td>40</td>
</tr>
<tr>
<td>ii</td>
<td>Purpose of a Farmer group (Vision &amp; mission) / Advantages and Disadvantages of being in a Farmer group</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>FARMER GROUP BASICS</td>
<td></td>
</tr>
<tr>
<td>iii</td>
<td>Characteristics of a Farmer Group</td>
<td>40</td>
</tr>
<tr>
<td>iv</td>
<td>Rules and Regulations of Farmer Group</td>
<td>40</td>
</tr>
<tr>
<td>v</td>
<td>Rights and Responsibilities of Farmer Group members</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>FARMER GROUP ORGANIZATION, LEADERSHIP AND MEMBERSHIP RELATIONS</td>
<td></td>
</tr>
<tr>
<td>vi</td>
<td>Farmer Group leadership/representative positions / Leadership roles and responsibilities</td>
<td>50</td>
</tr>
<tr>
<td>vii</td>
<td>Election of leaders / Exercising democratic control and decision making in Farmer Group / Gender and youth balancing in farmer groups</td>
<td>80</td>
</tr>
<tr>
<td>4</td>
<td>EFFECTIVE FARMER GROUP MANAGEMENT</td>
<td></td>
</tr>
<tr>
<td>viii</td>
<td>Organizing effective meetings</td>
<td>50</td>
</tr>
<tr>
<td>ix</td>
<td>Communication,</td>
<td>70</td>
</tr>
<tr>
<td>x</td>
<td>Conflict resolution</td>
<td>60</td>
</tr>
<tr>
<td>xi</td>
<td>Managing the human resources of the farmer group</td>
<td>40</td>
</tr>
<tr>
<td>xii</td>
<td>Cooperation &amp; networking</td>
<td>30</td>
</tr>
<tr>
<td>5</td>
<td>BASIC FINANCIAL MANAGEMENT FOR FARMER GROUPS</td>
<td></td>
</tr>
<tr>
<td>xiii</td>
<td>Record Keeping &amp; Financial records</td>
<td>60</td>
</tr>
<tr>
<td>xiv</td>
<td>Budgeting &amp; Sources of income</td>
<td>60</td>
</tr>
<tr>
<td>xv</td>
<td>Record keeping tools &amp; Financial Control</td>
<td>60</td>
</tr>
<tr>
<td>6</td>
<td>SERVICES OFFERED BY FARMER GROUPS</td>
<td></td>
</tr>
<tr>
<td>xvi</td>
<td>Joint marketing of products</td>
<td>140</td>
</tr>
<tr>
<td>xvii</td>
<td>Procurement of inputs &amp; Sourcing for finance</td>
<td>50</td>
</tr>
<tr>
<td>xviii</td>
<td>Lobbying and advocacy</td>
<td>100</td>
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<tr>
<td>7</td>
<td>ACTION PLAN</td>
<td></td>
</tr>
<tr>
<td>xix</td>
<td>Action Plan</td>
<td>60</td>
</tr>
</tbody>
</table>
Each learning session in the curriculum begins with a summary box that contains the following:

- Learning objectives for the session.
- Estimated time needed to conduct the session.
- List of materials needed to prepare before each session. Being prepared for the learning session will make your job much easier. **Review this information carefully.**
- List of the steps for each activity. The guide provides detailed instructions for the learning activities that will help participants learn and work with the concepts of the session. Please follow the steps as outlined. However, you should use your own words to explain each point.

### Features of the Learning Sessions

**Trainer’s Information Box**—The box at the start of each learning session contains four elements.

- **Objectives**—list of actions that the steps in the learning session are constructed to accomplish.
- **Time**—the estimated time needed to implement all of the steps designed for the learning session.
- **Preparations/Materials**—list of materials that the trainer must prepare before the activity can be presented.
  - Posters are listed and incorporated into the step in which they occur.
  - Handouts needed for each of the sessions
- **Steps**—a list of activities needed to complete the learning session. The titles capture the process to be used and the content to be covered.

**Steps**—The steps needed to complete the learning session are listed in the order in which they should be implemented. Special features for the trainer to note include the following:

- *Italics font* = instructions for the trainer (not to be read to the participants)
- *Regular font* = specific information, instructions or questions for the trainer to read or closely paraphrase to the participants
- *Brackets [ ]* = answers / special technical or summary information to share with the participants
MODULE 1: INTRODUCTION TO FARMER GROUP

Session 1: What are Groups and why I need a Farmer Group

**OBJECTIVES**

By the end of the activity, participants will have:

1. Discussed the difference between a group and individual
2. Understood the meaning of a group and the strength that lies in a group
3. Discussed reasons why they should belong to farmer group

**TIME**

40 minutes

**STEPS**

1. Course Introduction – 10 minutes
2. What is a group? – 10 minutes
3. Why do I need a farmer group? – 10 mins
4. What will members do for the group to achieve success – 10 mins

**MATERIALS**

Poster 1
Poster 2

**KEY MESSAGES:**

- Working together can make us stronger and help us achieve more from our work
- Forming a group with other farmers can help improve my business.

**STEPS**

1. Course introduction – 10 minutes

*Say:*

We will be meeting together to start learning about how to work together and improve our farming business together and make it more profitable for us.

Before we start, please take a look at this picture and tell me between A and B which will be easier to break? [A]
Show poster 1: Breaking sticks

Allow participants give answers, and then ask 1 – 2 of them to explain their answer. [When the sticks are many, they provide strength for each other making them stronger and more difficult to break]

Ask:

- **How does this relate to us as individuals?** [Let participants discuss the various ways it relates to individuals]

Show the next poster, and explain that when the sticks are together they are stronger and it will not be easy to break them, so also for individuals when we come together we are stronger are able to achieve tasks that we would ordinarily not be able to do alone and therefore can achieve more.

I have shown you this example so that you are prepared for what we are going to be learning about. Working together as can already be seen can make us to achieve more. We are going to be exploring how we can work together and manage challenges that may come up as a result of working together over the course of this training.
2. What is a group? – 10 minutes

Ask:

- Since we know that working together can help us achieve more, how can we then work together as individuals?

Allow participants discuss several steps on coming together and working together but ensure that the following comes out:

- Individuals with similar ideas and activities must come together and form a group.
- A group is a collection of individuals who have regular contact and frequent interaction, mutual influence and who work together to achieve a common set of goals.
- There are different types of groups, but the one we would like to focus on is the farmer group. This is a collection of individual farmers who have decided to come together and work together so that they can do better in their agricultural business. They may market and sell their produce together, buy inputs together so that they can get some discount etc.

3. Why do I need a farmer group? – 10 minutes

Divide participants into pairs and say:

- Discuss with your partners’ reasons why you will want to belong to a farmer group?

Go round each of the pairs listen and encourage their discussion. After a few minutes allow 2 or 3 pairs present what they have discussed in their pairs. Ensure that some of the following come out:

- To help to market my produce
- To help to get cheaper and better inputs
- To have easy access to credit
- To get access to government support
- To be able to increase my influence to get social benefits for our locality e.g. better roads, markets etc.
4. What members will do for the group to achieve progress – 10 minutes

Say:

Now we have discussed groups and why we all need a farmer group.

Ask:

- What will you (as a member) do to ensure that your group achieves progress?

Let as many participants as possible provide answers:

- Attend meetings regularly
- Pay members’ dues
- Follow all the groups’ rules and regulations
- Promote my group to other farmers outside
- Maintain harmony within the group
- Participate in all of my groups’ activities

Conclude:

Working in groups can be very beneficial to farmers, however such groups must be managed properly to ensure it runs smoothly and efficiently. All members must also do their best to ensure the group achieves progress.
Session 2: Purpose of a farmer Group

**OBJECTIVES**
By the end of the activity, participants will have:
1. Discussed the need for small scale farmers to form groups for improved participation in development and better access to services and markets.
2. Discussed advantages and disadvantages of farmer group
3. Learned about the success and failure factors of groups

**TIME**
50 minutes

**STEPS**
1. Purpose of a Farmer Group – 20 minutes
2. Advantages and Disadvantages of farmer group – 20 minutes
3. Success and Failure factors of Farmer Groups – 10mins

**MATERIALS**

**KEY MESSAGES:**
- Farmer groups can help us as farmers get better result and make more profit from our farming activities.
- Farmer groups have advantages and disadvantages. However the advantages far outweigh the disadvantages
- Understanding the success and failure factors for groups can help us making a successful group.

**STEPS**
1. Purpose of a Farmer Group – 20 minutes

*Note to trainer: Change the names in the stories so that the names are appropriate for your audience*

*Say:*

I will read you two stories about two rice farmers. Audu and Musa.

*Story 1: Audu likes to sell his produce at the market place. This year he went to the market and met a buyer who buys his produce at a very low price. This happened because Audu is not informed about the current price of rice. Audu also suffered a setback when he bought inputs for his farm. He bought his inputs (seeds, fertilizer,
chemicals) at a very high cost and also the chemical he bought were not genuine and
did not produce the desired results. Audu is dejected after the farming season.

Story 2: Musa belongs to a farmer group in his community. His group has agreed to
sell their produce directly to the Local Rice mill in the next community. With their
combined number they are able to meet the minimum requirement of the local rice
mill and therefore get a better bargain for their produce. They also bought inputs
together and accessed the Government’s subsidy program. Because of this they
were able to get genuine inputs at cheaper prices. Musa is Happy after the farming
season.

After reading the stories ask:

- Who will you like to be like Audu or Musa? Why? [Allow some discussion about
this]

Divide participants into small groups and say:

Now we have seen some things that being in a group can do for us. In your small
group brainstorm on all the things we can expect groups to be doing.

Allow the participants some time to brainstorm in their small group then give flip chart and
markers and ask them to write or draw their points down for presentation. Allow each group
a few minutes for presentation and feedback.

During presentation ensure that the following points come out.

- Farmer Groups help in marketing of produce to ensure good prices for farmers produce
- They help in market research to get information on quality inputs, best practices and
where to sell at best prices.
- They help to get better quality inputs at cheaper prices
- They provide training and capacity building to members according to their identified
needs and priorities
- They build linkages with other public and private sector institutions/companies for
interest lobbying and mobilizing resources and services as well as business
contacts/contracts.
- They network with other Farmer groups or community based organizations

2. Advantages and disadvantages of being in a Farmer Group? – 20 minutes

Say:

Understanding that there can be challenges when working as a group is important for
the group to remain strong and overcome those challenges. Some of you have been
in groups before or know people who have been in groups and had negative
experiences. Let us discuss some of the advantages that we can have and the
disadvantages that can occur when we are in a farmer group.
Give them some minutes to discuss in their groups.

Allow participants discuss the different advantages and disadvantages of belonging to a group but ensure that the following comes out:

**Advantages:**
- Bulk marketing of produce to realize economies of scale
- Bulk purchase of inputs, leading to lower input costs
- Training and education of members
- Access to useful information on markets, technologies, regulations, etc.
- Improving access to advice and extension
- Facilitate access to credit
- Joint negotiations with traders, processors, service providers, national branch associations, etc.
- Help farmers to realize higher returns on their farming business
- Sharing of risks

**Disadvantages:**
- Decision making takes longer than in case of a company or individual farming
- Participation in a group adds additional costs to the farmer for maintaining the group.
  - In most cases these are, however, lower than the expected benefits
- Members risk loss as a result of being a guarantor to defaulters
- Groups vulnerable to political interference
- Whole group suffers if some members produce lower quality produce
- Group members lose in case of misuse of resources and authority by leaders

3. Success and Failure factors– 10 minutes

Say:

Ensuring that your group is successful involves understanding and following some success factors.

*Explain the following in a very detailed manner to the group.*

**Success & failure factors**

Experiences with groups have shown that there are some factors that lead to success or failure in formation and development of groups. These should be considered when forming or managing a group.
Typical success factors are the following:

- Political good will
- Member driven group formation
- Formation is centred around a profitable income-generating activity
- Competent advisers
- Legal registration
- Common values, democratic decision-making
- Enforcing code of conduct and constitution
- Capable and dedicated leaders
- Regular training of members and management
- Members have common interests, and common social background
- Manageable group size
- Active participation of members in meetings and other activities
- Clearly defined set of rules (procedures manual)
- Clear roles & responsibilities of members, leaders, employees
- Appropriate conflict resolution and management procedures
- Effective communication
- Accurate and timely record keeping
- Commitment of members
- Effective management of resources
- Adherence to procurement guidelines

Typical failure factors and their possible solutions:

- Lack of clearly defined objectives and strategy
- Inadequate planning and budgeting
- Use of incompetent advisers
- Poor leadership
- Lack of member commitment
- Lack of competent management
- Inadequate training for leaders and members
- Failure to identify and minimize risks
- Ineffective communication

Ask:

Do you have any questions or clarifications you would like to make?
# MODULE 2: FARMER GROUP BASICS

## Session 3: Characteristics of a Farmer Group

### OBJECTIVES

By the end of the activity, participants will have:

1. Discussed the criteria necessary for people to come together as a group
2. Discussed the characteristics of a farmer group

### TIME

40 minutes

### STEPS

1. What makes a group – 20 minutes
2. Characteristics of a farmer group – 20 minutes

### MATERIALS

xxxxx

### KEY MESSAGES:

- There are several criteria for people to come together as a group including having common interest in the same agricultural activity.
- It is important for these criteria to be met as they form the characteristic of the farmer group.

### STEPS

1. What makes a group – 20 minutes

   **Ask:**

   - **Who remembers how we described a group in session 1?** [A group is a collection of individuals who have regular contact and frequent interaction, mutual influence and who work together to achieve a common set of goals.]

