

**The Provision of Agricultural Services Through Self-Help in
Sub-Saharan Africa:
Francophone West Africa Case Study**

**Overseas Development Administration Policy Research Programme
Project R6117CA**

June 1996

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This research was funded by the Overseas Development Administration of the United Kingdom. However, the findings, interpretations and conclusions expressed in this paper are entirely those of the authors and should not be attributed to the Overseas Development Administration, which does not guarantee their accuracy and can accept no responsibility for any consequences of their use.

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Abbreviations

AV	Village Association
AMPJ	Association Malienne pour la Promotion des Jeunes (Malian association for support to young people)
BNDA	Banque Nationale du Développement Agricole (National Agricultural Development Bank)
BCEAO	Central Bank for West Africa
CdS	Cercle des Sécheurs (Dryers' Circle)
CEAS	Centre Ecologique Albert Schweizer
CFD	Caisse Française de Développement (French Fund for Development)
CFDT	Compagnie Française des Textiles (French textile resource development company)
CLUSA	Co-operative League of the United States of America
CMDT	Compagnie Malienne pour le Développement des Textiles (Malian textile resource development company)
GDP	Gross Domestic Product
GIE	Groupement d'Intérêt Économique (Economic Interest Group)
GIFA	Groupement des Intervenants dans la Filière Avicole (Group of intervenors in the poultry sector)
IMF	International Monetary Fund
NGO	Non-Governmental Organisation
ODI	Overseas Development Institute
OHVN	L'Office de la Haute Vallée du Niger
ON	Office du Niger
SOCABE	Société Co-opérative de Bérégaougou (Bérégaougou Co-operative Society)
SYCOV	Syndicat des Producteurs de Coton et de Vivriers (Union of cotton producers)
UNCPM	Union Nationale des Co-opératives de Planteurs et Maraîchers (National Union of vegetable and market gardening co-operatives)
UPA	Union des Producteurs Agricoles de Québec (Union of Agricultural Producers in Québec)
WFP	World Food Programme

Rates of Exchange

As of April 1996, when the assignment was undertaken:

490 FCFA = 1 US dollar (approx)

Executive Summary

1. This study was undertaken in March 1996 by Plunkett Foundation, in consultation with NRI, as part of a joint project to assess the current and potential role of farmer-controlled enterprises (FCE's) in the provision of agricultural services in sub-Saharan Africa.
2. The aim of this report is to make observations and draw experience from specific agricultural services initiatives involving some form of farmer-controlled organisation, from within a geographical zone of the Sahel which includes eastern Mali and western Burkina Faso. This report serves as a backdrop to the country studies in the Anglophone countries of Ghana, Uganda and Zimbabwe. This study is also complementary to the ODI research which focused on the Union of Cotton Producers in Mali (SYCOV).
3. The conclusions which are set out in Section 6 are drawn directly from the case study findings as detailed in Section 5, and against the contextual information which is described in the preceding sections. The conclusions are summarised under Point 8 below.
4. Both Mali and Burkina Faso have undergone significant political changes within the last five years, which have had a marked effect on group activity development. For the main cereal and export crops, government services which previously managed productive and marketing activities are now implementing a transition process entitled "responsibilisation". This entails gradual transfer of responsibility for such activities into the hands of the rural producers who require services at the local level. For crops such as fruits, tree crops and vegetables which have been subject to minimal government intervention, new initiatives in domestic and export marketing are in evidence. The 1994 devaluation of the FCFA franc by almost 50 per cent is considered to have given a significant boost to producer incentives and marketing opportunities, some of which are being carried out on a collaborative basis.
5. The village provides the focus of rural activity in this region of the Sahel and multi-purpose village associations (AV's) have been encouraged during the 1980's. While a proportion of these associations are providing cost-effective services to farmer members, many are not living up to the expectations of those who had so actively promoted them. A proportion of the more progressive AV's are restructuring themselves, and smaller specialised service groups including Groupements d'Intérêt Economiques, are emerging.
6. Section 3 includes illustrations of some of the more progressive and forward-thinking approaches adopted by selected agencies in addressing the service needs of small-scale farmers. Noteworthy are decentralised training programmes within the CMDT parastatal; the new regional democratic structure of the Chambers of Agriculture, and their facilitating role in linking producer associations with market opportunities and credit access in conjunction with a World Bank-assisted programme; an 8-year programme managed by the US-backed NGO, CLUSA, which provides important lessons on building up local service provision capacity; features of traditional group organisation which are incorporated into group enterprise, advice and training provided through the Federation of Naam Groups; and support provided by a secondary-level indigenous association of fruit drying groups.

7. The case studies contribute elements of positive experience from a range of farmer-controlled enterprises which cover:

- an example of group involvement in purchasing and marketing services concerned with cotton and rice, major crops in the countries visited;
- examples related to the marketing of lesser crops such as mangoes, shea nuts and vegetables in which women play a key role, and which may have significant potential for market development;
- illustrations of producer-controlled activities in processing and distribution;
- examples of inter-group organisation and market linkages at international level

The case studies, and conclusions drawn therefrom, largely substantiate the conclusions of the other country reports, but also contribute additional, new experience with corresponding implications for donors and policy-makers.

8. *Summary of conclusions*

Context: The much greater degree to which parastatal organisations controlled agricultural services has meant that well-developed systems of farmer organisation were in place before the political economic changes of recent years. Despite the withdrawal of the state, a strong rôle has been maintained in trying to manage and facilitate the process of transition to a free market system. This would appear to have borne positive results, due to clarity of purpose, quality of training and the participatory approach adopted, in contrast to conditions observed in earlier research where the state has withdrawn without providing for this focused transitional support.

Outside the parastatal sector more parallels were observed with earlier research, with an emphasis from NGOs on using a facilitatory and participatory approach to providing training to equip farmer groups for the new economic environment. In the Francophone research, there was a lack of evidence of efforts to promote formal co-operative structures, but a dynamic situation in many villages, giving rise to the existence of a wide range of highly specialised groupings.

Factors promoting success:

In common with other research, *market linkages* showed as an important element in the success of groups. The importance of this factor was heightened in the case of commodities with relatively undeveloped markets (mainly those which have not been traded by the parastatals).

Particularly important in this research was the *sustainability* of training services provided to smallholders to promote market integration.

The *size and scope* of associations was revealed as significant in the Mali/Burkina Faso social structure; the performance of village associations has been poor where the membership covers most villagers and where a wide range of social and economic services is provided by one association. A transition is observable from large multi-purpose associations to smaller specialised enterprise groups.

Activities most suited for farmer group involvement

Input supply: the research demonstrates the success and benefits of farmer co-operation in terms of lower price, improved contact and exchange of technical information (Case Studies 3 and 4).

Bulk marketing: joint marketing at primary level is undertaken by several groups in this research (Case Studies 1 and 3, as well as the nascent Association of Potato Producers). Under various forms of organisation this activity is successfully carried out, providing benefits of more reliable and cheaper transportation of goods, communal storage facilities, the potential for influence on sale prices, lower costs, improved market access and greater market power.

Secondary level marketing: the example of the Cercle des Sécheurs in Section 5 demonstrates the benefits of group activity in establishment of new markets, development of quality control systems, access to development funds, and shows an interesting comparison with marketing activities in the same sector in Uganda, which are run as a conventional business rather than as a membership organisation.

Joint processing: Case studies 2, 5 and 6 show success in this activity, in contrast with other research. The common feature of this success is that the groups are women's groups, with strong social ties and/or a base on a traditional activity allowing the group to build on skills and experience already held. A number of socio-economic factors which distinguish women's experience and rôles from those of men may assist women to become involved in a wider range of activities than their male counterparts and strong economic incentives to make the operation succeed came from the opportunity to earn extra income to cover household and social expenses for which women are finding themselves with increased responsibility.

Financial services: Case Studies 2 and 4 demonstrate success by specialised groups in assisting members with access to financial services and moving away from dependence on larger less-focused bodies.

Significant internal features of group organisation

The women's groups demonstrate clearly that common economic objectives are not the only objectives which are involved in group formation and success. *Social links* of various kinds play an important part in assuring group cohesion and sustainability.

Specialisation and *appropriate size* are two closely tied success factors. Producers are moving towards smaller, single activity groups with a clear business purpose and a user-elected management structure.

Written documentation and membership rules appear to be *less* important, at least in the early stages of group activity and there is some evidence that the opportunity to operate without externally imposed rules was a positive attraction for group activity. The main motivation for formal constitution appears to be the need to enter into contracts, particularly for access to credit.

Eventual *self-financing* is an important feature, demonstrated in Section 5.

Openness to, and availability of, training for technical, organisational, management and enterprise skills is a common feature to all the case studies quoted.

How to promote farmer groups

Two outstanding features demonstrated by this research are

- the employment of an approach which *facilitates* activities and organisational forms within a *participatory* methodology, rather than prescribing them, and
- *emphasises effective market linkages* rather than promoting purely productive activities.

Furthermore, the provision of literacy training and of other training *in local languages* was emphasised by support organisations and Case Study groups alike.

