

Building Household Resilience with Inclusive Financial and Market Systems – Webinar Question and Answers (Q&A)

- **What approach has best helped ensure continuity in Savings Groups after an intervention?**
The program trained Cluster Facilitators (community members) who train new groups, monitor and support existing Savings Groups. The program linked the groups with existing government structures for training and monitoring. The program provided second level training on Selecting, Planning and Management (SPM) of Income Generating Activities (IGAs) so that they can grow their business and finance literacy so that the groups can access external finance to invest in viable IGAs. Some of the mature groups are registering as Savings and Credit Cooperative Society (SACCOs).
- **These are really good outcomes/impacts. Curious of how long the project lasted and how long did you wait before measuring results?**
The project started in June 2013. Each year we conduct an Annual Beneficiary Based Survey to track on progress. A midterm evaluation was conducted in 2016 and we completed the Endline Survey in August 2019.
- **What were the sustainability mechanisms for the Savings Groups?**
Intensive training of Community Facilitators who will continue to support groups beyond the life of the project. We also will have training of groups on selection, planning and management of income generating activities so that they invest in viable business opportunities.
- **How large were each of the groups? And what were the initial investments required for members? How long did the groups run before they were evaluated?**
They started off as groups with an average of 7 members and increased membership to 15-20 members although others remained 7 per group. The groups were self-selecting depending on the level of income. Initial investment depended on what they agreed upon in their constitution. The groups were saving between US\$1 and US\$50 per month. The groups shared out 6-12 months after they start saving. After each cycle, they would evaluate their performance before embarking into another cycle of saving.
- **Do you have data that gives info on what percentage of produce profits do the women commit to SGs?**
The information is not readily available since the program was not deliberately tracking it. There are more women (88.2%) participating in Savings Groups than men. There are 17, 032 (2 008M: 15, 024F) members in Savings Groups.
- **What tools were used to conduct the value chain validation?**
The first stage was the rapid assessment and pre-selection of potential value chains based on the market demand or growth potential using the *Short Listing Tool*. The second stage involved the final selection of five value chains in consultation with project partners and stakeholders using the *Ranking Grid Tool*. The criteria used included leveraged impact, scalability and

sustainability, critical mass, return on investment, competitiveness etc. The third stage was the value chain analysis using various tools such as the *Value Chain Mapping*, *Participant Function Worksheet*, *Enquiry*, *Stakeholder Mapping*, *Benchmarking Web*, *Economic Analysis*, *G4E*, *Capability Analysis*, *Gap Analysis* and *Constraints Table*.

- **What are the best farm practices could help crop resistance to a water lodge area (land that easily retains water)?**

We rarely had this challenge, but I think the solution would be to use raised beds or to grow tolerant crop species such as wheat or rice.

- **What tools were used for the market needs assessment? How long does that take? What qualifications does one need to undertake such an assessment?**

The market needs assessment was part of the value chain analysis described above. The process takes a minimum of a month. We used external consultants who had a minimum of a Bachelors degree in Economics.

- **Did you identify local market actors to provide the technical support and finance to farmers or did you provide these services directly? If the latter, do you envision they will need to continue and if so how will this happen if the project ends?**

The project played both facilitation and training roles. In the initial stages of the project, Farming as a Business (FaaB) training was conducted by staff members basically to Market Facilitators (MFs) as a ToT. The Market Facilitators then cascaded the training to their peers. Training on financial literacy and market information dissemination were conducted by financial institutions and mobile network operators respectively. Sustainability is guaranteed because most of the trainings to farmers were conducted by the trained MFs and not by project staff.

- **Did you ever do any farmer-to-farmer exchanges to increase knowledge and skills sharing? If so, how did these go?**

These were very much central to our programming. They were structured as exchange visits, look-and-learn and also in the form of shows and fairs (e.g. field days). These were very helpful as adults learn more by doing and when the subject is of immediate use (tactile/kinesthetic learning).

- **What were the incentives for the Lead Farmers to cascade the training? Did you find the LFs were committed to cascading the info? (particularly where there is already set expectations of an NGO role)?**

The LFs are active members of the producer and marketing groups who are motivated by benefitting from collective marketing. For the MFs the facilitation process is financed by the producer group(s) benefitting from the created linkages. In some cases, the MFs were also motivated by being paid a fee by the producer group(s) or by receiving a commission from the buyers.

- **Was any work done with capacity of input/services suppliers? Presumably, the MSME's weren't doing everything perfectly.**

A lot of linkages involved input suppliers in Tripartite Linkage Models. They provided embedded services to farmers on top of provision of inputs. We had to cut out the agro-dealers along the way as we saw it fit to link farmer groups directly to service providers so as to shorten the chain and increase farmers incomes.

- **Who are the market facilitators? Can you mention a few?**

A market facilitator (MF) is a community volunteer selected by farmers in a producer group or groups to represent them in developing linkages with the markets (input, output and service).

The roles of the MF are to:

- Conduct market research for the producer groups.
- Identify and build strategic linkages, relations, collaborations and networks with buyers and other players in the markets, for and on behalf of producer group farmers.
- Provide mentoring and coaching to producer group farmers and producer groups to build their capacity for understanding and connecting with markets.
- Plan, organize, participate and facilitate market and trade meetings between producer group farmers and other market players.
- Identify challenges in marketing processes and recommend possible solutions.
- Lead the producer group in creating a business plan and following it.
- Facilitate preparation and negotiation of marketing agreements and contracts.
- Document and keep marketing records for the producer group(s).