   **Ask:**

   - **Looking at this definition, does that mean there must be some criteria to be met before people come together and form a farmer group?** [Yes]

   - **Can we hear some example of these criteria?** [Members must have common interest or involved in the same agricultural activity. The size of the group must be manageable]
• **Good. Can we explain these examples mentioned?** [Let participants explain the examples and make clarification if necessary.]

*Say:*

These examples are what make up the characteristics of a farmer group. We are going to be discussing more of these characteristics now.

2. **Characteristics of a Farmer Group—20 minutes**

*Divide participants into small groups and ask the groups to brainstorm on the different characteristics of farmer groups that they can think of.*

*Walk round the groups and give tips, advice them to think of groups that they are familiar with in their community and use the experience.*

*After a few minutes ask the groups to present their findings in plenary. Ensure that the following come up:*

• Members must have common interests in agricultural development with similar development constraints, needs and potential.
• Members must be people who meet regularly for a specific purpose and carry out together self-determined activities for the benefit of their members and their improved participation and empowerment in agricultural development.
• Members must live relatively close together or in the same community since they need to meet regularly for group activities.
• Members must be people bound by mutual trust and respect who are prepared to support one another and amongst whom exploitative relationships do not exist.
• Members should be from the same background and not be too diverse to avoid conflicts of interest in the group or for a few members to dominate the group.
• Size of a group: the ideal size of a FG is 10 to 30 farmers. In bigger groups members may find it difficult to participate effectively. They more often also tend to fall apart easier due to difficulties in accommodating a larger number of interests and in building up trust and confidence amongst members.
• Leadership: the group has elected leaders and other functionaries (e.g. a secretary, a treasurer) as may be required, these are elected/rotated at agreed intervals.
• Voluntary in nature: members attend meetings and participate in group activities voluntarily.
• Democratic nature: meetings of the group should be managed in such a way that each member is encouraged to express himself/herself freely and participate effectively in all group proceedings and decision-makings.
• Non-political nature: individual political interests of members should not be allowed to influence group work and affect relationship with other members.
• Rules and regulations: the group frames rules and regulation which are required for its effective functioning. They should be understood, accepted and followed by all members.
Session 4: Rules and Regulations of a Farmer Group

**OBJECTIVES**
By the end of the activity, participants will have:

1. Discussed a poster that highlights the need for rules and regulations
2. Discussed the different rules and regulations necessary for a group to succeed

**TIME**
20 minutes

**STEPS**
1. The bus code – 20 minutes
2. Rules and regulations of a farmer group – 30 minutes
3. 

**MATERIALS**
Poster 3

**KEY MESSAGES:**
- Without rules and regulations confusion and chaos ensues.

**STEPS**
1. The Bus Code – 20 minutes

*Say and show poster:*

Look at this picture and tell me what you think of it.
Note to Facilitator: Explain and read out the caption for non-literate participants

Allow discussion on the picture [Everybody wants to follow their own direction and personal agenda]

Ask:

- Why is this happening? [Probably there was no clear cut direction before take off]
- How can this affect a Farmer Group? [It can create a lot of conflict and dissatisfaction within the group]

2. Rules and regulations of a farmer group – 20 minutes

Say:

- How can we ensure this kind of situation does not occur in our group? [By creating and following rules and regulations]

Explain:

Rules and regulations can help to guide the affairs of a group of people. It is designed to protect member’s rights and properties, and to enable a transparent and democratic management of the group’s business. It must be simple and reflect the nature of the group’s activities and answer the immediate needs of the group to organise itself. It is important that each FG frames its own rules and regulations in
order that they are accepted and understood by the group members. The group should also discuss the need for sanctions or penalties for the violation of rules; in case these are felt to be needed the group should specify them precisely. Rules should be periodically reviewed and modified, if necessary. The agreed upon rules should be recorded in the minutes book of the group. These rules and regulations form the constitution of the group.

Divide participants to small groups and ask them to brainstorm on what areas a group will need to agree on as its rules and regulation:

Allow participants some time to discuss, then ask for presentations. Ensure that the following come out during the presentation.

A. Membership related:
   • who may join the group in terms of agricultural background, living in the same village, age and gender (male, female or mixed) of members
   • what should be the group size (range)
   • non-refundable membership fee: in case found necessary by the group members they should also agree on the fee per year and payment date(s)
   • procedure for joining the group and cancelling membership

B. Group meetings
   • Frequency, timing and locations of meetings: for improving discipline and certainty it is often an advantage that meetings take place regularly on a fixed day, at a fixed place and time
   • Members who cannot be present in a meeting or are expected to be late for a meeting should notify the group leader. The group may agree on the imposing of penalties for members repeatedly not complying with such a rule
   • For decisions to be taken on important specified matters like rules and regulations, elections, group objectives the group should decide on a minimum percentage (e.g. 75%) of members who must be present
   • Especially on important aspects decisions should generally be taken by consensus, this influences positively the acceptance of the decision and implementation; for situations for which consensus cannot be achieved a group may decide that a majority vote for example of at least 75% of all group members is sufficient for reaching a decision

C. Election procedures
   • If leaders (Chairman, Secretary etc) have to be elected or dismissed. Tenure of office, Criteria for to be elected or impeached etc.

D. Utilisation of Profits
   • Criteria to use if profits or losses have to be distributed to members. Also what percentage of profits should be kept in the coffers of the group.

E. Participation in group activities
   • Participation of all or most of the members in common group activities and taking ownership should be strongly encouraged. The same applies if training is organised for group members or for representatives of the group.

F. Other things which is important for the group to agree upon:
   • Name, location, address of the association
• Objectives of the association (Purpose and objectives)
• Rules on membership (eligibility, entrance, expulsion)
• Entrance and subscription fees
• Management Structure (office Bearers)
• Duties of office bearers, terms of office
• Responsibilities of the executive committee
• General Meetings
• Procedures at meetings
• Trustees (if any) auditors and funds
• Financial management (purposes for which funds may be used)
• Creation of branches
• Procedures to revise/amend constitution
• Inspection of accounts and list of members
• Dissolution of the group
• External relationships
Session 5: Rights and Responsibilities of farmer Group members

**OBJECTIVES**

By the end of the activity, participants will have:

1. Discussed the meaning of rights and responsibilities
2. Discussed members rights and responsibilities in relation to farmer groups
3. Discussed Farmer groups rights and responsibilities
4. Discussed the Code of Conduct for members

**TIME**

60 minutes

**STEPS**

1. What are your rights and responsibilities? - 10 minutes
2. Exploring your rights – 15 minutes
3. Exploring your responsibilities – 15 minutes
4. Group’s’ rights and responsibilities –10 minutes
5. Code of Conduct for members of Farmer groups–10 minutes

**MATERIALS**

**KEY MESSAGES:**

- Every member has rights and responsibilities in the farmer group and they must strive to uphold them.

**STEPS**

1. What are rights and responsibilities? – 10 minutes

**Say:**

Most of the topics in this training are focused on how to manage our groups. It is important to keep in mind that the group is going to be made up of different people which can become complicated. For this reason we are going to be exploring our rights and responsibilities as members of the group.

**Ask:**

- **What is a “right”?** [Something to which one has a just claim.]
- **What is a “responsibility”?** [An obligation or duty one must honour; something that must be done as a result of a contract or agreement.]

**Say:**

Great. Now before we go on, I want to ask you a few different questions.
Ask:
- When was the last time that you bargained for something in the market? What did you bargain for?
- Why were you bargaining? [To not be taken advantage of, to get a fair price, to save money, etc.]

Say: That’s correct. You have the right to get exactly what you want, and for a fair price.

Ask:
- What are your responsibilities when you buy something? [To pay the agreed upon price to the seller.]
- What is the seller’s responsibility to you? [To honour their part of the bargain and give you the quantity and quality of merchandise that you have agreed to purchase.]

Say: The same is true of any groups. You have rights and responsibilities as a member when you join a group. For example you have a right to be informed about the group’s activities and the group has a responsibility of informing you of any upcoming activities. Once you have agreed to join the group you have the responsibility to attend meetings and take part in its activities.

The farmer group is obligated to respect member’s rights. Knowing what these rights are will help you to interact with the group better. When both the members and the farmer group respect each other’s rights and carry out their respective responsibilities, there should not be any cause for fear or anxiety.

2. Exploring Your Rights – 15 minutes

Say: We are going to do an activity now. As we talked about, when it comes to Farmer Groups, both the member and the group have rights and responsibilities. I will read out loud some statements about different rights; you tell me who truly has the right—the member or the farmer group. Are you ready?

Go through each of the following rights – the bolded phrase is the correct one. After each one right is correctly identified, ask the participants:

- Why this is an important right?
- What can happen when it is not respected?
### RIGHTS

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a. I have the right to be involved in Approval / amendment to the constitution</td>
<td>b. Only the executives have the right to be involved in Approval / amendment to the constitution</td>
</tr>
<tr>
<td>2</td>
<td>a. I have the right to demand for and be involved in Election of Management Committee</td>
<td>b. Since I am an ordinary member I can’t demand for elections.</td>
</tr>
<tr>
<td>3</td>
<td>a. Passing resolutions is the exclusive rights of the executives</td>
<td>b. I have the right involved in passing of resolutions</td>
</tr>
<tr>
<td>4</td>
<td>a. As a member, I have the right to have my opinion heard.</td>
<td>b. I need the group’s services, so I do not have the right to complain or voice my opinions.</td>
</tr>
<tr>
<td>5</td>
<td>a. Once I give out my personal information, the group has the right to do with it what they want.</td>
<td>b. I have the right to privacy. My personal information should be kept confidential between myself and the group.</td>
</tr>
<tr>
<td>6</td>
<td>a. I have a right to Sign marketing agreements &amp; other binding contracts with the Farmer Group</td>
<td>b. No need to Sign any marketing agreements &amp; other binding contracts with the Farmer Group</td>
</tr>
<tr>
<td>7</td>
<td>a. I have a right for the Sharing equitably any jointly owned equipment</td>
<td>b. The equipment of the group will not be shared equitably.</td>
</tr>
<tr>
<td>8</td>
<td>a. I have a right for ensuring management committee complies to the law and regulations</td>
<td>b. The management committee knows best and I can’t force them to follow the law and regulations</td>
</tr>
<tr>
<td>9</td>
<td>a. I need to find out activities of the group for myself</td>
<td>b. I have a right to be informed about the group’s activities.</td>
</tr>
<tr>
<td>10</td>
<td>a. It is not necessary to evaluate the groups and leaders performance</td>
<td>b. I have a right to evaluate the performance of the group and its leadership</td>
</tr>
<tr>
<td>11</td>
<td>a. I have a right to attend the General Meetings</td>
<td>b. General meetings are not for me.</td>
</tr>
<tr>
<td>12</td>
<td>a. Only the Group’s executives should have access to books of accounts and other records of the group.</td>
<td>b. I have a right to have access to books of accounts and other records of the group.</td>
</tr>
</tbody>
</table>
Ask:
- Can you think of any others?
- What questions do you have about your rights?

3. Exploring Your Responsibilities – 15 minutes

Say:
While you have rights as a member of a farmer group, you also have responsibilities. Let’s see what these are.

Go through each responsibility – the bolded phrase is the correct one. After each one, ask the participants:
- Why this is an important responsibility?
- What can happen when this responsibility is not respected?

<table>
<thead>
<tr>
<th>RESPONSIBILITIES</th>
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<tbody>
<tr>
<td><strong>1</strong></td>
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<td><strong>2</strong></td>
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<td><strong>4</strong></td>
</tr>
<tr>
<td><strong>5</strong></td>
</tr>
<tr>
<td><strong>6</strong></td>
</tr>
</tbody>
</table>
7. a. I do not need to tell the group everything that they ask me about my financial situation.  
   b. Just as I expect honesty from the group, I need to provide truthful and timely information to my financial institution and group on all financial matters.

8. a. If my situation changes, I may change my terms and conditions, like repayment dates for loans I take from the group.  
   b. I have the responsibility to comply with the terms and conditions of the loans that I take from the group. I must meet my commitments.

9. a. I have the responsibility to examine all records and reports of the group.  
   b. I don’t need to examine the records and reports of the group, it should be in order.

10. a. I have the responsibility to promote the farmer group to potential members and building up the image of the group in the public.  
    b. I am not employed to promote the farmer group or build its public image.

11. a. Achieving the group’s objective rests with the executives.  
    b. I have the responsibility to do all necessary activities to achieve the group objectives.

12. a. I have the responsibility to support the leaders in their duties and tasks as well as building group cohesion and trust.  
    b. I don’t have to do the executive’s job for them or build cohesion or trust among members.

Ask:
- Are there any other responsibilities that you can think of?
- What questions do you have about your responsibilities?

4. Farmer Groups’ rights and responsibilities – 10 minutes

Ask:
- Are any of these responsibilities related to the rights we have discussed? [Many rights and responsibilities for members and groups are related. For example, a member has the right to privacy and the group has the responsibility to protect the member’s privacy. And just as the member has a responsibility to provide honest and accurate information, the group has a right to hear all of the information that would affect a client’s candidacy for a loan.]

- Which of these rights and responsibilities do you already practice?
- Which ones are challenging to practice?
- What are the consequences if individuals in the group do not fulfil their responsibilities.

Say:
As members of farmer groups, you have rights that the group should respect. Respecting your rights is their responsibility under the law. However, members also have responsibilities to the farmer group that they must carry out.

Just as members have rights and responsibilities, farmer group also have responsibilities to their members. They must be transparent and forthcoming with you about their activities. One of the keys to success for groups is for members to understand their rights and responsibilities.