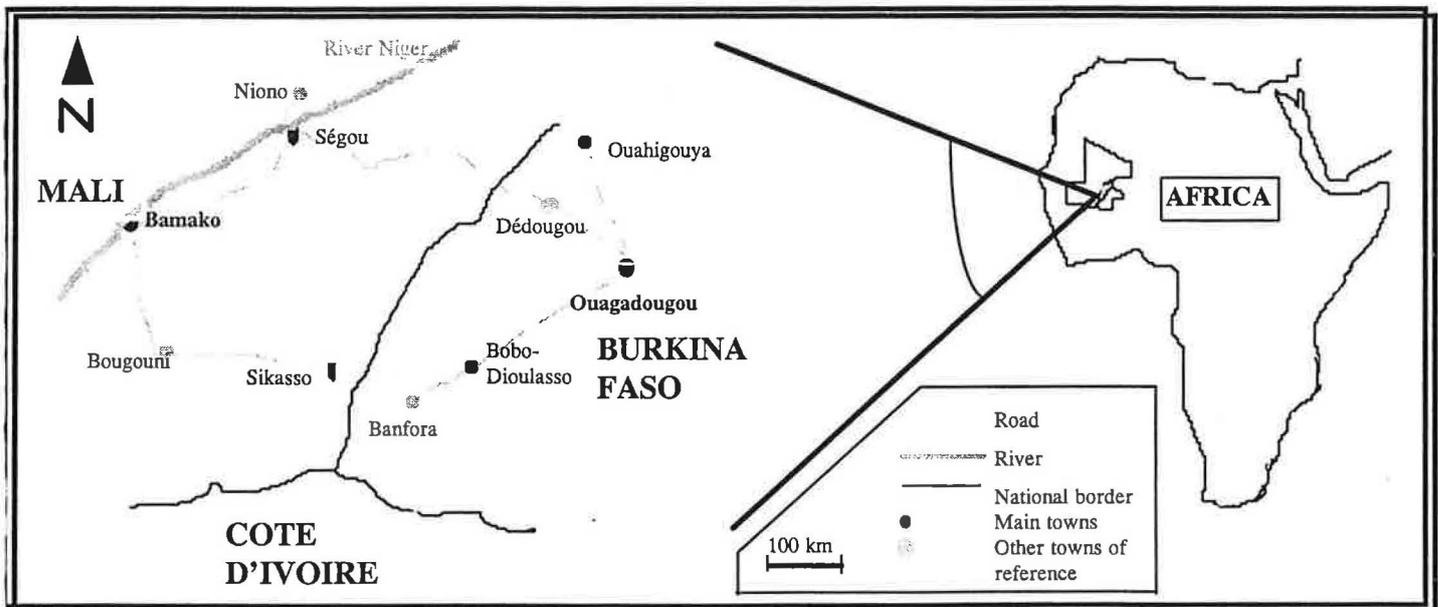
Introduction

The main focus of the research project into 'The Provision of Agricultural Services Through Self-Help in Sub-Saharan Africa' has been the Anglophone countries of Ghana, Uganda and Zimbabwe. Separate reports are available on each of these country studies.

In order to present as comprehensive a range of information as possible within the scope of this research, it was decided to include an assessment of current agricultural service initiatives in parts of western Francophone Africa. The choice was based on the sub-region's recent history of political and economic change, liberalisation and development which indicated the likely presence of valuable complementary information. This research and report therefore serves as a backdrop to the Anglophone fieldwork and includes, for example, comparative material on fruit drying operations, training programmes and linkage approaches being practised.

The overall aim was to make observations and draw experience from specific examples of recent initiatives in the provision of agricultural services in which some form of farmer-controlled organisation is involved, from within the geographic area of the Sahel illustrated below.

Figure 1 Areas of Mali and Burkina Faso included in West Africa research



It should be noted that this research is complementary to that carried out by the Overseas Development Institute (ODI) into the cotton production sector in southern Mali, and which focused on the independent union of Cotton Producers (SYCOV) as an example of a representative farmers' organisation. Whilst the ODI study focuses on SYCOV as a representative organisation and on its role in technology development and transfer, the present report is concerned with agricultural service provision, with emphasis on marketing and financial services. This report does not therefore enter into great detail on the cotton sector or on SYCOV itself.

Approach to the selection of case studies

In view of the preference for experience from at least two Francophone countries to be included in the backdrop, comprehensive country studies were not practicable; the research team therefore invested time in identifying examples of several different approaches to agricultural service provision, which would be likely to yield clear positive and negative lessons.

The team consulted, prior to and during the visit, with a range of national and international individuals, organisations and bodies involved in the agricultural sector in western Africa and in Mali and Burkina Faso in particular. From this consultation, a range of initiatives were identified as possible subjects for this research.

The criteria for selection of eventual studies from among the many options available were guided by the findings of earlier desk and field research. These can be summarised as follows:

- the example should demonstrate a significant level of indigenous organisation and control by grassroots level agricultural producers
- the example should demonstrate a level of success in organisation for access to agricultural services
- that there should be demonstrable learning within the experience of the group and the evolution of its activities over time
- that there be evidence of reflection on the positive and negative factors influencing success of each form of group activity

Methodology

Having identified the main likely case studies through this preliminary work, contact was made with the group, NGO or other agent in order to arrange convenient and appropriate visits. The team felt it important to follow a systematic approach of making field visits to selected groups at primary level, holding discussions with group members as well as having the opportunity for first-hand personal observation, and then following up with key organisations/individuals with which those groups are interacting.

Flexibility was maintained at all points for the inclusion of additional case studies should a previously unidentified important example be discovered. Assistance was recruited from local

consultants for help in following up documentary references and identifying any further extant evaluation or project information which could contribute to this work.

Whilst the researchers worked together on most of the field visits, the facility was frequently used of being able to interview different groupings within the same community or business in order to obtain as broad a representation of experience and views as possible. The advantage of a male/female combination in the team was particularly felt in certain situations where one (single-sex) section of the target group would have been reticent in the presence of the other section or would perhaps not have expressed itself as freely, had the team either insisted on staying together during interviews or been all-male or all-female.

Section 1. Background

1.1 Geographical

Mali and Burkina Faso share a similar range of tropical climatic, ecological and soil conditions. These range from relatively wet, fertile growing areas in south-eastern Mali and south-western Burkina Faso, to hot, largely dry and infertile sandy areas in central/northern Mali and northern Burkina Faso.

Development of the agricultural base of the country is hindered by an unpredictable and often harsh climate, environmental degradation, dependence on rain-fed agriculture and the frequent droughts, high population growth and low literacy and health levels.

The growing season is generally from May to October, except in central Mali, where the possibilities for more than one season are extended by the presence of the extensive canals created from the River Niger. This extended season is used mainly for rice production. In south-western Burkina Faso heavy commercial irrigation makes possible the production of large quantities of sugar cane and rice.

The communication infrastructure is sparse, but main road routes north/south and east-west in both countries are maintained in good condition with large distances under tarmac or of sound earth construction. Travel in the rainy season is not easy however, since the tarmac tends to be thin and easily washed away by constant downpours or heavy flows of water, and the earth roads easily degrade in such conditions. Telecommunications are well developed, with telephone communication to all population centres and an increasing number of satellite receivers in domestic and commercial locations, even in rural areas where there is electrification.

1.2 Political

Both Mali and Burkina Faso have undergone significant political changes within the last five years, which have had a marked effect on the climate for development of group activities. Both countries maintain close relations with other governments in the sub-region and take part in joint economic initiatives such as the newly formed West African Economic Union.

After 23 years of dictatorship, the 1991 coup d'état in Mali brought a change of government with the installation of a transitional military government as the interim face of the democratic movement which had come to power on the back of student and civil servant-led revolution. Eighteen months later, elections generally accepted as free and fair, elicited promises which brought peace for the short term and restored stability to the country, but serious long-term economic problems continued to demand attention.

Government policies are aimed at the restoration of the state's authority whilst promoting democratisation and liberalisation; however some of these changes are happening faster than the conceptual change within the ordinary (especially rural) population. Political decisions linked to the economic restructuring have created a climate which officially favours the development of small enterprise at urban and rural level whilst promoting an increasing withdrawal of the state from intervention in the productive sector.

Government departments and services which previously managed productive and marketing activities are now implementing policies in a transition process which is gradually passing responsibility for production and commercial activities into the hands of the rural producing population. This process is widely known as "responsabilisation". Government organs continue to provide training and some other support services to a degree, but the intention is for this to transfer to a private basis, with producers sourcing and paying for the services which they require at a local level. Rural producers must therefore adjust not only to major economic upheavals but also to a sea-change in political attitudes and freedom of action.

The present Malian government is expected to be re-elected in election year, 1997, on the basis of a relative period of stability and a clear move to democratisation.

The current government of Burkina Faso was elected in 1992 following the introduction of a new constitution the previous year by the Front Populaire which came to power in 1987 following a coup which overthrew the revolutionary government of Thomas Sankara. Turnout was low in the elections and the Front dominated the voting partly as a result of divisions among the opposition parties. The continued agitation by the unions attest to the low popularity of the government. In 1991 the government signed a three year Structural Adjustment facility with the IMF, backed by the World Bank.

In Burkina Faso the government has traditionally maintained a close hand on forms of social organisation. The existence of 'Groupements Villageois' which appeared during official attempts to promote co-operative action under state control have led to a situation where 'co-operatives' are now regarded with suspicion as being a mechanism for government intervention. Other forms of individual and collaborative organisation, discussed below, are emerging to fill the need for small-scale, grassroots mechanisms for management of productive activities. The present government has created the space for these initiatives but does not appear to be actively involved in promoting them to the extent found in Mali.

1.3 Economic

Figure 2: Social and Economic Indicators

Sector	Indicator	Burkina Faso	Mali
Demographic	Population (1994)	9 million	9 million
	Growth rate	2.7%	2.7%
Economic	GNP per head	\$190	\$250
	Inflation rate (post-1994)	4.4%	34.5%
	Production profile:		
	Agriculture	44%	49%
	Industry	20%	16%
	Service	36%	35%
Social	Life expectancy at birth	48	53 years
	Infant mortality per 1000 births	133	102
	Malnutrition (children under 5)	46%	25%
	Adult literacy rate	18%	20%
	Female adult literacy rate	9%	17%

Source: World Bank Resident Mission Report 1995

Mali and Burkina Faso rank among the least developed nations in the world. Unemployment or under-employment is high, with the informal sector accounting for 20-25% of GDP. Many women are employed in this sector and salaried employees frequently have a second, informal sector, activity to supplement their income. Despite modern economic realities which require women to contribute to household earnings, there are still few opportunities for women in the formal sector, partly due to the largely Muslim culture.

The availability of international aid funds has been uncertain in a climate of political instability, but with progress towards democracy, decentralisation and liberalisation, the key elements of the aid programme-backed promotion of 'good governance', donor confidence appears to be stabilising.

The 1994 FCFA zone devaluation moved the whole region into economic structural adjustment and marked a major change in the region's economic relations. Policy reforms have resulted in major freeing up of the environment for enterprise development, with less taxes, price liberalisation, and room for competition in a less regulated internal market.

Alongside dramatic increases in internal prices, the devaluation also led to an improvement in the competitiveness of local goods in export markets. Trade with neighbouring countries in the sub-region leapt in the first part of 1994, with new opportunities appearing for producers to become involved in production for export to, say, Côte d'Ivoire. According to the Chambers of Agriculture in Mali, the 1994 devaluation led to a 38% rise in profitability for some small farmers despite increased input prices.

In terms of the effect on processed/semi-industrial products, local cloth production is now cheaper than the prices which previously drove West Africa to import cloth from Asia despite the high level of local cotton production.

1.4 Agriculture

Roughly 85% of the population in the areas visited in Mali and Burkina Faso is rural and involved in agricultural activities around the main crops of cotton, rice, millet, groundnuts and potatoes. Other crops are maize, pulses, sugar, mangoes and vegetables.

Cotton and rice are the only crops produced on a major commercial scale and post-harvest operations are increasingly managed at village level. Changes in management of the system of production for rice, discussed later in this report, are aimed at stimulating this sector under liberalised control by peasant producer groups.

The remainder of agricultural production is carried out at individual producer level on small plots of between 2 and 20 hectares, and mainly at the lower end of this range. Sugar is the only subsidiary crop which is grown in plantations, which are owned and managed by the sugar companies which also have refineries on site.

In Mali, the Office de la Haute Vallée du Niger (OHVN) and the Office du Niger (ON) are regional government organisations with responsibility for the agricultural development of the north and central regions of the country. The OHVN is an integrated development organisation concerned with a variety of crops, including coarse grains, cotton, tobacco, groundnuts, sesame and rice, as well as livestock production. The OHVN markets certain cash crops of which cotton, which it resells to the CMDT, is by far the most important. The Office du Niger is responsible for a large irrigation scheme of 46,000 ha. which has become specialised in the production of rice (further details in the desk research reference: Coulter and Sanogo, 1993).

In the past, these two organisations used to provide smallholders with a wide range of agricultural services and they had monopoly purchasing power for rice and cotton. Despite the liberalisation which has removed this monopoly, they remain very important institutions. The Compagnie Malienne pour le Développement des Textiles (CMDT) is a parastatal which was given regional responsibility for agricultural development by the government in the southern part of Mali. It was created in 1972, after the departure of the Compagnie Française des Textiles (CFDT), which subsequently became joint owner along with the Government of Mali which held 60% of the shares. It is primarily concerned with the production and marketing of cotton, and still has an official monopoly in the marketing area in the south.

Until the process of responsabilisation was initiated, these organisations provided producers with all the services they required for the production of rice and cotton including input supply, marketing services and, in some areas, financial services. Since 1987 the Associations Villageoises (see Section 2.1.2) have worked closely with them but following liberalisation the relationship between the two is being redefined with a lot more emphasis on village level responsibility for agricultural service provision. The CMDT particularly has sought to facilitate this transition by providing training to farmer groups (more details of the CMDT's training programme is provided in Section 3.1).

Section 2. The role of farmer organisations and groups in the provision of agricultural services

2.1. Mali

There are various forms of rural organisation in Mali, broadly linked to the 'Association Villageoise' structure.

2.1.1 Ton Villageois

The main traditional association is known as the 'Ton Villageois' and encompasses all social and cultural activities and management of the village. The Ton does not necessarily have a legal status, but represents the main traditional decision-making forum (usually run by men, although all members of the village are also de facto members of the Ton).

2.1.2 Association Villageoise

At a local level in Mali, the Association Villageoise structure (the prime legal entity at rural level) works to bring farmers together for access to supplies, for marketing and for other (mainly agricultural) activities. The AVs play a key role in access to agricultural credit facilities. The Association Villageoises are now beginning to feel a level of independence from government control as a result of the process of "responsabilisation", which seems to be stimulating greater economic activity and innovation. Most forms of producer collaborative activity are carried out within the broader aegis of the AV, or where this collaboration crosses geographical or social boundaries, it often involves representatives of AVs, working on behalf of all producers within any particular AV.

Village Associations are particularly strong in the southern areas of influence of the Compagnie Malienne pour le Développement des Textiles (CMDT, see Section 3.1), where the company has made investments in support and literacy training provision in order to make Village Associations more independent. This has improved literacy in the CMDT zone of influence, and thus the possibilities for better cotton production through skills improvement and the ability to learn new techniques and handle information more effectively.

In central Mali, the Office de la Haute Vallée du Niger provides support to some 150 Village Associations, in the context of a withdrawal from direct involvement in (particularly) the rice sector, as discussed briefly above.

2.1.3 Other groupings

A gradual move is being observed to the formation of smaller groupings within Village Associations, which operate independently and are backed up by sector or commodity-specific associations (see Figure 3 in Section 2.1 above). This has been in response to greater economic freedom in rural areas and the fact that the AV's, with the advent of recognised GIE's, are no longer the only legal form of village level economic organisation. Many of the groups forming operate as sub groups of the AVs although this is not a requirement and it should be emphasised that the development of new groups and the negotiation of their

relationship with the existing AVs is an on-going process. The case studies in Section 5 provide examples of this process.

The “groupements d’intérêt économique” (GIEs) are formally registered business enterprises. As legal entities, they can access credit and they are liable for tax. They represent an alternative form of registered business organisation to the co-operatives. The “entreprises paysannes” are not registered and are not therefore limited by government legislation. They provide a form of village level organisation which requires members to have very little previous experience of group activity or formal skills and are a particularly important form of organisation for women who wish to set up a joint enterprise. Farmers associations at the village level are loose self-help associations which provide assistance to members with production-related activities. Informal groups are similarly informal but they tend to have a social function rather than a production related one.

There is no single ‘professional’ confederation of producers in Mali, and there are few smaller associations based on single products or activities. There are some nascent regional and sectoral organisations, e.g. Syndicat des Producteurs de Cotton et Vivriers (SYCOV), Union Nationale des Co-operatives de Planteurs et Maraîchers (UNCPM) and Groupement des Intervenants dans la Filière Avicole (GIFA).

2.1.4 Legal status of groups

The existing law does not in itself limit the existence of groups, but their ability to enter into contracts is restricted if they are not legally constituted. The issue of imposition of local taxation may soon bring the need for all groups to register formally.

The unregistered groups are at present dependent on the AVs if they wish to access credit as the latter are able, in theory, to obtain funds on their behalf. However, in practice, the fact that many AVs are themselves indebted limits the assistance they can provide to informal groups.

Co-operatives are required to register under the co-operative law which assigns them tax advantages.

With regard more generally to taxation, the only specific fiscal exemption granted to marketed agricultural produce is that it is not liable for payment of the Taxe Pour Le Droit De Commercialisation. This is a tax for the right to market products, and must be paid on all non-agricultural industrial products.

2.2 Burkina Faso

2.2.1 Organisations paysannes

A generic term in common use in Burkina Faso is “organisation paysanne”; government support to these organisations is now handled through 12 “Centres Regionales de Promotion Agricole” under the Ministry of Agriculture and Animal Resources. There is no general

farmers’ representative body at national level, although a network is being developed with Dutch assistance. As yet this is at an inception stage only.

As in Mali, credit availability has been based on group responsibility, with the association or organisation bearing the legal responsibility for the debt. Although this worked quite well for a while in the early 1980s when groups were typically around 30 persons, problems have been encountered in recent years as many of these groups have grown to 200-300 or more. This has implications for the optimum size of groups if sustainability is to be a consideration.

Observation shows that smaller groupings appear to work quite well, but that larger organisations tend to become rather inflexible losing the dynamism of smaller organisations. One way of adjusting to manage the change is to create smaller groups within large groupings, focused on geographical area or on product sector. This approach has been adopted by the Cercle de Secheurs (CdS) in Burkina Faso (see Section 4.3).

Section 3. The role of national and international development agencies in promoting group activities for the provision of agricultural services

The following examples drawn from Mali and Burkina Faso provide some indication of the activities undertaken by national and international development agencies in addressing the needs of small scale agricultural producers. It does not represent a complete inventory of such initiatives but a selection of some of the most important ones of relevance to this study.

3.1 Compagnie Malienne pour le Développement des Textiles

The CMDT has two divisions: Functional Services based at Bamako which develops the details of CMDT policy and related activities; and Operational Services based at Sikasso which is concerned with the practical support of cotton production and other agricultural activities.

At a regional level, the CMDT is divided into sections and it is the Rural Development section which has responsibility for training and development activities among the rural population. The section is composed of specialist teams (animal husbandry; women and development; land management; input supply and statistics). Training specialists work with members of these teams to work out an appropriate programme of training consistent with their visit schedule. This provides village level training with a thematic context which in some cases extends beyond agricultural issues - the activities of the women and development teams extend to nutritional and health issues. Trainers adopt a participatory approach and work with the whole village community.

An important element of all training is the transfer of planning, organisational and management skills to officers of Association Villageoises. By the year 2,000 the CMDT anticipates a total withdrawal from hands-on management and a transfer of responsibility to the AVs, a change consistent with the government's programme of "responsibilisation". The Associations Villageoises are already responsible for marketing, input supply and loan fund management, a transfer of responsibilities which was greatly facilitated by an earlier CMDT programme of literacy training in the Bambara language which created a nucleus of literate or semi-literate people in the villages. As a result strong organisations have developed in the villages and the prospects for effective village level initiatives to replace the services previously provided by CMDT staff are good. An example of a community which has received training through the CMDT programme is given in Case Study 3.

The indications are that the training programme within CMDT has been largely successful and field staff interviewed during the course of the research appeared to have a genuine commitment to and expertise in the promotion of village based farmer organisations. Another indication of the success of the programme is that CMDT trainers are regularly contracted by other organisations in the region to provide training to farmer groups. However, despite their success current restructuring within the CMDT means that many of the trainers are likely to lose their permanent jobs. One option is for the trainers to continue offering their services as private consultants, a situation envisaged by the management of CMDT. If this were to be the case it is likely that villagers would have to pay for services received.

3.2 The Mali Chamber of Agriculture

The Chamber of Agriculture and its regional Chambers are legally established public bodies which play a mediating role between different interest groups within the agricultural sector as well as bringing them together to lobby government on matters of importance to the sector as a whole. The Chamber is currently organising a number of peasant forums to debate the reasons for the low level of farmer group activity, and to strengthen groups themselves.

Competition for export markets is a key concern for the Chamber which is attempting with the government to monitor the quality of agricultural products produced for export in order to prevent a loss of market share. In relation to this, the Chamber sees it as vitally important to get the agricultural sector organised quickly in order to take advantage of export opportunities. The opinion within the Chamber is that producer groups and commodity associations outside the cotton sub sector are not yet sufficiently organised or trained to allow them to play a full part in the development of the sector.

The Chamber is also currently organising a census of all market gardeners as well as researching appropriate modern ways of managing productive land in order to assist in planning the harvesting of mangoes and green beans as major crops.

The availability of agricultural credit is a major concern of the Chamber. It believes that the conditions governing official credit are too harsh for small farmers. The Chamber is working with the BNDA in particular, on a national and regional basis, to promote small-scale credit facilities for individual farmers. The Chamber also believes that there is a greater role for private sector to play in financing small holders: private enterprises often have the means to give credit to the peasants but lack the operational systems to work well with small farmers. It believes a study is needed to develop such systems.