Remember to keep thinking about your rights and responsibilities in any transaction and make sure that the expectations are clear.

5. Code of Conduct for members – 10 minutes

Say and explain the following:

For a farmer group to function properly and effectively, the members should adhere to certain ethical standards. These standards should be agreed upon by members and documented. Every member should sign a code of conduct. A “Code of Conduct” could look like this:
Name of farmer group: ……………………………

CODE OF CONDUCT

In view of developing the farmer group into a strong and sustainable joint business venture,

I (insert name of member)………… , solemnly declare to adhere to the following code of conduct:

- I will always say the truth at any time
- I will not steal or waste the money of the group
- I will treat the groups’ assets with care
- I will contribute to group cohesion and building of trust
- I will support the leaders in their duties and tasks
- I accept equal treatment of members from different origin and gender in the group
- I am ready to integrate people having HIV/AIDS into group activities
- I will pay agreed contributions in time
- I will pay off loans including interest in time
- I will participate in the all group’ meetings
- I will participate in group activities
- I will be punctual at meetings
- I will not engage in any business that will create conflict of interest
- I will positively portray the group image

Date: ................................ Signature of member: .................................

When a member breaks the code of conduct, the constitution and/or by-laws should be invoked.
## MODULE 3: FARMER GROUP ORGANIZATION, LEADERSHIP AND MEMBERSHIP RELATIONS

### Session 6: Farmer Group leadership/representative positions

**OBJECTIVES**

By the end of the activity, participants will have:

1. Discussed organisational structure and group representatives
2. Discussed and decided on the type of representatives they need in their groups
3. Discussed different leadership roles and their responsibilities

**TIME**

50 minutes

**STEPS**

1. Organisational Structure and group representation – 15 minutes
2. Representation needed in group – 15 minutes
3. Leadership Roles and responsibilities – 20 minutes

**MATERIALS**

xxxxx

**KEY MESSAGES:**

- It is important for farmer groups to have a manageable leadership structure for their groups
- All leaders must live up to their roles and responsibilities

**STEPS**

1. Organisational Structure and group representation– 15 minutes

   **Ask:**

   - How many of you have seen a football team play a match before?
   - Now, do you notice that the football team has a captain? [Yes, It is the two captains who choose which team starts the first half]

   **Say:**

   All organisations or groups need some kind of representation. Even in our communities we have various stages of representatives (village head, ward head, district head, councillor, LGA chairman etc).

   - Why do you think this representation is needed? [the representatives help to steer and manage activities of the group. They speak on behalf of the group]
Members can come together and all have the best intentions to improve themselves as a group but without the right representation to guide and direct the activities much success may not come out of it. Leadership is an important factor for making an organization or a group successful. It is the leaders’ job to unite group members in working toward a common goal, keep them motivated, diffuse conflict, and ultimately deliver success. Your selection of representatives for your group is a key decision that impacts the overall success of the group. The representatives are essential to executing your vision of your group and in setting the tone for members.

2. Representation needed in group – 15 minutes

*Divide the participants into small groups and ask them to brainstorm the following*

- **What representatives do we need in our group?** [Chairperson (Group Leader), Vice Chairperson, Secretary, Treasurer etc.]

*Allow discussion within the groups and bring all the participants back to plenary to share their ideas.*

Say:

> It is important that as a small group you only have representatives for the major functions not to make the leadership structure too large. The minimum required in all groups is a group leader. Some group make do with just 3 representatives (Group leader, Secretary and Treasurer). As the group grows larger you can create more positions to delegate responsibilities.

3. Leadership Roles and responsibilities – 20 minutes

Ask the different groups to brainstorm on the roles and responsibilities of each of the representatives earlier mentioned.
Allow group presentation and ensure that the following roles are explained:

**Chairperson:**
- To organize meetings and review sessions
- To chair meetings and summarize them at the end
- To provide leadership in developing a strategic direction for the group
- To encourage participation by all members in deliberations, decision making and implementation
- To ensure the group constitution is followed
- To ensure that the Secretary and Treasurer do their jobs properly
- To ensure members pay their contributions as agreed
- To delegate work and assignments to members
- To ensure that the activity plan is followed
- To instill group discipline
- To maintain harmony in the group and to develop trust
- To build linkages with external public and private support services represent the group at other meetings and events
- To hand over duties and responsibilities to the newly elected chairperson at the end of his/her term of office
- To keep members informed about the groups’ objectives and activities
- To present a report of the group’s activities to the general meeting
- To act as a signatory to contracts, bank accounts, and other documents on behalf of the group.

**Vice Chairperson:**
- Assumes the duties and responsibilities of the chairman in the absence of the chairman

**Secretary:**
- To send out notice, agenda and minutes of the last meeting
- To keep a record of attendance at meetings
- To invite the members to the meetings by using several channels
- To ensure venue is prepared for meetings
- To maintain all non-financial group records in an orderly fashion
- To take minutes of all meetings
- To read aloud the minutes of meetings and sign them together with the chairperson
- To handle group correspondence
- To hand over duties and responsibilities and all the records to the newly elected secretary at the end of his/her term of office.

**Treasurer:**
- To maintain and safeguard all financial records and accounts of the group
- To keep and safeguard the petty cash
- To adhere to bookkeeping rules (all money transactions must be recorded in the appropriate books and must be backed up by receipts)
To make payments in time
To record members' contributions
To issue receipts for money received
To report to the members about expenditures and receipts and the balance available in cash or at the bank, and alert them of any unfavourable financial developments in time
To prepare simple balance sheets, profit & loss accounts and cash flow analysis.
To cooperate with both internal and external auditors
To answer any question concerning the groups' finance
To ensure that the group's assets are used for the intended purpose
To collect the fines in case of delay or absence without excuse at meetings
To hand over duties and responsibilities and all the records to the newly elected treasurer at the end of his/her term of office.

Say:

To ensure that the leadership structure is not too large, the group can decide to adopt the use of committees. This ensures all members have a function as members will belong to one committee or the other. Examples of committees include:

- Supply Committee
- Production Committee
- Marketing Committee
Session 7: Election of Leaders

OBJECTIVES

By the end of the activity, participants will have:

1. Discussed election of leaders in a group
2. Discussed decision making in a democratic group
3. Discussed Gender and youth inclusiveness in groups

TIME

80 minutes

STEPS

1. Elections – 20 minutes
2. Electing Leaders – 20 minutes
3. Exercising democratic control and decision making in Farmer – 20 minutes
4. Gender and Youth balancing in Farmer groups – 20 minutes

MATERIALS

xxxxx

KEY MESSAGES:

- For group elections to be credible, it must be free and fair
- All members of a group have equal right within the group and so must be included in the decision making process
- Women and youths have to be given special consideration in our groups and they must have same opportunities.

STEPS

1. Elections – 20 minutes

Ask:

- What do we understand by Election?

Say:

Election is a process whereby leaders are chosen for a particular group of people by the people themselves. For elections to be valid, it has to be credible, free and fair. There should not be any bias.
Ask:

- **How can we ensure that we have credible elections in our groups?**
  - Ensure that unbiased election umpires are selected from the group to conduct the election.
  - Set a minimum criteria for prospective aspirants for leadership positions
  - Screen all aspirants

- **What criteria should we look out for when screening prospective aspirants?**
  - Due to increasing business orientation of farmer groups, leaders must be literate. They should also have or at least be ready to develop skills in planning, managing, record-keeping, and calculating. They should be eager to learn and understand new developments in the business area of the group
  - Leaders must have a clean criminal record. S/he should obtain a certificate of good conduct and provide it to the group if s/he wants to stand for elections as an office bearer.
  - In addition, leaders could be asked to sign an affidavit after s/he was elected in which s/he accepts to pay a specified amount of money as a sanction in case of embezzlement of funds or any other criminal or fraudulent acts
  - Readiness of leaders to take full responsibility if they made a major mistake, and to step down from their office even if their term of office has not yet ended.

2. Electing the leaders – 20 minutes

Ask:

- **What method of elections can the group adopt?** (Open ballot, secret ballot)
  The open ballot is when members indicate openly who they elect while counting is done. It is open system and those being elected can see those that voted for them or not. The secret ballot is not open, members tick the person they elect and put in a box and these are counted. Those being elected do not who voted for them or not.

Allow discussion on the different methods of elections and which the group will prefer, ensure the following come out.

There are many options of conducting elections in groups. The group will need to decide which is the best is for them based on peculiarity of the members. It is very important that after elections feelings are not hurt and members can continue to work together. Also when aspirant can see who is voting, it may influence the voting especially when there is different levels of influence. For these reasons most groups prefer to adopt the secret ballot option.

- **How often should election be conducted?**
  It is important that leaders are rotated in a group to give equal opportunity to all members and infuse fresh ideas into the leadership. Most groups have a 2 year term
Groups also need to put appropriate laws in place to prevent an individual from moving from one leadership position to the other and thus staying perpetually in power within the group.

- **How can members remove elected leaders?**
  If elected leaders are not performing to expectations or have involved in activities that is counter-productive to the group, the members can ask to remove that leader from office. Several methods can be applied, such as:
  At the General Meeting of the group members can ask to pass a vote of confidence on the leader and the outcome this vote can be used to inform the decision of the group. It is important for the crimes of the leader to be clearly stated with irrefutable proofs. The leader should also be given an opportunity to explain his/her self before a final vote is called and decision reached.

3. **Exercising democratic control and decision making in Farmer groups – 20 minutes**

Ask participants to agree or disagree with the following statements:

- **I am only a member and thus not involved in decision making of the group.**
  [Disagree: Every member has a right to exercise democratic control on decision and activities of the Management Committee. Decisions of the Group that would affect all members must be ratified by a majority of the group members before being implemented.]

- **In case of urgent matters members can call for an Extraordinary General Meeting.**
  [Agree: Although the right to call for General Meeting of the group lies with the leadership, when urgent issues arise that require the attention of all members, a member can call for an extraordinary general meeting.]

- **Members can not call for a vote to replace the chairman or other leaders of the group.**
  [Disagree: In a case where the chairman or other leaders of the group involve in unwholesome practices, the members can call for a vote to replace them.

Say:

All members of a group have equal right within the group, some are elected to represent the group and this does not make them more important than other members. All members must be respected and their inputs to group development must be considered. Consider the following when making decisions in your groups:

- A decision is adequately implemented only if those responsible for its implementation accept and take ownership of the decision
- Different decision-making styles may be used in different contexts. In Farmer Groups decision-making by consensus or collective decision-making is generally most effective. Experience has shown that such decisions stand much better chances of broad acceptance and participation in implementation, improve relationships and minimise conflicts amongst members of a group
- To reach agreement by all/nearly all group members requires detailed discussions and exchange of opinions and positions on the available options related to a topic to be decided
Ask:
• Why should a group aim at taking important decisions by broad consensus?

Use participants answer to summarise topic bringing in local experience from their answers.

4. Gender and Youth balancing in Farmer groups – 20 minutes

Explain the following using plenary discussion with the participants:

Farmer groups can be mixed gender (i.e made up male and female member) or single gender (i.e all males or all females) which ever type that members choose may depend on culture, type of activities involved or type of crops. For groups that are mixed, it is important that both genders have the same rights, especially when it comes to election of office bearers. Women are equally capable of taking actions and decisions that come up in a farmer group. Women often have better qualifications and personal skills like accuracy and social responsibility

The group should also consider incorporating young people into its group activities. They often have a good education and are interested to be involved and ready for change. The risk that too many young people leave the rural areas to go to the cities (rural-urban migration) where an uncertain future awaits them could thereby be limited. Offering rewarding income possibilities to the youth in rural areas is not only beneficial for the country as a whole but also for the farmers: The work-load can be shared and young farmers can take over when the parent generation gets older.
MODULE 4: EFFECTIVE FARMER GROUP MANAGEMENT

Session 8: Organizing effective meetings

**OBJECTIVES**

By the end of the activity, participants will have:

1. Understood the importance of holding Regular meetings
2. Understood how to organise effective meetings using agendas

**TIME**

50 minutes

**STEPS**

1. Purpose of Meetings – 15 minutes
2. Organising Effective meetings – 15 minutes
3. Meeting Agendas – 20 minutes

**MATERIALS**

Poster 3

**KEY MESSAGES:**

- It is important to hold meetings regularly and follow an agenda for our meetings

**STEPS**

1. Purpose of Meetings – 15 minutes

Ask

- **What are the major purposes of group meetings?** [Group meetings provides a platform for meaningful interactions between group members on specified subjects of common interest and assists also the group to perform its functions]

*Divide participants into small groups and ask them to brainstorm on “Why Regular Meetings are Important”*

**Why Regular Meetings are Important**

They provide regular opportunities for group members to interact with each other,

They help to strengthen members capacities as well as communication skills.

It provides a forum for identifying, discussing, planning and monitoring group activities

It create awareness on emerging issues and policies

Helps to disseminate information

Helps to make decisions
To assign responsibilities to members
To ensure decisions are implemented
To review the implementation of past decisions
To resolve emerging conflicts
To carry out elections when necessary

2. Organising Effective meetings – 15 minutes

Ask:
- How should meetings be conducted?

Allow a robust discussion from the participants asking different points of view. Then explain the following:

It is important that meetings are organised and conducted effectively to ensure the proper results are achieved. Members should be informed/remembered timely of the date, time, place and major topic(s) of each meeting in order to ensure always a high attendance and participation. In many cases groups will start their meetings with prayers. After his/her welcome address the group leader/facilitator will record the attendance, introduce the agenda and review where relevant the previous meeting’s minutes/resolutions and relevant actions/activities carried out since the last meeting on common group activities, contacts to other organisations and the upcoming activities. The group/group leader ensures that all points of the agenda are discussed in a systematic and orderly way. He/she encourages members to fully participate in the discussions and where relevant in decision-making. Before a vote of thanks is spoken at the end of the meeting the group leader summarises the major results of the meeting and repeats the major decisions/resolutions taken during the meeting.

The following points should be considered in order to have effective meetings in a farmer group:

- The Management Committee plans, organises and calls for the meeting
- The notice for the meeting should specify the venue, time and agenda
- The meeting should start on time and if possible should not take more than 2 hours
- Discuss the agenda in a systematic and participatory manner
- Read, confirm and sign the minutes of the previous meeting
- Make clear resolutions and record them in a minute book
- Assign specific duties to the relevant members

3. Meeting Agendas – 20 minutes

Ask:
- What is an Agenda?
- Why do we need Agenda for our meetings?

Say:
An agenda is a list, plan or an outline of activities to be discussed at a meeting. It helps to guide the focus of the meeting and ensure that goals of the meeting are achieved within a short time. Without Agenda’s meetings would just be a merry go round and in some cases important issues will not be discussed and decisions reached.

Show poster 3 and say:

The following standard agenda could serve as an indication what should be discussed in the members’ meeting and how the Minutes could be noted in the Minute Book:

<table>
<thead>
<tr>
<th>A. Agenda for the Executive Committee meeting</th>
<th>Date, hour, place of the meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Opening remarks</td>
<td></td>
</tr>
<tr>
<td>2. Reading and confirming the Minutes of the previous meeting</td>
<td></td>
</tr>
<tr>
<td>3. Matters arising (includes any unfinished activities from the last meeting)</td>
<td></td>
</tr>
<tr>
<td>4. Financial reports</td>
<td></td>
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<tr>
<td>5. . . . .</td>
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<tr>
<td>6. . . . .</td>
<td></td>
</tr>
<tr>
<td>7. Any other business (A.O.B.)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B. Minutes of discussions and decisions</th>
<th></th>
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Place / date:  
Signature of Secretary:  
Signature of Chairperson:

Members should have access to the Minutes Book at any time. The Minutes Book should however stay with the Secretary at all times.
Session 9: Communication

**OBJECTIVES**
By the end of the activity, participants will have:

1. Understood the importance of clear communication
2. Identify ways to effectively communicate

**TIME**
70 minutes

**STEPS**

1. **Did you hear that?** – 20 minutes
2. **Communication** – 20 minutes
3. **Effective Communication** – 15 minutes
4. **Means of Communication** – 15 minutes

**MATERIALS**
xxxxx

**KEY MESSAGES:**
- Effective communication is very important to proper functioning of the group

**STEPS**
1. **Did you hear that?** – 20 minutes

Note: This Step involves an exercise that shows how bad communication in a group negatively affects the functioning of the whole group. It involves passing a complex message from first participant to the last in such a way that the message becomes distorted at the end.

Say:

> We are going to do an interesting exercise with everybody involved

Make them sit in a semi circle, instruct one member separately about the message to be passed. Instruct all members to listen to the message and pass it on without others being able to hear (Whisper in ear).

Choose a message which is complex enough to make sure that message at the end differs from the one at the start.
E.g. the price of complete fertilizer at Ali’s shop is 12,550 Naira, which is 1,250 Naira cheaper than at the shop of Ahmed where it costs 13,800 Naira.

Compare the original message with the message presented by the last member in the chain and let group members discuss their observations and the benefits of good communication.

Ask:
- Why do you think there is a difference between the original message and the one presented by the last member?
- How can we as a group avoid this kind of misunderstandings?

Ensure that participants have a common understanding about the importance of clear and regular communication between themselves.

2. Communication – 20 minutes

Ask the large group:
- Why is communication important? [Leads to less conflict, can help people feel included, increases productivity]
- What is good communication? [Let participants discuss their thoughts on what is good communication.]
- What is effective communication? [Let participants discuss their thoughts on what is effective communication.]

Explain that communication can vary but there are several common key element of communication (write on flip chart if appropriate):

1. Clear Purpose – a clear reason/statement (thinking beforehand what they will communicate)
2. Appropriate Style – appropriate for the audience (elders, youth, women)
3. Listening – using active listening while others are speaking
4. Follow-up – ask questions, provide insight into a point

- Why is communication important when working with a group? [decreases confusion, increases clarity, increases participation]

Divide the participants into 3 groups. Assign each group one of the following scenarios:

1. Participants who come late to farmer group meetings
2. Working with an extension worker on a pest problem effecting all crops
3. Organizing help for a sick group member

Ask each team to prepare a 2-3 minute role-play/skit that illustrates both an effective and ineffective communication approach to resolving the challenge.
Group Formation and Development Training Manual

Give the teams 5 minutes to prepare their skit and then have them present. Be sure to help them manage their time and for skits to not be too long.

After each skit, ask the larger group of their reflections on the communication approaches.

3. Effective Communication – 15 minutes

Ask the large group:

- How do you ensure you clearly communicate?
- How would you help someone else communicate more effectively?

Ask if there are any questions so far then explain the following:

**Communication**: is an exchange of information involving persons or institutions by use of different channels to achieve certain objectives.

**Effective communication is important due to the following:**

- For needs' identification
- For planning and organisation
- For passing on information to (non-)members
- Collaboration and networking (internal and external)
- Conflict resolution
- Resource mobilization and action
- Creating awareness for need to have a strong group
- Disciplinary actions
- Education and training
- Enhance group cohesion and commitment
- Building of trust among members

4. Means of Communication – 15 minutes

**The main means of communication can be categorized into the following:**

- Individual communication, e.g. face to face discussions, (mobile) telephone, individual letters and e-mails, etc.
- Group communication, e.g. meetings, demonstrations, bazaars, field days, training sessions, newsletters, group e-mails, reports, minutes, etc.
- Mass communication, e.g. press reports, interviews, etc. published in radio and TV programmes, newspapers, brochures, annual reports, etc.

Depending on the need of the group, the appropriate means of communication shall be chosen by the leadership.
Session 10: Conflict Resolution

OBJECTIVES
By the end of the activity, participants will have:
1. Identified why conflicts start
2. Practice managing and solving conflicts in a group
3. Identified ways of preventing conflict

TIME
60 minutes

STEPS
1. Conflict – 20 minutes
2. Conflict Management – 20 minutes
3. Solving Conflicts – 10 minutes
4. Conflict resolution process template – 10 minutes
5. 

MATERIALS
xxxxx

KEY MESSAGES:
- When conflict happen in any group it is important it is managed properly within a short period to prevent escalation.
- It is important for the group to have a good conflict management system in place

STEPS
1. Conflict – 20 minutes

Say:
We will start this session by listening to a case study. Read the case study out loud to the group.

Case study:
A small rural Farmer Group of 25 members met for their monthly meeting. They discussed their needs for the following farming season and decided to embark on a project to purchase a new tractor that each member could use to help plow plant and harvest their fields. The group leaders were asked to travel to a nearby town and bring quotes of different tractor prices. The group then decided to purchase a new tractor that cost 1.5 million Naira. The members decided that each person should
contribute 60,000 to cover the tractor costs. Each member left the meeting very excited for the new tractor and the progress it would bring.

After the payment was received, the executive officers were sent to purchase the new tractor. When the officers returned with a used tractor the members all knew the tractor was purchased at a lower rate. The members demanded for the remaining balance but the officers refused and stated it was their fee for having travelled to make the purchase.

Ask the large group:

- Do you think that the officer’s actions were justified?
- What do you think the group members should do?

2. Conflict Management – 20 minutes

Say:

Groups often face conflict while working together but not all conflict is negative. Some conflict can lead to resolutions that make a group stronger and more effective. Other times, conflict can be destructive to a group and lead to negative consequences.”

In a group situation conflicts and grievances are inevitable therefore the Farmer Group needs to have a laid down mechanism to handle conflicts and grievances.

Different experiences, expectations and attitudes of members may result in disagreement and may eventually even create conflict in a group. Poor communication and lack of mutual acceptance and trust can reinforce conflicts. Unresolved conflicts can severely affect relationships and hinder group functioning.

Conflicts cannot always be prevented from occurring. Different approaches exist to conflict resolution. Most effective is generally the open resolution of conflicts in a problem-solving approach in which the actual factors causing conflict are openly recognised and differences are accepted and resolved in a collaborative way.

Ask:

- What are common sources of conflict in a group?
  - Use of resources / Embezzlement of the groups’ funds
  - Lack of equal treatment of all members
  - Distribution of resources / Unequal access to group resources / inequitable sharing of group benefits
  - Financial contributions / Lack of commitment by group members
  - Double standards in leadership / Poor leadership
  - Politics, chieftaincy matters, cultural differences, etc
- Non-performance of officers
- Lack of clear goals, objectives and strategies
- Lack of transparency and accountability
- Ineffective communication
- Exclusive benefits for office bearers
- Lack of shared values and vision

Say:

Creating a system to manage conflict can help to address it when it occurs and avoid it becoming destructive. A simple conflict management plan is summarized as follows:

**Acknowledge the conflict**
- Admit that conflict exists
- Understand the impact it is having
- Openly discuss the conflict including what led to the situation, who is involved and listening of everybody’s point of view

**Understand Situation**
- What are the different positions?
- Identify the facts

**Reach Agreement**
- Identify solutions: listing out possible solutions to the conflict and their pros and cons, taking into account ideas of members
- Determine win-win scenarios: adopting and implementing the most effective and collective solution

**Review and Follow up**
- Review and follow-up to see if the conflict has been satisfactorily resolved or if not what else needs to be done
- In exceptional cases an external person acceptable and respected by the different parties involved may need to be called in to moderate conflict resolution

3. Solving Conflict – 10 minutes

Explain to the large group that we will return back to our story of the cooperative group and their conflict with the tractor purchase. In small groups of 3-5, use the conflict management plan above and develop possible solutions that you would recommend to this group.
Provide teams with about 10 minutes to discuss in their groups. When teams are done, ask them to present their solutions.

Ask the large group:
- What are the differences in the solutions?
- Is there a right or wrong solution to this problem?

Ask the large group:
- How would you prevent conflict in your group?

Say:

Here are a few tips for preventing conflict:
- Deal with conflict right away
- Use effective communication and active listening
- Find compromises within the situation
- Show respect to others
- Ensure team work.

4. Conflict Resolution Process Template – 10 minutes

Say:

As earlier discussed it is important for groups to have a conflict management system in place. The following template can be reviewed and adopted by your group.

1. A complaint should be brought to the attention of the Management Committee
2. The chairperson writes down the complaint
3. Afterwards, the Management Committee collects information from the accused person(s) and writes down the points from their point of view
4. The Management Committee deliberates on the case
5. Should the case be more serious, it should be discussed in a member’s General Meeting or in a Extraordinary General Meeting
6. In case one of the office bearers is involved in the conflict, he or she should be excluded from the deliberations
7. In case the whole management/executive committee is involved, the FG should ask an external arbitrator to look into the matter

The conflict resolution system should be part of the constitution or be decided upon by the General Meeting by all of the members.

Ask if there are any questions from this session.
Session 11: Managing the Human Resources of the farmer group

**OBJECTIVES**

By the end of the activity, participants will have:

1. Discussed human resources and it’s importance in a farmer group
2. Discussed how to manage human resources

**TIME**

40 minutes

**STEPS**

1. Human Resources – 25 minutes
2. Managing Human Resources – 15 minutes

**MATERIALS**

Poster 4

**KEY MESSAGES:**

- Human resources the people who are ready to work for the group on a regular basis they form the backbone of the group
- Roles and responsibility of all members must be clearly spelt and resources allocated for execution

**STEPS**

1. Human Resources – 25 minutes

**Ask:**

- What are human resources?

**Show poster 4 and ask**

- What can you see in the poster?

**Say:**
The farmer group is working on a water project; they would need human labour which could be from members or volunteers. To ensure that this project is completed successfully, the human resources have to be properly managed and utilized.

In order to plan and implement its activities, a farmer group needs to employ various resources such as financial resources, equipment, and human resources. Human resources are people (members, relatives, non-members) who are ready to work for the group on a regular basis.

Ask:

**What is the importance of human resources in a farmer group?**

- Without human resources (people ready to work for the group) there will be no group activity, and the group will soon be defunct
- Most of the farmer groups do not have a high regular income, therefore they are unable to employ part-time or full-time staff
- A group therefore must find and motivate capable human resources who are ready to work for the group for free on a regular basis (volunteer work)
- First and foremost, the members must be ready to do volunteer work for their group. Apart from serving the group as an office bearer (Chairperson, Vice-Chairperson, Treasurer, and Secretary), members are needed to coordinate services offered by the group such as input supply, production, marketing, accountant, value chain management, etc.
- Other possible persons to contact for doing volunteer work for the group are the relatives of members, women, youth and retired civil servants returning to the rural areas, etc.

2. Managing Human Resources – 15 minutes

Ask:

- How can we manage the human resources in our groups?