The Chamber works with a number of donors including the Canadians and the World Bank.

3.2.1. The Regional Chamber of Agriculture, Sikasso

Under the decentralised structure of the Chamber of Agriculture, decisions relevant to the Sikasso region are taken locally. The aim of the regional chamber is to engage the peasants in the development of agriculture. As reviewed below, its main activities are training producers so they are better able to market their production; linking them with market intermediaries and encouraging the development of processing and other entrepreneurial activities to add value to agricultural production.

The Chamber maintains a consultative role with the authorities and keeps up to date with development projects in the region. The Kafo project (see Section 3.6.1) is the main initiative it is supporting at present.

The Chamber has been involved in a wide range of activities covering potato marketing (see the Association of Potato Growers below); training; marketing gardening and vegetable production (training producers in associative and productive techniques); and sweet peas (liaising between a foreign buyer and producers and then acting as an intermediary between

the bank and producers in order to assure their access to credit facilities to produce the sweet peas for the buyer¹).

Echoing the view of the national organisation, the Chamber identifies access to credit facilities as a key service required by producers. It believes that even the subsidised interest rate offered by the BNDA to small holders of 13% (compared to a commercial rate of 20%) is too high.

The Chamber has plans to set up a processing centre for peasant women where they could learn manual methods for processing shea nuts and groundnuts using appropriate technology. With some financing from the banks, which is currently proving difficult to obtain, it is believed that the centre could form a useful income generating point for women. The women could bring the raw material, process it, be paid for their work and know that their produce would be sold via the centre.

The development of policy on production and marketing will continue to be pursued jointly by the CMDT and the Chambre d'Agriculture. Production on the ground is controlled by the Associations Villageoises, which sell all cotton to the CMDT. To date there have been no major developments of enterprises within the Associations Villageoises in the Sikasso area. There are no Groupements d'Intérêt Economique: the few small initiatives which have been tried have soon stopped because they have not worked. Attention is required to determine factors behind this; the immediate assumptions are that there remains too tight a control by the CMDT over the economic life of the area and thus over the possibilities for innovation, and that the populace is not yet sufficiently aware of the possibilities of collaborative activity to be able to initiate such changes on their own. The role played by projects such as the Kafo experiment and its long-term success in stimulating local enterprise will provide valuable pointers to the best means to achieve change within this economic context.

3.3 The National Bank of Agricultural Development (BNDA), Mali

The BNDA was set up in 1980/1981 with the objective of financing and supporting projects which favoured agricultural development in Mali. Its interest rate policy is not determined by the broader macroeconomic environment but is based on its own assessment of appropriate lending rates for the agricultural sector. It operates differential interest rates in different regions of the country.

The original funders were the Malian State, the Caisse Française de Développement, the Banque Commerciale de l'Afrique Occidentale, the Banque de Développement Malienne and the DEG and KfW (German organisations). The CFD continues to offer a line of credit and is the first port of call when the BNDA needs refinancing.

The Bank used only to lend to groups but it will now consider individual loans. In order to receive credit from the Bank, a producer must be a member of a peasant organisation. The most common are the Associations Villageoises and the Ton Villageois. Women's groups can

¹ Following a successful harvest, the entrepreneur now wants to set up a factory to produce pea juice drinks locally; the main limiting factor is the lack of reliable electricity in Sikasso. Negotiations are currently under way however, for a supply to be routed from the Côte d'Ivoire.

also access credit, but in general the AV compiles and expresses the population's needs to the BNDA, officially taking on the credit in its own name. For example, with loans for fertiliser, it is the AV which takes on the debt, distributes the funds or the fertiliser to the peasants and collects up repayments in order to repay the bank in its turn. The AV can also take credit for communal activities such as the purchase of a village grinding mill.

At the beginning of these credit programmes, the Bank required all requests for credit to be channelled through the CMDT, mainly because the AVs were not considered mature enough to handle the assessment responsibilities and repayment. The CMDT could also give its technical advice and assess whether the requests were realistic in terms of known production/repayment capacities. Now, however, this has changed and the AVs come direct to the Bank. It is hoped that this will both speed up processing of loan applications and help in placing responsibility for loan funds with the users. However problems with diversion of funds by some AV presidents has led to the CMDT being asked by the Bank to provide a guarantee in many instances.

The CMDT guarantee remains important since it knows the level of cotton production and can pass the information to the BNDA to assure it of likely ability to repay fertiliser loans. For loans for other crops the BNDA has developed tables relating surface area cultivated to yield and provisional costs of cotton production, on the basis of which the loan calculations are made. As a broad rule loans as advances against harvest can be taken out up to one third the value of net receipts from expected sales. This form of loan has been in existence for 16 years and the Sikasso area regularly achieves 99% repayment.

In the case of serious non-repayment (where an AV takes on debt dishonestly or knows in advance that it will not be able to repay) the bank will impose penalties on the AV. If default is due to natural causes (drought, flood, etc.) a commission of delegates from the CMDT, BNDA and the AV will assess the situation on the ground to determine the true position and will usually agree to delay repayment until the following season, when conditions should allow better performance. In such cases there is usually no additional penalty or increased interest requirement. A protocol has been drawn up between the CMDT, BNDA and SYCOV (the Malian Union of Cotton and Food Crop Producers), which includes a provision for penalties in the case of non-payment.

In addition to credit services, the BNDA has started to offer a savings facility. In 1993 it launched a Savings Project to encourage people to save in order to increase the possibilities for receiving loans on an individual basis. Savers were required to deposit funds regularly over three years, depositing a fixed sum each year, after which a loan application would be considered. The minimum savings required were 150,000 FCFA for a loan of up to 1 million.

In addition to financing services, the BNDA has been running training sessions using the CMDT trainers for the last four years. This aim to help the peasant producers understand financial relationships and services available.

The BNDA is also getting involved in social development in villages. It is giving advice and financial services to help with construction of health centres, maternity centres, dams and schools. The bank's manager at Sikasso believes that a global and integrated approach is the

only way to achieve agricultural development is only when people can eat, clothe themselves and care for themselves will they be able to think about wider needs.

Another bank has just begun to get involved in the Sikasso area, which is seen as a positive move by the BNDA, since this will give peasants more options for financing, as well as more experience of how financial institutions work.

In conclusion it can be said that the BNDA offers a much wider range of services to clients than those offered by a conventional bank. Secure donor financing appears to play a role in this but its own high levels of repayment (in contrast to those usually associated with agricultural development banks) suggest that its ability to invest in development type activities stem at least in part from a healthy banking performance. The institutional environment clearly facilitates repayment: the existence of a single channel marketing system for cotton and strong links through the CMDT to the AVs vastly reduces the moral hazard that lenders are usually exposed to when dealing with smallholder borrowers. The Bank's own emphasis on training and savings development is also likely to have contributed to a responsible attitude to borrowing.

3.4 CLUSA

The Co-operative League of the USA, also known as the NCBA (the National Co-operative Business Association), works with businesses providing services to their members. In Mali it is funded by USAID but in other countries funding also comes from other sources including the World Bank. Five types of services are provided to groups: training, consultancy, enterprise promotion, programme conception/production, secretarial support and administration.

CLUSA is self-limiting in terms of working only in contexts where there is agricultural, economic and associative freedom for agricultural producers. It works with peasant organisations that display the following characteristics: the right to associate; the right to receive resources and information and the right to sell to whomever they choose.

Activities in Mali have been limited to a 100 km radius around Bamako, excluding Bamako itself, based on a government decision in 1988 to allow experimentation in and around Bamako in different forms of agricultural production and organisation. From 1991 the whole of Mali has been more open (and now available to CLUSA) but the organisation has decided to remain within the 100 km radius to consolidate its previous efforts. In retrospect it sees the decision to concentrate in one area as a good strategy.

Over eight years CLUSA has worked with 340 groups with 30-35 field staff at any one time. Experience has shown that smaller groups have always tended to be more viable. Its approach to group development, which has been strongly influenced by the organisation's Regional Director, Papa Sene, is non directive and participatory. All training is provided in the local language and it attaches great priority to involving all stakeholders in project planning. The organisation believes that it can offer groups ideas and new processes but that the group itself must direct the development of activities and the use it makes of CLUSA's training. Literacy training has formed an important part of its programmes. There are now 10

operational field staff (village animators), who are largely focusing on the development of entrepreneurial skills, including linking with export markets, rather than simply access to traditional services such as credit. CLUSA co-operates with other development agencies in the areas where it works: for example it has worked with PLAN, an NGO which has invested in infrastructure development, to provide the training required by rural groups to manage new facilities.

One of the characteristics of the CLUSA approach which distinguishes it from many other NGOs working in the region is its commitment to developing sustainable local capacity to deliver consultancy and training services after it has withdrawn from an area. To achieve this it has identified and developed local NGOs to take over training and service provision. Funding for these NGOs is likely to continue to come from donor sources. However CLUSA believes that there is a role for client fees and cost recovery in the future as groups come to value the importance of good training and advice.

3.5 International 6-S Association/Union des Groupements Naam, Burkina Faso

Most organised group activity in northern and western Burkina Faso is facilitated and co-ordinated by the 'Naam' organisation founded in Ouahigouya by Bernard Ledea. The 'Union des Groupements Naam' brings a unified approach to group formation for income generating purposes, assisting production and processing groups to organise for marketing and as well as setting up for product storage. Training and inter-group networking is facilitated by Federation-paid "animateurs"⁽²⁾ assigned to particular geographical areas. The Union acts as a channel to external funders where appropriate. Member groups currently active have from 20 to 112 members and cover a variety of activities, as will be seen in the case studies (see Section 5.2).

The Union's "animators" work with enterprise groups of varying purposes, helping them to achieve levels of planning, market identification, product development, technology development and collaborative and marketing activities which they would be unlikely to attain without its support. The Union transfers experience between groups and regions within Burkina through use of the services of the trained facilitators/animators as well as through joint training and exchange meetings between the individual groups.

A feature which was the subject of comment during the present research was the difference in levels and types of activity observed within member groups of the Naam organisation. Groups nearer to the Ouahigouya base have perhaps easier access to the immediate training and support functions of the 'Union' but also reportedly find themselves under greater stricture to conform to a single idea of group operation. Those enterprises in areas more remote from the base however, appear to feel a sufficient level of support from the organisation while also enjoying a greater level of freedom to develop and implement their own additional ideas. Supplementary groupings such as the 'Cercle des Secheurs' (see Section 4.3 and Case Studies 5 and 6 in Section 5), appear only to have emerged in the areas further away.