**The coordination of Human Resources in a farmer group entails the following:**

- Roles and duties have to be clear (assignment on the basis of a decision taken by the Management Committee, written job description)
- Resources need to be availed for necessary tasks (money from the groups’ account, necessary equipment)
- It should be clear how much time the volunteer has to dedicate to his tasks performed for the group
- Every person doing volunteer work for the group has to report regularly on his assignment to the Management Committee (reporting modality); reporting should be regular, e.g. weekly, monthly etc.
Session 12: Cooperation and Networking

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<td>By the end of the activity, participants will have:</td>
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<td>1. Discussed cooperation and networking as it relates to Farmer Groups</td>
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<td>2. Discussed examples of possible collaborators and networking partners for farmer groups</td>
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<tbody>
<tr>
<td>1. Cooperation and Networking – 20 minutes</td>
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<tr>
<td>2. Local collaborators and Networking Partners – 10 minutes</td>
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<th>KEY MESSAGES:</th>
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<tr>
<td>- It is important for farmer groups to cooperate with other bodies to enhance the resources of the group and better achieve their objective</td>
</tr>
<tr>
<td>- Farmer groups should be pro-active in identifying suitable cooperation and networking partners.</td>
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**STEPS**

1. Cooperation and Networking – 20 minutes

Ask:
- As a Farmer Group, what do you understand by cooperation and networking?

Cooperation and networking is the regular and systematic collaboration with all the public and private institutions and companies that have an influence on the activities and services of the farmer group and its members. The objective of cooperation and networking is to enhance the resources of the group, and to create alliances in view of a better achievement of the groups’ strategic objectives.
Say:
It is very important for a farmer group to cooperate with various public and private institutions, companies and also with other relevant farmer groups. Farmer groups should be pro-active in identifying suitable cooperation and networking partners.

Ask
Who should farmer groups seek to network with?
- Local & district administration / LGA
- District Agriculture Officer (DAO)
- District Livestock Production Officer (DLPO)
- Extension service providers
- Relevant Associations, e.g. AFAN
- Banks and Financial Institutions
- Service providers (training institutions, consultancy companies, transport companies, warehousing companies, input suppliers, etc)
- Non-governmental organisations
- Traders, processors, and other companies
- Other relevant farmer groups

The farmer group must find out which of the possible partners are supporting their case. The selection criteria could be the following:

- Friendly, ready to support on a regular basis
- Capable to support
- Easy access to the partner institution
- Their assistance / services should be affordable

2. Local collaborators and Networking Partners – 10 minutes

Divide participants into small groups ask the groups to brainstorm on which organizations or other groups within their locality they would like to collaborate and network with. Let each group present after a few minutes.
Ask:

- Why did you select these organizations?
- What do you stand to benefit from your cooperation or networking with these organizations?
MODULE 5: BASIC FINANCIAL MANAGEMENT FOR FARMER GROUPS

Session 13: Record Keeping & Financial records

OBJECTIVES
By the end of the activity, participants will have:
1. Realised the importance of keeping written records
2. Identified what makes up good records, the types of records and they should be kept
3. Discussed financial records and their importance

TIME
60 minutes

STEPS
1. Checking your memory – 15 minutes
2. Record? – 25 minutes
3. Financial records? – 20 mins

MATERIALS

KEY MESSAGES:
- Good record keeping help the group members to remembers their activities in the past
- It also help the group members to plan for future development
- Keeping accurate financial records of the group helps in transparency proper management of the groups finances.

STEPS
1. Checking your Memory – 15 minutes

Invite 4 participants to come forward and challenge their minds.

Say:

I am going to ask the 4 of you to remember a shopping list for tomorrow’s trip to the market. 2 of you will have some tools to help you remember while the other 2 are asked to use your memory.
Give 2 people a pencil and paper and the other thing nothing. The two people who have paper can write down notes or images about the list. The other two need to try to remember as much as they can.

Read out the following shopping list. Don’t read too quickly or pause too much.

- 5 kilo of tomatoes
- 2 kilo of peppers
- 22 Eggs
- 8 cans of condensed milk
- 3 kilos of chicken
- 15 kilos of rice

Ask:
Can you please repeat the list back to me?

Note:
The team with a pencil and paper should have a much easier time repeating the list (let them repeat last). If the team who was to memorize the list succeeds in repeating it, wait a few minutes and ask them again if they can still repeat the list.

Thank the team for participating

Say:

Great! We have the ability to remember a lot of things but sometimes it can be hard to remember everything. This is true especially when there are many things happening in our groups, with money coming and going from our groups (Income and Expenses). Writing things down and keeping track of information helps us as a group to manage our activities and make informed decisions.

2. Records – 25 minutes
Ask:
- What is record and how can we keep records of our activities?
Allow participants discuss several steps on group recordkeeping but ensure that the following comes out:

- A record is written information of what happened, what is happening, or what is anticipated to happen.
- Records are produced collected or by a group in the process of its foundation and afterwards during its entire time of existence.
- Examples or records for a group are: minutes of a meeting, a report on the number of group members who worked in the group project, a record of the names of members who have brought in their membership contribution, business records showing how much money you have received, how much money you have spent.
- Due to changing information technology, records could also be electronic information in computers, video tapes, CD-ROM etc.

Divide participants into pairs and say:

- Discuss with your partners’ reasons why you will want to keep good record?

Go round each of the pairs listen and encourage their discussion. After a few minutes allow 2 or 3 pairs present what they have discussed in their pairs. Ensure that some of the following come out.

- Due to our increasingly complicated world of today, access to information is one of the main success factors.
- The records of the group are the institutional memory of a group and it is essential for effective group activities.
- As new office bearers are elected from time to time, the management experience of a group would get lost if records would not be kept, passed on and used for further reference.
- To avoid forgetfulness.
- To be up to date with information regarding groups activities and to have access to good information/data anytime.
- For good planning.
- It is important that one member of the group, usually the secretary, is assigned the responsibility of record keeping other than the financial records (Treasurer).

Say:

Many people do not keep record simply because they do not know how to do it, or else they do not know how it can help their business.

Ask:

- What types of records are necessary for a group to have?
Summarize the responses under internal records, external information that is needed by farmer groups and financial records as follows:

**Types of internal records of farmer groups:**
- Constitution
- Founding and registration documents
- Minutes of the AGM and the Management Committee
- Reports & studies on the products produced
- Offers, contracts

**Types of external information that is needed by farmer groups:**
- Technical information
- Market information
- Information on farm management
- Developments within the value chain
- Contact data of suppliers, buyers, partners

**Ask:**

- **How should the records be arranged?**

Ensure files are collected in single box files according to subject matters and not in chronological form. Here is an example of a filing plan for a farmer group:

1. Founding, registration, constitution
2. Membership registration forms, membership lists
3. Members ledgers for payments made
4. AGM (agenda, minutes, connected papers)
5. Management Committee (agenda, minutes, connected papers)
6. Business plans, action plans
7. Monitoring & evaluation papers
8. Correspondence with public authorities (in + out chronological)
9. Correspondence with companies and private institutions (in + out in alphabetical order + chronological)
10. Market + product information

At the moment, the farmer groups mostly have membership records that contain the following: Name of the member, ID number, contact address, payments made to the group.
However, as the farmer groups become more and more developed, they should register the following information of each member in an exercise book or require book:

- Full name
- Membership number
- ID number
- Contact address
- Mobile phone number
- Next of kin(s)
- Date of membership
- Date of membership cessation
- Membership contribution agreed
- Code of conduct signed
- Farm size
- Products produced

3. Financial Records – 20 minutes

Ask:

- What are financial records and what financial records should a farmer group keep?

Financial records are all the written and electronic information on the assets, funds, debts, agreements and payments of an institution.

A farmer group should at least have the following financial records:

- Cash Book
- Ledger of contributions by members
- Receipt Book for any payments received
- Receipts for any expenses of the group
- Payment Vouchers
- Petty Cash Book/Vouchers
- Monthly bank account statements

Ask:

Why keep financial records

For the farmer group, it is very important to keep financial records:

- Records make it easy to see whether the group is doing well or badly
- By knowing exactly how the money is spent and where it comes from, the group can find better ways to manage their business
- Keeping records also helps the group to remember
Group Formation and Development Training Manual

- who has paid for what
- where the money has been used
- who has received what amounts

- Recording transactions assists in tracking expenditure
- Financial records enable the group to exercise their rights control the activities of the group leaders
- For the leaders (mainly the Treasurer), financial records are proof of correct and accurate management.

Small farmer groups cannot afford to pay the salary of an accountant. In this case, bookkeeping should be done by the Treasurer.

Financial records should be:

- Timely
- Accurate
- Simple
Session 14: Budget & Sources of Income

**OBJECTIVES**
By the end of the activity, participants will have:

1. Understand what budgets and how to prepare budgets
2. Discussed the different sources of income
3. Understood how to manage members contributions

**TIME**
60 minutes

**STEPS**
1. Budgets – 30 minutes
2. Sources of income – 20 minutes
3. Managing members contribution – 10 mins

**MATERIALS**
Poster 4
Poster 5

**KEY MESSAGES:**
- Budgets help to manage the groups’ income and expenditure and also to ensure that the expenses can be audited.
- Members’ contributions form a major source of income for the group among other sources.

**STEPS**
1. Budgets – 30 minutes
Ask:

- **What is a budget and why is it important for Farmer groups to set up a budget?**

A budget is a detail plan for income and expenditure of a farmer group in the future. Budgets are mainly set up for the upcoming calendar year. But in some cases it might also be necessary to set up budgets for several years, for example in order to calculate a planned investment.

It is very useful to set up a budget, because it helps to ensure that the income is enough to pay for all the planned activities; it also helps to overcome financial constraints between
planting and harvesting, to be prepared for investments or larger amounts to be spent for tools, equipments, seeds or other inputs.

Each farmer group should develop its own budget according to their sources of income or their type of expenditure.

*Show poster 4 and say:*

In general, a budget for a farmer group could look like this:

<table>
<thead>
<tr>
<th>Name of Farmer Group:</th>
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<tr>
<td>Budget for January – December 20..</td>
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**Income:**

- Contributions from members (membership fees)
- Fees for services (service charges)
- Interest on loans
- Sales income
- Contributions from non-members
- Other income (allowances, . . .)

**Total Income:**

**Expenditure:**

- Salaries and wages (if any)
- Purchase of inputs (seeds, tools, fertiliser, etc.)
- Transport costs
- Packaging of produce (bags, cartons, . . .)
- Stationery for record-keeping
- Service charges paid
- Fees for training courses
- Membership fees in commodity associations
- Communication costs
- Bank fees and interest paid
- Other expenditure

**Total expenditure:**

**Surplus / Deficit**
Note: Get inputs from participants on what should go into the budget to reflect realities on ground.

The budget should include all the income and expenditure of a farmer group; there should be no income or expenditure outside of the budget. Any amounts paid for emergency or social needs of members (funerals, school fees, medical treatment, etc.) should be paid from a special welfare fund that is kept separately outside of the group’s budget. The budget is set up by the Management Committee based on the inputs of the Treasurer. It is then validated by the Annual General Meeting (AGM). The Management Committee must make sure that during the year all income is received according to the budget and spending is only done within the limits of the budget. In the following year, the AGM will evaluate whether the Management Committee has managed the financial affairs of the group according to budget. Any overspending or spending outside of the budget (unless approved by the AGM) should be seen as a severe case and the Treasurer or Chairman who is responsible should not be re-elected.

2. Sources of income – 20 minutes

Ask:

- **How can farmer groups’ source money for their activities?**

One of the major sources of income for farmer groups is through the contribution of members. The contributions of members are regular payments made to the group in kind and/or in cash. They are needed so that the group can render services to its members or perform the activities that have been decided by the AGM. It is important for the sustainability of the group that members are ready to make the contributions. It should be specified in writing how much each member is expected to pay and what the money will be used for. Every member should pay a fixed amount to the Treasurer on a certain day each week or each month. The amount will be fixed by agreement of all members.

The Treasurer must give receipts to the members for the amounts paid. Also s/he must keep proper records of each member’s contributions.

**The following fees and contributions are currently applied by farmer groups:**

- Registration fee
- Monthly or weekly contributions
- Fines for defaulting members
• Loan repayment
• Interest on loans
• Service charges

Although the contributions of the members are the main source of income for most of the farmer groups, it could also develop additional sources of income such as:

• Income from sales of produce
• Retain a certain share of the sales income of produce sold
• Contributions from government funds
• Contributions from development partners
• Bank interest paid on groups deposits

Each farmer group must decide by itself which of these fees and contributions it wants to collect and how the money should be used.

3. Managing member’s contribution – 10 minutes

Ask:

• How can members contribution to the group be managed so that there is no confusion as to each member’s share in the group

It is important to have accurate record of each member’s contribution in the group so as to determine when some members are defaulting and to ensure equitable and fair treatment for all members. One way to do this is through the Members’ contributions ledger.

Show Poster 5 and say:

A ledger is a summary of member’s contribution to the farmer group as shown below:
### Members Personal Ledger

NAME:………………………………………………………………………………
YEAR:……………………………… MEMBERSHIP NO:…………………

REGISTRATION FEE: ………………………… ANNUAL FEE:……………………
MONTHLY FEE:……………………………………

<table>
<thead>
<tr>
<th>Date</th>
<th>Contributions</th>
<th>Loans</th>
<th>Interest</th>
<th>Fines</th>
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**Total**

For each payment made, the members must get a receipt.
Session 15: Record keeping tools & Financial Control

OBJECTIVES
By the end of the activity, participants will have:
1. Understood different record keeping tools and how to use them
2. Understood the importance of financial control and methods of financial control.

TIME
60 minutes

STEPS
1. Record Keeping Tools – 40 minutes
2. Financial Control – 20 minutes

MATERIALS
Poster 5
Poster 6
Poster 7
Poster 8

KEY MESSAGES:
- Keeping proper financial records in the farmer group will help ensure transparent and good management of the groups’ resources.
- Setting up adequate financial control will help in proper utilization of funds and promote trust amongst members.

STEPS
1. Record keeping tools – 40 minutes

Say:
In the last few sessions we have discussed some record keeping tools.

• Can you mention some of them? [Agenda, Minutes of meeting, Budget template, Members contribution ledger]

Ask:
• Can you mention other record keeping tools?
There are several other record-keeping tools, some of them are obligatory and others will only be introduced in special cases:

**Receipt Book** for payments received in favour of the group’ funds (obligatory): a receipt contains the following: date of transaction, person who paid the amount, exact amount in numbers and writing, purpose of the payment, and signature of the Treasurer confirming the receipt of the money.

**Receipts** for any expenses of the group (obligatory): for each payment made on behalf of the funds of the group, a receipt must be obtained. A member making payment on behalf of the group must obtain a receipt in order to get a refund. Any other supporting documents connected with the transaction (offer, invoice) should be connected to the receipt.

**Payment Voucher** (obligatory): In case a member receives an advance payment in order to do a purchase on behalf of the group, s/he should sign a payment voucher for the money received in advance. The voucher will be returned to him/her, if s/he produces the receipt of expenditure.

**Cheques** (obligatory): Cheques are normally issued for large amounts. The payment voucher will then be attached to the bank account statements.

**Monthly bank statements** (obligatory): these are statements from the bank showing debits and credits on the bank account of the group

**Assets Register**: The Assets Register contains the following information: type of asset, description, date of purchase, purchase price, expected utilisation period (depreciation), date and reason for disposal of the asset.

**Stock Inventory**: The Stocks Register contains the following information: date of entry of stocks, type of stocks, date of exit of stocks, member receiving the stock, signature of recipient. A check of the inventory should be made on a monthly basis. Any losses or spoilage should be documented like an exit of stocks.

**Cash Book**

*Show poster 5 and say:*
The Cash Book of a farmer group could look like this:

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Cash Inflow</th>
<th>Cash Outflow</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<tr>
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<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

The Cash Book should be kept in a safe place.

**Income-expenditure sheet**

In order to have a clearer picture of the financial needs and turnover, each farmer group should summarise the different incomes and expenditures at the end of the year. The income and expense positions will look different for each group, depending on their regulations for member contributions and their activities.

*Show poster 6 and say:*
As an example, the income-expenditure sheet could look like this:

<table>
<thead>
<tr>
<th>Income account</th>
<th>Expenditure account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration fees</td>
<td>Seeds</td>
</tr>
<tr>
<td>Yearly renewal fees</td>
<td>Fertiliser</td>
</tr>
<tr>
<td>Monthly contributions</td>
<td>Tools</td>
</tr>
<tr>
<td>Members fines</td>
<td>Packaging</td>
</tr>
<tr>
<td>Interest received</td>
<td>Training</td>
</tr>
<tr>
<td>Service charges</td>
<td>Transport</td>
</tr>
<tr>
<td>Other income</td>
<td>Petty cash</td>
</tr>
<tr>
<td></td>
<td>Bank account</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The profit or loss of the year will be clear if you compare the petty cash and bank account positions at the end of the year with those from the beginning of the year. The profits made by the group belong to the group and they should decide together what they want to do with them. If the profits are small it may be better to keep them in the accounts of the group to help it to grow. As profits get larger, however, the group members will want to share out at least some of the profits for their own use, for example for the joint purchase of inputs. Profits should be shared for example at the end of the year, or after sale of the produce at the end of the season.

When the profit is shared out, it is always good to keep at least some of the profits within the bank account of the group. Some of the profits will be needed for payments at the beginning of the next season, to increase the funds may be used for loans, for maintenance and replacement of equipment and premises as they wear out.

Deciding how much, when, and how, to share the profits can cause arguments in the group. Some members may have done more work than others or put in more money than others. They may then expect a larger share of the profits. This should be decided by the group as a whole and ideally should be agreed before the service or activity is carried out. Once the activities of the group produce a regular income, the group may decide to pay wages to the members for the time they spend working for the business of the group.

Another problem can be if the group makes a loss. It is very easy to blame others for problems caused by the joint activities of the group, but often the problems are not due to the problems of one single person. They can be due to poor planning by the group as a whole or by circumstances out of control. If a loss is made, the group needs to look at the reasons and see how it can be prevented next time.
Profit & loss sheet
The profit & loss sheet shows whether the money put into a business has become more or less as compared to the moment when the business started. The farmer group should calculate carefully:

What it costs to produce and market a group product (costs)

How much the group has got for selling the product (sales)

The difference between the two will tell if the group has made a profit or a loss.

Show poster 7 and say:

The profit & loss sheet should be set up once or twice a year and could look like this:

<table>
<thead>
<tr>
<th>Cost of production (in Naira)</th>
<th>Sales income (in Naira)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seeds</td>
<td>7,000</td>
</tr>
<tr>
<td>Fertilisers</td>
<td>9,000</td>
</tr>
<tr>
<td>Tools</td>
<td>12,000</td>
</tr>
<tr>
<td>Bags</td>
<td>9,000</td>
</tr>
<tr>
<td>Costs of Transport</td>
<td>8,000</td>
</tr>
<tr>
<td>Bank charges</td>
<td>5,000</td>
</tr>
<tr>
<td>Total costs:</td>
<td>50,000</td>
</tr>
<tr>
<td>+Profit (-loss)</td>
<td></td>
</tr>
</tbody>
</table>

Balance sheet
Once a group owns assets, it should have a balance sheet. A balance sheet is a financial record on what a farmer group has, what it owes and what it is worth for the members at a specific point of time (normally at the end of the year). It records on one side the money that has been put into the FG and on the other side how the money has been used. The total value of the items on the two sides of the table should be equal (= balance).

Show poster 8 and say:
A farmer group Balance Sheet could look like this:

<table>
<thead>
<tr>
<th>Liabilities – What the Farmer group owes (in Naira)</th>
<th>Assets – What the farmer Group has (in Naira)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Loan from the bank</td>
<td>• Buildings</td>
</tr>
<tr>
<td>• Share capital / members deposits</td>
<td>• Equipment / tools / machines</td>
</tr>
<tr>
<td>• Advance from members</td>
<td>• Supplies / stocks</td>
</tr>
<tr>
<td>• Other contributions</td>
<td>• Credits to members / debtors</td>
</tr>
<tr>
<td>• Net earnings (retained income)</td>
<td>• Balance on bank account(s)</td>
</tr>
<tr>
<td>100</td>
<td>• Petty cash</td>
</tr>
</tbody>
</table>

If the income from delivering services of the Farmer Group to the members exceeds the expenses of providing that service, the group has “net earnings” (or is “making a profit”) and vice versa.

2. Financial Control – 20 minutes

*Explain the financial Control and its importance to the participants using the following tips:*

Financial control is the regular check of balances in the accounts, and the accuracy of financial records in a farmer group (also called audit). It is one of the important rights of each member of the group to exercise a control of the financial activities and results of his/her group. The ways and means to exercise financial control should be stated in the constitution or be agreed upon by all of the members.

**Importance of financial control:**

- Regular financial controls help to build trust among the group members
- Financial controls prevent fraud and embezzlement of funds, because the person in charge is aware that s/he will be controlled on a regular basis
- Financial control therefore contributes to positive financial results of group activities
- Ensures strict adherence to budget plans and schedules

**Methods of financial controls**

There are several ways to exercise financial control, these include the following:

- **Periodical financial reports:** The Treasurer, should report regularly (monthly) to the Management Committee and (yearly) to the members in the General Meeting
- **Budget:** All budgets should be approved by the members in a General Meeting and expenditure should be compared with the budget in the following year
- **Expenditure**: All expenditure should be confined to the budget. In case the expenditure is higher, the office bearers are obliged to get the approval of a members’ meeting.
- **Petty Cash**: There should be an amount set aside for minor expenses. A limit should be set on the amount. Withdrawals from the petty cash should be accompanied by a petty cash voucher.
- **Cash in Hand**: Kept in the cash box to be banked within 24 hours.
- The constitution should foresee regular audits to be conducted. These could be **internal audits** by two members who are appointed by the AGM to do internal audits of the financial records and assets of the group.
- The appointment of **external auditors** could also be foreseen in special circumstances or at regular intervals, for example at the end of the year or when office bearers come to an end of their term of office.
- **Penalties and fines**: These should be imposed according to the constitution/bylaws on the person who committed a fraud or embezzled the funds of the group.
- The General Meeting could also decide to set up special **Payment Procedures** if the farmer group begins to grow and if there are several activities related to larger amounts of funds owned by the group.
**MODULE 6: SERVICES OFFERED BY FARMER GROUPS**

Session 16: Joint Marketing of Products

**OBJECTIVES**

By the end of the activity, participants will have:

1. Understand the meaning of effective marketing
2. Identified different stages in marketing
3. Understand the bases of group contract production/marketing
4. Identified business risk and its management

**TIME**

140 minutes

**STEPS**

1. Contract farming – 20 minutes
2. Understanding contract negotiation – 30 minutes
3. What is Marketing – 10 minutes
4. Different stages in group marketing – 20 minutes
5. Collective marketing – 30 minutes.
6. Assessing and managing business risks – 30 minutes

**MATERIALS**

Poster 9
Poster 10
Poster 11
Poster 12
Poster 13

**KEY MESSAGES:**

- Small-scale farmers can work together in order to increase their power to negotiate the terms of the contract.
- Farmers can work together to supply larger quantities of produce. This is likely to attract the interest of the buyer.
- Groups are likely to find it easier to share the machinery for production, hence reducing the need to borrow.
- Farmer groups are more likely to get grants and loans than individual farmers.
- Farmer groups can help farmers in the group if they are struggling to keep up with the terms of the contract.
- Farmers can control the internal risks more easily, there are ways to also manage external risks, provided these are recognized and addressed in time.
STEPS

1. Contract farming – 20 minutes

Ask:

- Have you ever involved (as a group) in any buyer-supplier arrangement?

Allow participants to give answers and note their responses. [Contract farming happens when individuals or a group of farmers enter into formal (written) or informal (verbal) arrangements with buyers for the marketing their products].

“The number of ways or approaches through which farmers can market their produce are as follows:

Contract farming  Group marketing  Individual marketing”

Ask:

- What are advantages and disadvantages in contract farming?

Allow participants to give answers and note their responses.

Show poster 9: advantages and disadvantages in contract and explain the processes

Adantages of contract farming:

- Encourage small-scale producers to diversify into new enterprises.
- Can lead to improved supply of production inputs provided by the contractors.
- May help the farmer get credit.
- Potential buyers can provide extension.
- Offers opportunities to reach markets that are very far away, including export markets.
- Can help farmers learn new production methods and technical skills, improving productivity and profitability
Challenges of contract farming:

- Changes in the weather, pests and diseases might make it difficult for farmers to supply the amount and quality of output agreed in the contract.
- If the contract requires more capital-intensive production, the farmer may be required to borrow money to buy equipment and implements.
- An individual farmer may find it difficult to supply the quantity required by the buyers on his own, and other farmers may not want to join him.
- Producing under a contract means that the farmer is not free to run his farm as he wants. He must farm according to the terms of the contract. He loses some control over what he does on his farm.
- The farmers might not be able to sell all their produce if it does not meet the quality standards set in the contract. Farmers might find it difficult to bargain for a reasonable price.

Tips to overcome challenges of contract farming:

- Small-scale farmers can work together in order to increase their power to negotiate the terms of the contract.
- Farmers can work together to supply larger quantities of produce. This is likely to attract the interest of the buyer.
- Groups are likely to find it easier to share the machinery for production, hence reducing the need to borrow.
- Farmer groups are more likely to get grants and loans than individual farmers.
- Farmer groups can help farmers in the group if they are struggling to keep up with the terms of the contract. They can also put pressure on others in the group who do not deliver according to the contract.

Note: Present the following with aid of flip chart paper or power point presentation:

Contract details:

- Contract duration
- Quality standards
- Production limits
- Cultivation practices
- Product delivery arrangements
- Pricing arrangement
- Payment procedures
- Arbitration terms
- Insurance arrangements

Conclude:

Allow participants to ask questions based on your presentation.
2. Understanding Contract Negotiation – 30 minutes

Say:

We are going for a role playing session and I will need three volunteers that will assist us in the role play. The title of the role play is The Power of Negotiation:

Allow participants to willingly present themselves but make sure the choice of selection is gender balance. After the selection of the 3 role players call each of them separately and tell them the following:

Role player 1 “Seller of paddy rice in the market” → [will be in the market selling paddy rice and after some argument about the selling price he/she will sell the paddy rice to only the buyer that will be willing to buy the produce at the break-even price (i.e. =N250 per measure of paddy rice)]

Role player 2 “Buyer of paddy rice in the market” → [will be in the market to buy paddy rice but will only be willing to offer minimum price of =N200 per measure and maximum price of =N230]

Role player 3 “Buyer of paddy rice in the market” → [will be in the market to buy paddy rice but will only be willing to offer minimum price of =N220 per measure and maximum price of =N250]

SCENE1: Role player 1 is approach by role player 2 in the market, after some heated argument on buying/selling price the transaction was not successful because they didn’t agree on the prices offer by both the parties.

SCENE2: Role player 1 is approach by role player 3 in the market, after some heated argument on buying/selling price the transaction was successful because they agreed on the prices offer by both the parties.

Ask:

- What did we learn from the role play?
- What make the first transaction fail?
- What make the second transaction successful?
Allow participants to brainstorm for some minutes but ensure that the following comes out:

- Negotiation is a process whereby two parties discuss an issue and arrive at an agreement.
- Negotiation usually requires both parties to compromise, where each will give up something and hold on to something in order to come to an agreement.
- The first transaction failed because both parties could not arrive at an agreed price.
- The second transaction succeeded because both parties had arrived at an agreed price.