² "animateurs" is most closely translated in English as "facilitator" although the French implies a slightly more proactive role. Due to the difficulties of finding an exact translation, it has become common among English speaking development professionals to use an anglicised version of the French word - "animator". This convention is adopted in this report.

Performance of the Naam groups often depends on the ability and energy of the particular local officer, since most of the work of organising group work is handled by this officer. An interesting quote was given:

‘Avec des vieux groupements, il y a des vieilles problèmes!’ (With old groups there are old problems), meaning that there may be greater opportunities for innovation within new groups emerging, since they may be less tied down than the older members of the Naam organisation which have been involved in the whole history of this ‘movement.’

A clear distinction can be made between the level of group productive activity in the north and that in the south-west:

- *Ouahigouya*: the climate is harsh and there is little water, making the conditions of production difficult. Raw materials are not always easily available and long journeys may be necessary to buy supplies from other parts of the country. Women also have only the low season in which to undertake production or drying activities (this is the only point at which they have some spare time) to earn some independent income.
- *South-west*: there is more rain and the soil is more fertile, so raw materials are more easily available (mangoes, tomatoes, etc.).

However, production by the groups is noticeably higher in the northern region, indicating an effort made by women facing adverse conditions to earn a useful income despite the odds. Opinion was expressed that conditions of production and existence in the south-west being more favourable removed some of the pressure from the women in that region and therefore some of the impetus for additional production activities.

Another factor may be that in the north, the women’s groups of 30 or so members are independent bodies, which report to the Naam organisation, but which manage themselves entirely. The women in the Ouahigouya region are also culturally more free to undertake independent economic initiatives than they are around Bobo Dioulasso and Banfora where although autonomous in theory and in status, the women’s groups are always subject to a level of control or influence by the men.

Overall the strength of the Naam Federation seems to lie in the quality of the training provided, the exchange of information and ideas between groups which is encouraged by the federated structure and the way use is made of existing social links and groupings, which may be determined by kinship ties or by geographical location, to develop new enterprise groups. However there were indications that the approach has become a little rigid and prescriptive in the hands of some animators. Another possible weakness is the organisation’s apparent lack of concern for financial sustainability. It is completely reliant on donor funding, which has to date been very effectively solicited by Bernard Ledea, and does not require any form of service fee from those receiving its support.

Section 4 Market integration of smallholder groups: selected approaches

The approaches reviewed below highlight the theme of economic integration in the development of effective farmer groups. In this context co-operation assists members to make links with markets or market intermediaries producing benefits in terms of greater and more reliable access to a number of agricultural services. It is a theme common to earlier research and in the examples given it is shown how this approach has been promoted both by donors and by private initiative.

4.1. The Kafo Project, Sikasso Region, Mali

The Sikasso Region is primarily rural and the principal marketed commodities are cotton, mangoes, sweet potatoes and potatoes. Marketing of the perishable commodities is constrained by the lack of adequate local storage facilities, forcing producers to sell their crop at the same time, so flooding the market and depressing prices. Access to transport is another constraint, especially for more isolated producers, and refrigerated transport for perishable goods is limited.

There are currently 6 packing and processing points around Sikasso which buy from the producers and from where exporters make the majority of their purchases. There is no other point at which the buyers come together. An Association des Exportateurs des Fruits et Légumes de Mali du Sud was set up in March 1996 but as a new organisation as yet has had no impact on the market. A Société Africaine d'Exportation des Fruits et Légumes also exists.

The Kafo project is a two year pilot project, funded by the World Bank, which began in August 1994. It operates within a radius of 25 km from Sikasso in south-east Mali and it is targeting the development of the fruit and vegetable sub sector. The project aims to develop sustainable linkages at the local level between producers and buyers, whether local, national, or international, in order to promote a lasting dynamic for economic development. Project activities include:

- training of producers
- improving the quality of products and adapting them to the purchasers' requirements
- identification of reliable commercial partners and facilitation of contact with Sikasso partners
- organisation of the local market and inroads into the regional markets
- improvement of sale price of products and of payment conditions

The project is participatory in its approach and works with producers and other agencies including the Regional Direction of Agriculture, the Chamber of Agriculture and the trainers employed by the CMDT.

Training needs for producers were identified during participatory workshops and included production techniques, processing, storage, negotiation of contracts (for sale, services, etc.) and organisational skills. Consultants were engaged to develop training modules for

implementation by the CMDT trainers, using study booklets written in French and in Bambara. These were supported by a radio transmission which was also made available on cassette so that it could be played as part of technical training sessions in the villages.

An annual contract has been negotiated with Radio Kena to provide for 25-30 minutes' of awareness-raising transmissions per week; most villagers in this area reportedly have a radio, so this is an efficient way of putting appropriate messages across to the rural areas. Follow-up to training sessions and radio transmissions are carried out by a team of trainers who visit the villages, and by animators who are based in the villages.

Further training is planned for women in the greater area (which reaches as far as Bougouni and Koutiala). Training of trainers is under way to encourage processing activity, including fruit/vegetable drying. This work is also currently supported by and achieved through the Association des Volontaires de Progrès and the CMDT "Projet Femmes et Développement".

A key activity is the improvement of links with the banks, so that producers can access credit for production and for marketing activities. Linkages with other similar groupings, projects and sources of information are also of major importance.

In association with the producers, information packs are now being developed for each product line, so that relevant support information is more easily available to the producers.

The project is promoting the development of producer associations for marketing production. A sweet pea association is being formed and a Potato Producers Association was established in January 1995.

As well as assisting in developing export markets and contacts, the Kafo project is involved in sub-regional market research. By taking a broad view of the whole of West Africa (particularly the Francophone countries), the project is able to identify potential problems in supplying these markets and to assist in overcoming them. A survey is also being undertaken this year of the markets in large towns in Mali. All information will be made available to the producers, exporters, and any other interested parties.

The Kafo Project is an interesting example of a donor funded initiative to promote the improved access of smallholders to markets for commodities which have not traditionally been marketed within the parastatal system. The marketing system is therefore relatively weak. The range of activities undertaken by the project, many of which involve farmer co-operation through groups, is an acknowledgement of this: it is trying to improve the quality of what is marketed by providing training; organise farmers through producer associations to improve their negotiating position vis-a-vis buyers; link producer associations directly with buyers; disseminate market information to producers; improve the access of smallholders to financial services and undertake market research. In content it is therefore a project with technical assistance and training inputs rather than any kind of material or infrastructural investment. A measure of its success will be the degree to which it can leave behind sustainable local institutions that can continue to foster market development and the integration of smallholders within it. In this context the issue of financial sustainability will be crucial.

4.2 The Bourses Cerealieres (Cereal Exchanges), Burkina Faso

Afrique Verte, which is the NGO promoting the Bourse Céréalière, is committed to assisting the region to become self sufficient in food grains by improving its capacity both in production and distribution. The idea of the Bourse is to bring together buyers and sellers of surplus stocks over a period of a couple of days following the harvest. Much support for the initiative comes from other NGOs and donors (for example Oxfam Belgique, WFP, Euronaid) in the region who prefer to buy national stocks of grains to meet food aid requirements rather than purchase on external markets. A major constraint they face in attempting this is locating surplus stocks. The Bourse works with peasant organisations to help them supply such clients as well as with established cereals traders. No financial assistance is offered by the Bourse itself to either buyers or sellers, although a third party might support an organisation which wants to take advantage of the services offered by the Bourse. The Bourse first began operation in December 1991.

There are two elements to the Bourse process:

1. *The 'pré-Bourse'* is the preparatory phase before exchange activities commence. Each December a participatory analysis is carried out with peasant producer associations to see whether there are likely to be any supply or marketing problems in the country. Afrique Verte maintains agents on the ground who complete production and stock records on a regular basis which indicate the state of surplus/deficit production and stocks. The previous season's performance through the Bourse system is also evaluated at this time.
2. *The 'Bourse'* takes place in February. All those interested in the cereal sector come together for the two day Bourse. The stocks on offer are compared with the requests for supplies and agreements are reached on sales and distributions.

In the course of the Bourse, a training session is carried out for participants covering marketing techniques, price negotiation, bidding for tenders and marketing contracts.

Afrique Verte and the other donors involved still contribute 60% of the costs of running the Bourse and play an important managerial role. However a transition phase is now commencing to train representatives of local organisations to take over responsibilities for the Bourse. Simultaneously, the financial contributions of the participating organisations, including the peasant associations, will be increased and responsibility will be increasingly transferred to them.

Afrique Verte also carries out awareness-raising sessions in rural areas to explain how groups can organise effectively to work together. The importance of developing linkages with others involved in or who could assist in similar activities is stressed, and Afrique Verte strives to co-operate with other agencies and projects. An example of this is the occasional involvement of the UPA (Union des Producteurs Agricoles de Québec) project in which it pursues a different strategy for distribution of cereals, but which sends representatives to the Bourse when it has additional surpluses of which to dispose.

The main problems experienced by the Bourse have related to the quality and quantity of stock received for sale compared to that requested and disagreements arising between

suppliers and purchasers as a result. Estimates of available supply following field surveys have not always been accurate which has created supply problems for large purchasers expecting to buy through the Bourse.

If the Bourse is to become a credible trading organisation it will have to resolve these technical problems as otherwise it will not be able to attract sufficient customers to maintain its operations. This will involve setting quite high technical standards for participating supply organisations. In the short term this may require greater investment in training of groups. In the longer term, the Bourse will need to recover all its costs through commission charged on grains traded if it is to be a sustainable market player.

From the perspective of farmer groups, the access to market information and training provided through the Bourse has facilitated their direct participation in the cereals market, whether as suppliers or buyers. However the sustainability of the involvement of any group will depend on its ability to achieve technical and operational standards set by the Bourse.

The system of the Bourse Céréalière is an innovative approach, with potential to provide cereal marketing services to farmers through the involvement of their local organisations. However, the transition phase towards local organisational involvement is still at an early stage. It is therefore suggested that the progress of this programme be monitored through liaison with Afrique Verte, in order to assess the effectiveness and replicability of the approach.