Show poster 10: tips for successful negotiation and explain the processes

Tips for successful negotiation

1. Things you need to know:
   - Range of buyers available
   - Demand and supply of crops
   - Market prices and conditions
   - Break-even and cost of production
   - Marketing costs
   - Lowest price for product

2. Skills and abilities you need to have:
   - Ability to say "No"
   - Listening skills
   - Focus on the end goal
   - Self control

Say:

- Good negotiation skill is power to both the buyers and the sellers
- Allow participants to ask question based on your presentation and respond effectively
1. What is Marketing – 10 minutes

*Show poster 11: Summary definition of marketing and explain the contents to the participants*

Ask:

- How can you describe what you’ve seen in the picture?

Allow participants to give their answers but ensure that the following is captured:

- Marketing is the process of exchange between the producer (who sell farm produce), and the consumers (who buys with money).

3. Different stages in marketing – 20 minutes

Ask:

What are the processes/procedure you follow while preparing your product for sale?

Allow participants to give answers and note their responses.

*Show poster 12: Different stages in marketing and explain the processes*
Produce preparation
This involves cleaning, sorting and grading.

Packaging
The types of packaging used may range from simple jute bags to plastic packaging for the direct transport of fruits to consumers.

Handling
Products are handled several times on their way to the market. Handling includes loading and unloading, re-packaging, weighing, etc.

Transport
Costs are incurred by farmers when they take their produce to the market. These costs may be the payments to a transporter or they may also include running costs of farmer's own transport.

Storage
Products that are not sold immediately are usually stored. It is an important cost for many products. The main purpose of storage is to extend the availability of produce over a longer period than if it were sold immediately after harvest. The assumption behind storing produce for the market is that the price will rise enough while the product is being stored to cover the costs of storage.

Losses
Losses include loss of weight in storage and transit, loss of colour, shape, bruises, over-ripening, etc. The cost of these is measured by cash paid out. It is measured by loss of income.

Other marketing costs
Other marketing costs include fees, commissions.

Conclude:
Allow participants to ask questions based on your presentation and respond effectively.

4. Collective marketing- 30 minutes

Say:
We are going to listen to a short story, we will listen attentively so that we can learn some lessons from the story. I will ask you some questions after the end of the story.

You can share the copy of the story to the trainees as a guide. Now read the story:

Titled “Together each achieves more”: 
Amina was a widow whose husband had recently died. Amina had always worried that the farm did not bring in enough income, which in the past had forced her to do piece work in the nearby town.

When her husband passed away, it became harder for Amina to be away from her children, and she realised that she needed to find a way to make more money from her farm. It was with this intent that Amina contacted the Extension Worker in her area, requesting him to help her improve her production. Using the given tips, Amina improved her income somewhat, but was still not satisfied and requested further guidance. This time the Extension Worker suggested that she talk to some of the other farmers about collective marketing, where a group of farmers market and sell their crops together to a larger buyer, or are able to access a better market.

Amina was not convinced. But she visited her friend Maria and discussed the idea of collective marketing with her. Maria had heard of collective marketing before, but had never tried it. They decided to go to ask the Extension Worker to go with them to the city to see what they could learn. Amina, Maria and the Extension Worker travelled to the city. They went to the market.

They spoke to several buyers. They found out that they could get a better price for their rice in the city than they could in the local market. They also found out that they could get a better price for their maize if they brought enough maize to one location, the buyer would be willing to send a truck. He was not willing to go from farm to farm. And they learned that they would get a better price if they all grew the better variety of maize and weighed and packaged them uniformly.

They returned home, and called a meeting where in addition to Amina and Maria, other farmers attended, i.e. Simon, Gimba and Bello. Maria explained to the group that if they sold their maize to the local market, they could get =N=250 per kg. But if they sold their maize in the city they could realise =N= 310 per kg. The cost of transport to get the product to the city was =N= 30 per kg if they sent 1.2 tons in one truck. Bello said he could not send 1.2 tons. He did not have that much to sell. Gimba said the same thing. Maria explained that that was the whole point. She asked each farmer how much he or she could produce and sell. They each said they could send between 200 and 300 kg, which meant that they had between 1000 and 1250 kg to send. Amina said this was very good. She asked if they would all like to join in the collective marketing.

Everyone but Bello was willing to join the collective marketing plan. Amina said that meant that I, Maria, Gimba and Simon would have to market 300 kg each. They all agreed. Bello made his apologies and left. Amina, Maria, Gimba and Simon agreed that Amina should go back to the buyer in the city and organise the contract on their behalf. They got a exercise book and wrote out a short agreement that said they would each deliver 300 kg of rice to Amina's farm with the first harvest. Amina would arrange for the transport. They would each pay =N= 9000 for the transport.

They all signed the agreement.

Amina made all the arrangements. She got a contract for 1200 kg of rice at =N= 310 per kg. She organised the transport as agreed. When the harvest started, Amina, Maria, Gimba and
Bello each delivered 300 kg and paid ₦9000. The transport arrived and Maria went with the crop to the buyer. It was delivered and she was given a cheque for ₦372,000, which she deposited into her account at the Bank.

When she got home, she told the others that everything had worked out well. She showed them the receipts and the bank deposit slip. She said as soon as the cheque cleared the bank, they would all get their money.

Two weeks later, the cheque was cleared by the bank. They went to the bank to get their cash. Each one was to receive ₦93,000. But before they took their money, Maria, Simon and Bello told Amina that they did not think the final payment was fair to her. She had undertaken a larger share of the work, and they all agreed to pay her ₦1,000 each. Amina was very happy with that and thanked them. Then they withdrew their money and went home to tell their families the good news. They agreed to meet the following week to discuss collective marketing for their rice and beans.

Ask:

- What opportunities did Amina and Maria discover in the city?
- Which opportunity did they choose?
- What price could Amina get for her rice at the local market?
- What price could Rani get for her rice at the market in the city?
- What were the conditions for getting the price in the city?
- What costs would she have if she sold her rice in the city?
- What did she have to do to meet the conditions?
- What contracts did Amina write out?
- How did things work out?
- What was the difference in profit that Amina and her partners got by selling in the city?
- What decision did the four farmers make about collective farming in the future?

Conclude:

We can achieve more, if we join our forces together.

Advantages and disadvantages of group production/marketing:

Show poster 13: Advantages and disadvantages of group production/marketing and explain the contents
### Advantages vs. Disadvantages

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increases bargaining power</td>
<td>Possibility of over-centralization</td>
</tr>
<tr>
<td>Improves economies of scale</td>
<td>Loss of individual flexibility</td>
</tr>
<tr>
<td>Encourages innovation</td>
<td>Levies and fees for the group</td>
</tr>
<tr>
<td>Sharing risk</td>
<td>Forced to accept prices of the group</td>
</tr>
<tr>
<td>The smallest producer can sell at the same price at international marketing networks</td>
<td>Exploitation of weaker members</td>
</tr>
<tr>
<td>Combined small surplus can access transport to the market</td>
<td></td>
</tr>
<tr>
<td>Better prices</td>
<td></td>
</tr>
<tr>
<td>Lowers transaction costs</td>
<td></td>
</tr>
</tbody>
</table>

**Conclude:**

Allow participants to ask question based on your presentation and respond effectively.

**5. Assessing and managing group business risks – 30 minutes**

**Ask:**

- What kind of damages/losses do you experience on your individual/group business?
- What the causes are of damages/loses on your individual/group business?
- How do you control damage/loses to your individual/group business?
- How can you define such damages/loses on your individual/group business?

Allow participants to give answers and note their responses but ensure that the followings are not left out:

- Risk is defined as any factor that may cause losses to the farm business.
- Farmers may have little control over such risks.
- Some risks are external, and example is market prices, low rainfall, etc.
- Some risks are internal, and example is decisions about what to produce, the type of inputs to purchase and use, etc.
- Farmers can control the internal risks more easily.
- There are ways to also manage external risks, provided these are recognized and addressed in time.
- Risk management is not a guarantee for success, and often allows the farmer to effectively minimize the negative effects to his/her business.
- Risks associated with farm business:
  - Production and technical risk
  - Marketing and price risk
  - Financial risk
  - Institutional risk
  - Human and personal risk
- Risk management strategies:
  - Risk-reducing inputs
  - Risk-reducing technologies
  - Selecting low risk activities
  - System flexibility
  - Production diversification
  - Reserves of inputs and produce
  - Spreading sales
  - Market price information
  - Contract farming
  - Selling assets
Session 17: Procurement of Inputs & Sourcing for Finance

**OBJECTIVES**

By the end of the activity, participants will have:

1. Understood the procurement process for farmer groups
2. Discussed different sources of finance for farmer groups

**TIME**

50 minutes

**STEPS**

1. Procurement of Inputs – 20 minutes
2. The procurement process – 15 minutes
3. Sourcing for finance – 15 minutes

**MATERIALS**

Poster

**KEY MESSAGES:**

- Farmer groups need to follow a specific and well planned procurement process to ensure that their procurement are useful for their members
- Farmer groups can look to other outside options of sourcing for finance for the groups activities apart from the members contributions.

**STEPS**

1. **Procurement of inputs – 20 minutes**

   **Ask:**
   
   - **What are some of the things farmer groups will need to procure to help their members?** [Inputs such as seeds fertilizers, Herbicides, insecticides and other crop protection products] Farmer groups can also procure services such as hiring tractor for their members.

   **Say:**
   
   I want you to listen to this story
Musa and Adamu have gone to the big town on behalf of their farmer group to purchase fertilizer for their group. When they got to the agro dealer and he asked them what type of fertilizer they needed, they realized they did not ask the members what type of fertilizer they needed. Since they needed NPK 20:10:10 for their crops they decided to buy only NPK20:10:10. When they arrived back at the village with the fertilizer, the other farmers rejected the fertilizer. Some needed Urea, some needed SSP while others needed NPK 15:15:15. Only a few needed NPK 20:10:10.

Ask:

- What do you think has happened?
- How could this have been averted?

It is important that the group seeks the opinion of members before procuring the inputs to ensure that they procure only the inputs the members need. It would result to a great waste if the group purchases inputs that are not required by members.

2. The procurement process – 15 minutes
Ask

- How should farmer groups go about procuring inputs for their members?

In farmer groups, procurement of inputs have to go through a very thorough process so as to ensure that the best inputs are procured at the best possible prices. Farmer groups should ensure that they pass through the following steps in their procurement process:

1. Seek expert (extension workers, agronomist) advice on the best inputs (Seeds, chemicals, fertilizer) for their crops
2. Seek where to get the best products and at the best prices
3. Get members specific input requirements (A list can be passed around the members and members tick the specific inputs that the need.
4. Collect some down payment from members for the inputs
5. Send representatives to procure inputs
6. Distribute inputs to members and collect final payments

The farmer group needs to ensure that the costs of procurement (Sourcing the right inputs, transportation costs etc) are included in the cost of the inputs to members.
3. Sourcing for finance – 15 minutes

Ask:

- How do farmer groups source for finance?

Farmer group need finance for several reasons including to provide loans to members and to procure inputs. In some cases, the members’ monthly contribution may not be adequate and there is a need for adequate external financing.

Farmer groups can look outside to get financing from the following sources:

- Banks
- Government Support agencies
- Donor support agencies
- Processors
- Suppliers

Ask:

- Do you have any questions about the session?
Session 18: Advocacy

OBJECTIVES
By the end of the activity, participants would have:
- A better understanding of the definition and scope of advocacy
- Grasped the importance of advocacy
- Developed activists that they will need for the advocacy campaigns

TIME
100 minutes

STEPS
- Meaning of Advocacy & Lobbying – 20 minutes
- Need for Advocacy – 10 minutes
- Characteristics of successful advocacy campaign – 15 minutes
- Methods used in advocacy campaigns – 15 minutes
- The advocacy cycle – 20 minutes
- Building Alliances and Networks – 20 minutes

MATERIALS
POSTER 14
POSTER 15
POSTER 16
POSTER 17

KEY MESSAGES:
- By advocacy and lobbying farmer groups can benefit from government decisions that will have significant impact on group members’ health, economy wellbeing, natural environment, etc.
- Small-scale farmers can work together in order to increase their power to negotiate the terms of the contract.

STEPS
1. What is Advocacy? What is Lobbying? – 20 minutes

Ask:

How do you present your demands to the government/community leader/key stakeholders?
Allow participants to give answers and note their responses.

Show poster 14 and 15:

Ask:

- What did you see in the poster?
- How can you explain what you've seen in the picture?

Allow participants to give answers and not their responses. Make sure the following are captured:

Advocacy is the process of raising voices in an effective manner so as to influence others. This is done by educating and creating or increasing awareness among the general public, government and policy makers, or other entities such as private corporations, on issues affecting or confronting the community and the need to align policies, laws, programs, projects to address the need.

It is important to note that advocacy is a process rather than a product. A means, rather than an end. It is a means to empower the marginalised and powerless to gain a better policy environment with implications for implementation of policies. The result of this process, or “product” could be better laws, policies, programs or projects in a community that reflects the interests of the people.
Examples of common advocacy / advocacy campaigns

- Demonstrations
- Petitions
- Press releases – press conferences
- Newspaper articles, columns (e.g. by the director of ICCO)
- Media campaigns
- Lawsuits

Lobbying is a key activity that we undertake to achieve our advocacy. It is a strategic, planned and informal way of influencing decision-makers. Characteristics are: open (two-way) communication, influencing by linking the interests of different stakeholders, creating win-win situations and investing in long-term relationships with decision makers.

Examples of lobbying

- Personal letters
- Face-to-face meetings with decision-makers (such as MPs in Parliament)
- Informal contacts at receptions (e.g. at Ministry of Foreign Affairs)
- working visits with decision-makers
- Personal exchanges over the telephone
- drafting of joint strategies

2. Importance of Advocacy – 10 minutes:

Say:

Now that we know what Advocacy is, Can you share with us how you were able to achieve (as a group) a government intervention in a specific project development in your community?

Select key member(s) of the group to present the answer. Then explain the importance of advocacy as goes thus:

Importance of Advocacy:

- It aids in informing the public representatives about what really works at local levels (Farmer groups inclusive).
- It help government to develop good public policies while ensuring the nation’s accountability to its citizens (farmer groups inclusive).
- Advocacy helps in mobilizing citizens (farmer groups inclusive) to take part in nation building.
- To ensure that the people’s (farmer groups inclusive) needs are on the front of the list, advocacy is required.
3. Characteristics of successful advocacy campaign – 15 minutes

Refer to the presentation on the groups’ achievement in a government project in STEP 2 and bring out some issues as it relate with different points of characteristics of successful advocacy campaigns identified below. Then explain each of the processes as follows:

Characteristics of successful advocacy campaign:

- **Strategic**: Research and plan our campaign carefully
- **Series of action**: e.g. meetings, phone calls, interviews, etc.
- **Designed to Persuade**: We must be able to use our arguments and ideas to convince people that the change that we want to achieve is important and they will support it.
- **Targeted**: Aim at specific people or groups who have the power to make our advocacy successful. E.g. legislatures, company owners, LGA Chairmen, etc.
- **Build Alliance**: Work with other groups
- **Result in Change**: Advocacy must result in positive change

4. Methods used in advocacy campaigns – 15 minutes

Say:

Now that we know what Advocacy is and we even used the advocacy method to achieve a government intervention in a project, Can you share with us the method(s) you use to achieve this success?

Allow participants discuss several methods they used and then present poster 16. Ensure that each point in poster 16 are well explain to the participants.

Poster 16:
<table>
<thead>
<tr>
<th>METHOD</th>
<th>WHAT THIS IS</th>
<th>WHEN TO USE</th>
<th>EXAMPLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Networking</td>
<td>Building alliances with allies, organizations, other indigenous communities</td>
<td>To make long-term advocacy campaign sustainable.</td>
<td>Meeting other indigenous community leaders, leaders of civil society.</td>
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<td></td>
<td>and organizations.</td>
<td>When you do not have skills or strength in numbers.</td>
<td>E-mail sharing of information.</td>
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<td>Creating movement for change.</td>
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<td>Joint conferences, workshops, dialogues.</td>
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<td>Lobbying</td>
<td>Speaking directly to the target (forest agencies, climate change bodies’</td>
<td>When target is open and will listen to our arguments and proposals.</td>
<td>- Meetings.</td>
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<td>corporations, etc.) to explain the problem and propose policies, laws,</td>
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<td>- Phone calls.</td>
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<td>programs.</td>
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<td>- Policy papers, briefing papers, positions papers, petitions,</td>
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<td>statements.</td>
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<td>- Dialogues and other public meetings.</td>
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<td>Awareness -</td>
<td>Informing and educating people (indigenous communities, general public, etc.)</td>
<td>When information is not available.</td>
<td>- Training of trainers.</td>
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<td>Raising</td>
<td>of the issues.</td>
<td>When information is in a form not easily understood by the indigenous</td>
<td>- Seminar/training workshops.</td>
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<td>community (complex issues or technical issues)</td>
<td>- Community meetings.</td>
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<td>Often the first step in advocacy process.</td>
<td>To strengthen indigenous organizations and communities and build</td>
<td>- Discussion groups.</td>
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<td>confidence.</td>
<td>- Posters and leaflets.</td>
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<td>- Video materials.</td>
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<td>Mobilizations / Mass Actions</td>
<td>Closely connected with awareness raising and media.</td>
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<td>Involves “public pressure” so that many people will support our campaigns and call for change.</td>
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<td>When policy maker can be swayed by public opinion.</td>
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<td>To show strength of indigenous community.</td>
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<td>To use strength and number of community or indigenous organization.</td>
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<td>Media</td>
<td>- Marches and rallies.</td>
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<td>- Petition signing.</td>
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<td>- Pickets.</td>
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<th>Media</th>
<th>Using radio (commercial and community), newspapers, TV, internet and social media, videos.</th>
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<td>When you cannot get direct access to policy makers.</td>
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<td>To reach other areas outside of the indigenous community.</td>
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<td>- Radio shows or drama.</td>
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<td>- Radio/TV news sports.</td>
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<td>- Interviews.</td>
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<td>- Press conferences and media briefing.</td>
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</table>
5. The advocacy cycle—20 minutes

Say:

When we do an advocacy campaign, it goes through what we call a cycle of activities. These are the following:

*Show poster 17 and explain the points*

- **IDENTIFY:** Identifying the problem that need to be address:

- **RESEARCH:** Gather the necessary information and ensure that the causes and effects of the problem are understood.

- **PLAN:** When advocacy has been identified as the appropriate way to address the problem, a strategy needs to be formulated. An advocacy campaign action plan includes the goal, objectives, indicators, methods, activities, and timeline

**Note:** Some of activities: Press conference, Lobbying, speeches, community radio, video, training, workshop, radio shows, radio/TV interviews, press release, drama, networking, posters,
flyers, banners, statements, petitions, court cases, website, social media, meetings, dialogue, mass actions, text messages, e-mail, etc.

**Note:** Develop an action plan with the participants

- **ACT:** Following the good practices of an advocate, take action in agreement and coordination with everyone involved in the campaign.

- **EVALUATE:** Monitor actions and evaluate the results throughout the cycle. Decide what further actions is appropriate or how advocacy could be done differently in the future to be more effective.

**Note: Consideration in planning advocacy campaign:**

a. Determine whether you have complete information on the issue. If you have information gaps, fill them.

b. The beneficiary of your advocacy work should be the community affected by the issue. You therefore need to:
   - Identify exactly who these communities are.
   - Find out whether they are even aware of the issue.
   - If they are aware, find out whether they have sufficient and accurate information and understanding of the issue.
   - Find out what they think, how they feel about it, and whether they can be mobilized to act on it.

c. Assess the political situation: You need to find out how different people in government stand on the issue. Determine which government offices your campaign should address and which government officials would likely be your allies, and which of them are your adversaries.

d. Assess media coverage and public awareness of the issue. Also evaluate what kind of information and education materials will be most effective in attracting and sustaining the attention of the public.

e. Assess the condition of your campaign machinery:
   - Determine who exactly among the members of your organization can devote time to the campaign. Determine what their skills and capacities are, and define what role they should play in the campaign.
   - Identify who else, outside your organization, you can draw into the campaign.

f. Based on an assessment of campaign needs and campaigners’ capacity, determine the scope or targeted coverage of your campaign – whether it will be local (municipal, provincial, district etc.), national, regional or international.

g. Assess the condition of the material resources available to you for engaging in the campaign and discuss the possibility and options of raising more resources.

h. Who is likely to support this goal/can be potential allies? And how they can be contacted.
i. Which advocacy strategies/activities and actions may be effective under the circumstances to reach the goal/objectives?

j. How effective the strategies are likely to be. What can the potential consequences, risk success or failure?

k. How can the actions and strategies be combined to make it more effective and less costly?

l. How long will the advocacy campaign take? How can it be sustained?

Say:

The considerations mentioned above will determine the details of your advocacy campaign plan. It is again important to review your goal/objective(s) in relation to your strategies.

6. Building Alliances and Networks – 20 minutes

Ask:

- Why do individual or groups come together?

Allow the participants to answer the question and note their response, but ensure that the following comes out:

- Creates strength and power in numbers by adding voices and resources;
- Increases access to policy-makers;
- Expands an advocate’s base of information and expertise;
- Creates new networking and partnership opportunities;
- Generates cost-saving opportunities;
- Allows for a division of labour and less duplication of effort; and
- Leads to an exciting sense of “synergy” – the whole is greater than sum of its parts.

Say:

Now that we have identified the importance of building alliance we can therefore define the act of Building Alliance as:

Bringing together individuals and or organizations to pursue a common cause, stage common actions and activities towards common goal/objectives. This also includes individuals who can make specific contribution or role in the advocacy campaign and or reaching the objectives/goals.
Note: Tips for Alliance Building and Networking

1. In making the list of potential allies and contacts:
   - Include information on their contact details
   - Who can provide this information
   - Expertise/experience and their potential role or contribution.

2. Make your specific plan on alliance work and networking:
   - Who should do what and when
   - How can these individuals and organizations be contacted?

3. When talking to potential allies, make sure to:
   - Explain/articulate well your issues, what you intend to do (plans/activities)
   - What is your particular request for support
   - Be polite and not aggressive
   - Be prepared to answer potential questions and be honest if you don’t have the answer to any of their question
   - Be attentive, listen well and acknowledge their opinions, comments and suggestions.

4. Keeping good personal relations with some allies

5. Take into consideration the traits of indigenous relations in your efforts to achieve cooperation and build solidarity. Consider, for example, that:
   - Indigenous kinship networks are far-reaching; likewise are the obligations attached to kinship;
   - Even oral pacts or agreements as long as they have been sanctified or notarized by ritual are strong and binding;
   - The opinions of elders are respected; and
   - Many indigenous women may not be vocal. However, they can be mobilized in their numbers and are courageous to conduct collective actions.

6. Doing alliance work with understanding and patience.
   - Try to understand their views and situation.
   - Discuss things with them patiently until you reach an agreement. Some may not agree with you but are open to further talks or have other suggestions for actions. Take this into consideration and plan your next step.

Note: Some of the potential allies that we can involve in the advocacy campaign can be the following

- Village elders, influential individuals such as priests, teachers, doctors, lawyers, etc.
- Community organizations, associations including women’s; youth and elderly.
- Non-government organizations.
- Environmental advocacy groups and public interest organizations
- Members of donor organization
- Issue-based international networks or coalition (for example, those working on forest, indigenous peoples, human rights, environment, etc.
- Universities as law schools (law clinics providing free advice, and may also have technical personnel with laboratory access).
- Government officials and employees, particularly in environmental and natural resources ministries
- Politicians, especially at the regional, district, and local levels
- The members of media institutions.
Conclude:

- Establishing alliances with like-minded individuals and organizations is one of the most important steps in advocacy campaign.
- Forming a mass alliance is desirable as it bridges broader unity and cooperation between and among communities confronted with the same or similar problems.
MODULE 7: ACTION PLAN

Session 19: Action Plan

OBJECTIVES
By the end of the activity, participants will have:
- Identified uses of action plan
- Understood the reasons for developing an action
- Realized tips and examples on how to develop an effective action plan

TIME
60 minutes

STEPS
- What is an action plan? – 10 minutes
- Why do I need an action plan? – 10 mins
- When should I develop an action plan – 10 mins
- Developing Action Plan – 30 mins

MATERIALS
Poster 18

KEY MESSAGES:
1. Action plan help farmer groups effectively deploy resources towards achieving their set goals in a timely manner.
2. Action plans need to be created within the first 6 months of a farmer group and reviewed every month.

STEPS
1. What is an action plan – 10 minutes
Say:
An action planning results in a statement about what the organization wishes to achieve over a given period of time. The action planning process assists organizations (or workgroups) to focus on a desired end state and to reach agreement on what steps and
resources are needed to reach intended goals. A key feature of an action plan is that it has built-in deliverables with deadlines and clear accountabilities.

Show poster 1: Action Plan Template

Use it to elaborate your points on definition of an action plan
<table>
<thead>
<tr>
<th>Priority</th>
<th>Issues Identified</th>
<th>Objectives</th>
<th>Actions Steps</th>
<th>Potential Obstacles</th>
<th>Resources required</th>
<th>Due date</th>
<th>Responsible to execute</th>
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2. Why do I need an action plan? – 10 mins

Ask:

- **What is the relevance of action plan to our activities within the group?**

  *Make sure they come up with practical scenarios but ensure the following is captured:*

  - The process of action planning helps groups:
    1. To state intended goals in a clear and succinct manner
    2. To decide on the actions/steps needed to get from start to finish
    3. To identify the resources needed
    4. To nominate the people responsible for goal attainment
    5. To develop a timeline for achieving the goals
    6. To develop a monitoring plan for the activities

3. When should I develop an action plan? – 10 mins

Say:

Ideally, an action plan should be developed within the first six months to one year of the start of group. It is developed after you have determined the vision, mission, objectives, and strategies of your group. If you develop an action plan when you are ready to start getting things done, it will give you a blueprint for running your organization or initiative. This action plan needs to be reviewed monthly.

Remember, though, that an action plan is always a work in progress. It is not something you can write, lock in your file drawers, and forget about. Keep it visible. Display it prominently. As your organization changes and grows, you will want to continually (usually monthly) revise your action plan to fit the changing needs of your group and community.

Ask:

Now that you know when we should develop our action plan, can you mention the right time we will need to develop an action plan as a group for the next farming season?

*Allow participants to respond to your answer and make sure you take note of their responses.*

Conclude:

An action plan is a way to make sure your group’s vision is made concrete. It describes the way your group will use its strategies to meet its objectives, thus need to be develop at the right time in order to meet up with the identified objectives using the available resources.
**REMEMBER** it is important that action plans are tangible and action-oriented as they are about doing and delivering.

4. Developing an action plan? – 30 mins

Say:

Now that we know what an action plan is and what it entails, can we now work together and develop an action plan for our farmer group?

*Using a flip chart and the action plan template help the group to develop an action plan.*

Conclude:

You must now continue to review and update this action plan regularly.