4.3 Cercle des Secheurs (CdS), Burkina Faso

This is an indigenous association of fruit drying groups set up by the groups themselves to improve the marketing of their production, particularly for export. Fruit drying itself as a small scale rural industry was introduced by the NGO Centre Ecologique Albert Schweitzer (CEAS) which specialises in appropriate technology and training.

Producers engaged in fruit and vegetable drying tend to organise into groups, whether made up of peasant producers, families or private businesses. These groups, once registered, are known as 'Groupements d'Intérêt Economique (GIE). The groups can be of any size, but a representative example would be a group of around 30. The first group associated with CEAS started operating in 1989 and treats mangoes. CEAS itself makes neither grants nor loans to groups and has withdrawn from involvement in export activities. All groups are autonomous but come together for training from CEAS.

The CdS is registered as a Groupement d'Intérêt Economique (GIE) and has been in formal existence for one year. It was created by five groups and enterprises which had been involved in drying activities for some time and saw a value in coming together for the organisation of transport and marketing services. All five groups had previously received training from the Fédération des Groupements Naam

The Cercle is a farmer controlled enterprise with an elected president and vice-president and an administrative council whose members were elected from among the original five founder member organisations. Day to day management is undertaken by the president and a co-ordinator. The present president believes that he was elected because he has been involved in

CdS since the beginning and is seen as one of the main movers behind getting drying activities well organised and co-ordinated in the region. He has also designed his own style of gas-powered dryer, which he uses within his own Mayabouti Enterprises, and has been involved in discussions on development of gas dryers elsewhere in Burkina Faso. He is therefore seen as being at the forefront of drying technology development activities and a strong representative for the Cercle.

The Cercle des Sécheurs member organisations meet on a monthly basis to discuss the state of the accounts and the profits, etc. Decisions are taken at these meetings on the reinvestment of profits and the level of payments to be made to the animators.

All production for export is carried out by the separate GIEs according to orders channelled through the CdS central co-ordinator, with the produce being transported to Ouagadougou for final export packing according to order specifications and shipment. The CdS takes 25% of the export value to cover its costs.

If the CdS requires donor funding, it currently asks CEAS to assist with the approaches, since the NGO has good contacts.

CdS is interested in approaching the banks direct for commercial lending in order to move towards full financial independence. The accounting structure is currently being reviewed by an audit group to assist in presenting figures in a consistent and acceptable way. An accounting assistant is about to be recruited to assist with the longer-term and more complex bookkeeping work, which is currently covered by the co-ordinator along with all his other duties.

German funds have been obtained (via CEAS) for the building of a separate headquarters and produce depot for CdS. Apart from providing adequate space for administration and stocking/packing/exporting operations, this will facilitate a conceptual separation from CEAS, whose premises CdS currently shares. Only activities which cannot be the subject of a loan which can be realistically paid off are put forward for donor funding.

The majority of current export trade through CdS is for dried mangoes. Some dried tomatoes and coconut have also been exported. Most current export is to Switzerland (due to the CEAS link), France and the UK. Some contacts have been made with Italy and Germany. Within the sub-region, the members of CdS sell to the Ivory Coast as well as locally and within Burkina Faso as a whole. One well established group has been producing mainly for the internal market and through CdS and is now looking to improve its profitability by examining the possibilities for export.

The main products produced are dried tomatoes, dried mangoes, shea nut soap and dried coconut. The members are divided between two fruit/vegetable producing areas and cover a number of main and experimental products including dried mango, dried lemon grass and dried hibiscus flowers.

Market research is being undertaken in Switzerland to identify new outlets and new products which could present a niche market opportunity. Initial research has resulted in an order for 7,000 balls of shea nut soap for the Swiss market and this is being filled by a soap-making

women's group in Ouahigouya which is beginning to have contacts with CdS due to its proximity (it shares use of a production centre) to a major mango drying women's group which is the sole member of CdS in the Ouahigouya area. The shea butter is bought from non-member women's groups around Bobo Dioulasso since large quantities of butter are produced there whilst this is not a traditional activity further north (there are few shea nut bushes).

The strength of the CdS lies in the fact that it is a local initiative with strong marketing links. Its members have all benefited from the technical support provided by the CEAS and from the enterprise training provided by the Naam Federation (and, as will be seen in Case Studies 5 and 6, a number of groups have received material support for dryers and equipment). However the initiative and leadership provided by the CdS's president has been crucial in establishing the organisation as a viable marketing business. The fact that it can cover all its operating costs from a commission charged to member groups suggests that it is on its way to become financially self-sustaining.

A number of weaknesses are also apparent however. The dominant position of one individual does raise questions about the institutional stability of the organisation. The ability of members to exercise their joint control in the enterprise may be compromised in the future. Alternatively, the president may decide to set up his own trading company and encourage CdS's membership to supply him rather than the joint enterprise.

Another weakness relates to quality control, in that there is a risk of cancelled orders from Europe if quality is not built up to a necessary level. Dependence on export markets requires maintaining a high quality standard and the CdS has experienced problems with the consistency of production quality. The co-ordinator is not obliged to buy from members if they do not meet quality standards which does create strong incentives among producers to maintain quality.

Finally, gas, which is a major input into the drying process, is currently subsidised by the government to 30%. If this subsidy were to be removed, the costs of production would increase substantially, making the product less competitive on the international market and more difficult to sell in quantity locally.

The operations of two member groups of the CdS are provided in Section 5.

Section 5. The Case Studies

The original hypotheses (see Appendix 1) and additional issues raised as a result of earlier fieldwork provided a strong basis for the selection of case studies. In examining which types of group activity to cover in the research, and in order to provide a broad picture based on the economic profile of the two countries, the team concluded that in the selection of case studies it would be important to include the following:

- an example of group involvement in activities concerned with the major crops in the countries visited (cotton and rice) - Case Studies 3 and 4;
- an example related to the development of lesser crops, but which might have significant potential for market development (e.g. mangoes, vegetables) - Case Studies 5 and 6;
- an illustration of producer-controlled activities further along the chain from cultivation (for example in processing and distribution) - Case Studies 1,2,5 and 6;
- an example showing inter-group organisation - Case Study 4
- examples of farmer groups involved in market linkages at international level, allowing an assessment of the success or failure of grassroots group activity in establishing these - Case Studies 5 and 6.

It was decided to select final case studies from groups working with four commodities. These were shea nuts, cotton, rice, and mangoes.

5.1 Primary groups by commodities

5.1.1 Shea nut groups

5.1.1.1 Case Study 1: Falaba village women's shea nut butter group, Mali

Falaba village is in a predominantly Bambara ethnic area, with a male-headed societal structure. Social and economic activities are based around the Ton Villageois and Association Villageoise. The main agricultural activity is cotton production, with vegetable growing and shea nut processing as significant smaller-scale activities.

All village residents are members of the Association Villageoise, although the committee is exclusively male. Decisions of relevance to the whole village are taken at AV level, often on recommendation from another sub-group within the AV.

The women's group is one such sub-group which provides a forum for discussion although women will refer to the AV committee for ratification of any decisions. A village-appointed officer, responsible for youth and women's affairs, spends considerable time with the women during their daily activities, including those of the shea nut butter group, and he is available for consultation and advice. He is able to give broad agreement to the group's decisions, on behalf of the other men in the village. For major undertakings such as new infrastructure (pump, school, etc.) recommendations from any sub-group are taken to the general meeting of the traditional village association for discussion and final decision by the village chief and elders together.

Gathering and processing shea nuts into butter is a traditional activity for women in this area of Mali. In many parts the nuts are collected, processed and marketed individually by women during the dry season when there is less agricultural activity. The women's group featured in this case study was set up in 1993 to improve the village women's cash income from the marketing of shea-nut butter.

The group has around 200 producer members, with a women's group committee of seven elected from amongst the literate women of the group. Elections are sanctioned by the Village Association committee. A literacy restriction is applied on committee members to ensure that they can meet their responsibilities for record-keeping and to encourage other women to participate in literacy training.

There is no regular election of committee members and no payment for service. The committee meets every third week and/or at other times when matters require attention. The group has no written constitution, and operates on the basis of an understanding amongst all the women as to how the butter group and committee should function. If a committee member fails in her responsibilities, a special meeting is held to replace her.

The group provides a number of services to members.

- *Butter storage* The women's communal store buys butter (at or above prevailing market prices, as an incentive) until funds have run out, then stores it as an emergency stock. When butter prices are high the stock is sold. If the group decides that it needs cash to meet a sudden need, it can decide to sell stocks at other times. Assistance was provided by a Canadian organisation to pay for the store itself.
- *Technology* With support from the Association Malienne pour la Promotion des Jeunes (AMPJ), the group is able to act as a source of advice and training to its members on appropriate technologies for producing, drying and processing shea nuts
- *Literacy training* Also with support from AMPJ. A literacy training session is often added on to regular butter group meetings.
- *Management of common funds* Any money paid to the store is deposited in the bank immediately by the Treasurer. This money acts as a rolling fund for butter purchase and it is also used to fund projects identified by the women, to make small individual loans, and to provide an emergency fund.
- *Networking* The women sometimes meet with other shea butter producing groups providing a useful chance to discuss issues of common concern.

The group's main support comes from the AMPJ which has acted as village and group animator, providing training in group management and accounting, leadership, literacy as well as technical advice. The AMPJ has also assisted in organising study visits to other butter producers. The local representative is based within 15 km of the village and makes regular visits in addition to attending from formal meetings in order to maintain strong links with the women's group.

The group's planning of future activities is being developed with AMPJ assistance to develop ways of improving and ensuring the sustainability of shea butter production. A current initiative is for an experimental common managed plot of shea bushes within the village. This should provide a new generation of bushes within easy collecting distance.

The group's success seems to lie in the fact that it is a single purpose group with a simple objective (to store and market shea butter). As an all women's group, there is a higher degree of cohesion than would be found in a mixed group and the women are engaged in a traditional processing activity. The availability of a good market for shea butter locally (there are multiple end users of the product - traders, soap makers, the cosmetic industry, immediate consumers) means that it is a profitable activity which is enhanced by the operation of the group's buffer stock. The availability of a low cost, improved technology means that the women can produce butter on an individual basis and only need to co-operate for marketing activities. The group has tried to minimise disagreements over financial issues by not holding funds in cash in the village, preferring to deposit them in a bank account which can be monitored. As well as the income benefits of membership, the group offers the women an opportunity for social interaction and literacy classes.

The group has received training from outside the community, especially in low-capital improved technology solutions and in organisational aspects of group enterprise marketing, in particular through AMPJ. This has helped them manage their business and facilitated networking with other butter producing groups, providing the opportunity for study visits. There was perhaps some evidence, though, that the group was being led to a degree by the NGO AMPJ with regard to new investments. Another weakness was the group's limited access to working capital to turn over stocks. To obtain a loan to expand its operational capacity it would need to be formally registered.

5.1.1.2 Case Study 2: Ouahigouya Women's Shea Butter Soap Group

This area of Burkina Faso is mainly Muslim, with traditional activities for women being caring for the family and household, working in the fields owned by the men, and home-based handicrafts for local and own use.

Market gardening activities cover two and a half months of the year and the main product is potatoes. The women of this group have one hectare of land in communal "ownership" (the right to use the land is held in common, since land is not sold or owned in this region) and the communal exploitation of this land is organised by the women themselves.

Given the generally hot and dry conditions, and reliance on small-scale agriculture, it is becoming increasingly important for all members of the family to be able to contribute to the family income. Whilst some individual work is available for women, mainly in the informal sector, group activity is being used as a means of maximising mutual benefit within acceptable societal limits.

The soap making group activities began in 1991. The main incentive for women was the opportunity to earn a small income. The activity also provides an opportunity for social interaction between women from different neighbourhoods.

The soap group is based on sub-groups formed at neighbourhood, family or other local grouping level; each of these groups elects representatives for training and these participate in the soap-making on a rota basis at the production centre in Ouahigouya where the group has use of basic facilities.

Two teams of women operate, relieving each other every three days, so that both activities continue on a six-day-week basis, but each taking up only half of each woman's time. The expected rate of production is 1,000 balls of soap per day for the team as a whole.

Each woman pays a one-off membership subscription of 1,000 FCFA. There are currently 20 members and each has a substitute, usually a member of the family, who can replace her if she cannot come to work or if she wants to withdraw from the group.

Each of the two teams has an independent treasurer to keep the team's production and marketing accounts; these are brought up to date every evening and at the end of each week the two treasurers combine the teams' income and make the necessary payments.

There is no system for replacing either members or officers on a regular basis; the group is happy with performance of the treasurers at present, but would not hesitate to choose another person if the performance was not satisfactory. Replacement of members as they grow old, get married and move away, become ill, or cannot keep up the pace of work, is dealt with by each woman selecting a 'trainee' from her own area and teaching her the activities so that she can stand in as necessary or take over completely when the original representative member decides to end her own collaborative soap-making activities.

All team members meet at the end of each week to discuss progress that week; there is also a monthly meeting to review group business.

The main benefit to group members is the income earned. The women receive payment for their work on a monthly basis and at a fixed rate; if anyone has problems maintaining the rate of work in any period, she can send a replacement to work for her.

Aside from production, group activities include:

- *Marketing* This is organised by the group using male and female sellers in the general area and in the villages. Export marketing is only just beginning, with the help of the Cercle des Sécheurs (see Section 4.3). With regard to the local market, the group's production costs are low relative to those of industrial producers allowing them to compete against supplies of industrially manufactured soap. The group possesses a donkey and a cart to help with transportation. The sellers are allowed a discount of 10 FCFA per ball of soap.
- *Input supply* The president of the group committee manages purchase of inputs for soap production. Oil and potash are purchased in Ouahigouya town from

traders. Shea butter is now purchased from women's groups near Ouagadougou and Bobo Dioulasso. The soap group's representatives discuss price, quality and quantity with these producer groups and agree prices on the basis of costs of production and operating. It has also been possible to buy small grass baskets from Banfora in which to pack the balls of soap under the current export order. This is an experiment in alternative packaging.

- *Input storage* When shea butter is in plentiful supply, the group buys and stores large stocks since the price is low in comparison with periods of shorter supply
- *Management of common funds* Profits from the soap sales are deposited in bank accounts and are used to cover costs of meetings, loans or gifts to members to cover the costs of family celebrations, and mainly to increase the stock of materials for soap production. The long-term aim, apart from sustainability of this group, is that if income levels prove strong, this group would like to assist others to set up in a similar way.
- *Training* In association with the local Naam organisation animator, the group arranges training in soap-production techniques
- *Technology development* The group is investigating different types of soap-press to allow more variety in the final bar shape and patterns produced; this may facilitate market penetration.

The group is supported by the Naam Federation animator who works with a nearby mango-drying group, and to a limited extent by the CdS and CEAS in connection with development of new export opportunities. CEAS has provided some small credit facilities to support this initiative, while CdS is advising on group organisation, is helping to co-ordinate production of the export order, and is assisting with contacts with other soap-making groups and raw material suppliers.

With regard to future product development, the group believes that the "green" market may present a niche opportunity if it promotes its soap as a natural product, scented with natural scents such as citronnelle (lemon grass). An experimental order from Switzerland presents a new export opportunity. An unusual feature of the order is that the purchaser has been prepared to make advance payments to help with purchase of the stocks for production.

The group also produces more utilitarian soap bars using essence from the neem tree and from the seeds of a wild berry, both of which have a reputation for enhancing health and vigour. Product development of these two alternatives to make them appeal to a wider market is being considered. Improved packaging standards would also assist in competing on the local market.

If order levels can be raised substantially, the women would like to form a 'Cercle de Savonneries' (like the 'Cercle des Sécheurs') to unite several soap making enterprises in filling large orders. It would be conceivable that such a group would also include the shea butter producers, as integral parts of the production chain.

The group has developed forms of co-operative production and marketing which appear to be working well. The group's success appears to stem from the high motivation for involvement among the women who lack many alternative forms of income and from the integration of kinship relations into the labour supply system for the enterprise. Women also enjoy the

opportunity of working together and getting out of their homes. The group has shown a high degree of initiative in improving its marketing opportunities through product development and through exploring the opportunities for joint marketing with other producers to access larger, export markets. The training supplied by the Naam Federation has been important in this process as it has provided the women with ideas and has enabled them to learn from the comparative experience of other groups supported by the Naam.

5.1.2 Cotton: Case Study 3 Fiena Village Multi-Purpose Village Association, Mali

The main crop production in this area is cotton, with some maize, millet and vegetables primarily for domestic consumption. All economic activities are handled through the Village Association committee, but with some sub-committees for specific purposes. Land ownership is permitted, but this is restricted to men. Women work in the fields for the men and receive payment for these services; they use such income for family purposes and for joint purposes such as purchase of a grinding mill.

The Fiena Village Association was set up in 1987 as a multi-purpose economic association, working alongside but maintaining separate finances and decision-making from the 'Ton'. Total active membership is over two hundred, with roughly equal numbers of men and women although women tend to be more active.

The Office de la Haute Vallée du Niger (OHVN) which is responsible for rural development in this area of Mali, sets 3 levels of criteria as pre-requisites for being recognised (the local administrative body) as a Village Association:

- there must be a collective field
- inputs and agricultural supplies must be managed collectively
- there must be a common account/savings facility ('caisse')

With these criteria satisfied, the Fiena Village Association has been recognised as a legal entity and can enter into binding contracts with suppliers, buyers and lenders such as the Banque Nationale de Développement Agricole. It receives support from CLUSA (see Section 3.4).

Following a standard OHVN formula for Village Association activities, meetings of the Association are held as necessary according to the activity level in the agricultural production cycle. The Committee meets at least once per month and it was stated that 'While there are no problems there is no need to hold regular elections.' It was stated that there are no committee rules on dishonesty or theft because the members know and trust each other; the view was expressed that if more people, or those not so well known, were involved, there might be a need for such rules. There are rules about non-repayment of credit, however, which are implemented in the case of individual default.

Four general assemblies are held per year to examine requirements for the next season; distribution and the granting of credit; marketing of production and repayment of loans.

The Village Association committee takes responsibility for:

Production-linked activities:

- surveying the needs of each producer within the Village Association, based on the production quota issued to it by the OHVN. These quotas cover production from 600 villages and are based on the number of hectares controlled by each village.
- putting together a joint invitation to tender for supply of inputs and the subsequent order
- sending representatives to Bamako to meet the potential suppliers and negotiate price and conditions for transportation of inputs to the village.
- approaching the banks with the negotiated deals, where the rates and terms are discussed (inputs: one year loans, tools: 2-4 years)
- repaying the credit, once the supplier has delivered the inputs and the AV has resold the supplies to the producers
- collection/delivery to one village centre of the cotton crop
- sale of the crop to the OHVN, deducting any unrecovered costs before returning the profits to the producers in proportion to their delivered share of the overall production quota
- the AV also has an option to purchase (using bank credit), store and on-sell millet on behalf of the villagers. This is one way of holding millet stocks until there is a market shortage and concomitant higher sale prices than are available from private traders immediately after the harvest.
- the profits from each season are put into the savings to reduce the need to obtain bank credit. The need for external credit is diminishing; the village has already managed to put up 130,000FCFA (\$270) in cash for inputs, and 350/400,000FCFA (approx. \$800) for the cotton scales.

Funding activities

- A start has been made on a formal individual savings scheme to promote savings and provision of loans to individuals within the village, both women and men. Short term loans are available to individuals, (mainly taken up by women to date), at a monthly interest rate of 12%. A physical guarantee equivalent to twice the value of the loan must be deposited as collateral; this can be in any form, such as a radio or other item of value.

Support activities

- Several of the committee members also have an honorary secondary role as animators. In execution of this they consult with farmers during the above mentioned survey of needs for the season. In possession of the information about the cotton quota assigned to the village by the OHVN, they are able to discuss and agree appropriate levels of inputs use with the individual farmers.

The Fiena AV appears to be a successful example of the process of “responsibilisation” and has been able to take over arrangements for input supply and cotton sales. In the past the AV

would have had to rely on the OHVN to deliver inputs and collect cotton, arrangements that were often unreliable, but now it is able to enter into direct relationships with suppliers and

transporters, providing its members with better services. It has been able to become involved in cereals marketing and provides members with access to financing services through the BNDA. It also operates the village savings scheme.

The main weakness of the Fiena AV lies in the centralisation of so many of the village's economic activities in one organisation and in the person of one individual, the committee chairman. As a result one committee manages most of the village's economic affairs and success therefore depends on the trustworthiness of a few people. There are no sanctions that can be used against them. Some villagers observed evidence of excessive deference to the chairman which may inhibit expression and innovation. There is also potential for mistrust over management of community savings due to the lack of transparency. Finally as the responsibility for repayment of loan rests with the Village Association not individuals, the sense of individual responsibility for loans and loan repayment may be weakened.

Within the village, the view was expressed that for all the good work carried out by the AV, there was a need for smaller, single purpose groups. The case study therefore is illustrative of the dynamic situation in villages in the region where a changing economic and political environment is leading to a re-negotiation of established institutional functions.

5.1.3 Rice: Case Study 4 Fuabugu Village Fertiliser Buying Group, Mali

Fuabugu is one of the most northerly villages in the Niono region of Mali which is accessible by road. It is in a predominantly Muslim area, with some animists. The local language is Bambara, as in most other parts of Mali.

The village is on a flat plain transected by one of the main canals cut from the river Niger; water from this canal is used for irrigation of rice, domestic needs but reportedly never for drinking. There is a hand pump in the village, donated with American funds. The soil is very sandy and does not appear fertile and fertiliser is a crucial input rice.

Up to 1984, the Office du Niger provided all agricultural services. Since then the Office has been pursuing a gradual process of "responsibilisation", with mixed results. The Office continues to provide extension services, but intends to devolve all other agricultural services to AVs, GIEs and private traders. One of the ways it is promoting this is by encouraging local leaders to form buying groups for fertiliser in order to increase their bargaining power vis-a-vis private suppliers.

Tradition is stated as being the most important influence in the village, regardless of any independent ideals of the AV or any other agent. Traditional problems continue to affect choices made within the family and within the village. Women hold positions of strong social responsibility, whereas the men hold the economic power.

Everyone in the village is a member of the AV, but becoming a member of the AV committee is not easy. The officers can come from any family within the village, but their selection

depends on their level of education. All must be literate in Bambara; some have been to school. The committee has 12 members, all of whom are men.

During the threshing season after the rice harvest the AV provides threshing services to members for which payment is in kind. Rice is marketed individually by each producer, who is free to sell to any trader coming to the village, but the AV maintains a collective stock of rice which it sells to cover the main costs of threshing (this is done by agreement of the whole village).

The Association also manages social inputs and infrastructure construction for the village as a whole. For the community in general, the overriding benefit of this has been electrification of the village and the construction of a communal rice store.

The Fertiliser Buying Group has been operating since 1991 and includes 4 villages: Fuabugu, Km 30, Km 36, and Km 39. It is a single purpose group concerned only with fertiliser provision and is not involved in any trading activities. Meetings of this group are held when required, averaging six per year. The operating costs of the group are minimal, with each village contributing to basics such as stationery etc. The main group activity is to assess fertiliser requirements and then purchase and deliver supplies. Members also share technical experience about fertiliser use.

In order to arrive at an accurate estimate of fertiliser requirements, the group's representatives in each village carry out a survey to discuss with rice producers their exact fertiliser requirements for the coming season. The management committee then centralises and consolidates the requirements, and prepares a tender (appel d'offre) which is put out to competition, comprising a shortlist of not less than three and not more than seven commercial fertiliser suppliers. Loan agreements are drawn up between each separate AV and the BNDA. The BNDA pays the successful tenderer, who delivers the fertiliser to the villages according to timings agreed under contract.

The group, together with the Office du Niger, is reviewing the possibility of extending the group to cover up to 15 villages in order to strengthen buying power. The group wishes to gradually be in strong enough financial position to enter into contracts with suppliers on a cash or 30 day payment basis, in order to reduce interest costs.

Factors contributing to the success of the group are that they are involved in a single and relatively simple activity which has a low operating cost. Farmers are able to provide each other with accurate estimates of their fertiliser needs and through the group they are learning more about the management of the input. The group's buying power allows it to negotiate better prices for members.

The link with the BNDA which pre-finances purchases means that the group itself does not have to handle members' funds, limiting the scope for mistrust and disagreement. However if enough farmers in a village do not respect their loan obligations to the BNDA it may sanction the whole village, as has happened with one of the four villages. In these circumstances, those farmers who have repaid their loans feel unfairly treated, and all the farmers in the villages - good payers or bad - are obliged to get hold of their fertiliser "as they can" on an individual ad hoc basis.

Another weakness is that all transactions have to go through the Village Association since the buying group does not have the necessary legal as required by the BNDA. This would be a barrier should the group wish to enter into contracts in its own right, an option which it is considering for the future. Finally, the group may be vulnerable to efforts by competing suppliers to split the group.

5.2 Primary groups linked to a secondary marketing unit

5.2.1 Cercle de Secheurs, Burkina Faso

5.2.1.1 Case Study 5 Basnére mango drying group, Ouahigouya

A women's group had existed since before the 1970's in Ouahigouya, covering market gardening activities and making use of communal fields in the villages. From the 1970s onwards, however, with men becoming increasingly involved in such production, women's role in this activity has decreased as have they experienced difficulties in selling fresh vegetables in a market that was already abundantly supplied.

In 1986 the group started to undertake fruit drying activities and the activity has grown to the extent that now there is an 'appropriate technology' centre in Ouahigouya town, part of which is used by the women of the area for centralised fruit processing and drying. From an initial membership of 10 women the group has grown to 40 (38 women and two male assistants).

Set-up support for the group was provided by UNICEF, which paid for the dryers based in the villages and for one large one at the centre, on a grant basis. Ten dryers have since been provided through CdS, on the same loan basis as for other CdS members, with loan repayments deducted from sale proceeds of marketed produce. The loans for these ten dryers have now been fully repaid. This group is supported by the Naam Federation which provides training and monitors the books. Technical training is provided by an appropriate technology centre, ATESTA.

The members are made up of representatives from women's' groups in the area, who come to the centre in rotation to carry out fruit processing and drying activities. Each woman pays a one-off standard joining fee as well as 25 FCFA per month. The women are paid for their work at the end of each month, at a rate which varies depending on productivity. The salary rates remain confidential between the committee and the individual women. When a woman decides to withdraw from the group, she is replaced by another woman, usually from her own family. This ensures group continuity and continuity of income for each family. Two men work with the group to maintain the dryers.

The 40 members all have their own solar dryers at home with which they dry tomatoes, potatoes and onions. Such production is sold on an individual basis on the local markets.

The advantage of production through the centre is that it is possible to maintain consistent quality and thus ensure a market. At one time women would bring dried produce from their

homes for communal sale, but the quality was not always good or consistent and much had to be thrown away.

The group has use of a communal field, but this is not their possession and it can be recalled by the owner for other productive activities at any time. Income from drying activities allows payment of male labour to produce mangoes. Otherwise they are purchased in the local markets.

Dried tomatoes, potatoes and onions are sold in Ouahigouya town, whether they are produced at home or at the centre. Dried mangoes are all produced at the centre and the full production is sold on the European market through the group's membership of the CdS.

The group has a committee of 12 members which meets each week. There is a governing document and the committee is re-elected every two years. Conflict resolution, if necessary, is achieved through the community's committee of wise people (made up of old men and women).

The management committee manages all purchase activities and the treasurer is thus able to monitor expenditure from the group coffers. There is a written agreement between the group and the Comité des Sécheurs which allows operating funds to be lent to the group each year at no interest. The CdS will pay the Centre by cheque and the centre is then able to cover costs of transporting the produce. CdS recoups the advance from the final sale income. The group stated that all orders are placed directly with them, but this conflicts with the statement by CdS co-ordinator that orders are placed with CdS which then shares out the order, depending on size, to ensure completion.

The group has a number of concerns. There is a worry that if the group gets too big, they will produce too much dried produce and this could lead to marketing problems. Members also expressed the concern that "If more forceful people become members of the group, there could be friction".

Key membership benefits were expressed as follows:

- Mutual support is important to the women, who have no other way of earning an income; this central drying activity provides an organised way of earning a regular amount.
- The centre also provides a place where the husbands can verify what their wives are doing. The men tend to be happy that their wives are engaged in an activity officially supported by the Naam federation and in which they can earn some money, get out of the house regularly and meet each other.
- The women enjoy meeting each other at the centre
- All the women here are Muslims, so this centre also acts as a point for cultural meeting. If non-Muslim women joined the group, it is believed that this would not present any problems, however.
- The Centre will buy individual solar dryers for women to use at home, to be reimbursed into a rotating fund, which is then used to provide more dryers.
- The group, as an NGO, is not currently liable for taxes, but it is likely that this will change if/when the group becomes a completely autonomous enterprise.

The group's membership of CdS provides it with access to an export market for the dried mango which it would not be able to access individually. Membership also provides access to interest free financing as the CdS is able to deduct repayments directly from payments for export deliveries.

5.2.1.2 Case Study 6 Groupement des Sécheuses de Bérégadougou, Banfora

The Société Coopérative de Bérégadougou (SOCABE), is a co-operative established and run by male members of the Village Association. It is engaged in agricultural activities (mainly mango growing and selling).

In 1991 the president of SOCABE met with the president of the Naam Federation and worked out a formula for introducing fruit dryers to a women's group which had been experimenting with ways to make best use of surplus local mango production. The group commenced export operations through CdS in 1992.

The group operated as a department of SOCABE until 1995, when the management committee of the women's group decided to form a separate GIE. The women's group, Groupement des Secheuses de Bérégadougou (GSBE), has been part of the SOCABE co-operative as a separate formally registered organisation since 1986 when 9 women decided to associate with SOCABE formally to undertake processing activities. Activities are split according to sex, with the women processing fruit which is grown by the men.

A range of products were tried out and some were discontinued, before mangoes were chosen as the main crop for processing.

In 1992, two solar dryers were constructed for the group by the Institut Burkinabé de l'Energie (funded by the Naam) and a three month drying season was piloted. Two further solar dryers have been paid for by the Canadian NGO Programme de Micro-réalisations; this NGO has also given funds for new buildings to house the solar dryers.

In 1993, with interest-free credit funds from CEAS, 2 gas-powered dryers were added, allowing the drying season to continue until October (as long as there was produce available to dry). Experience with the gas dryers showed that hygiene and product quality were better, due to the closed structure which prevented flies and dust from entering the dryers. Two more gas dryers were added in 1994, with CEAS advancing the funds and the group making repayments according to the income from dried mango sales. The group expects to have repaid these loans in full by 1997.

Technical support and training is provided by CdS, and financed from the 25% margin charged to member groups. The one regular training event is a one week tailor-made course at the beginning of each season in Ouagadougou. The GIE does not receive extension support from government services.

Membership is currently 45 women, divided into two teams which cover the drying work. Ten women work each day in the centre (two teams of ten thus cover the whole week) and the other 25 members will be occupied at home on other activities.

The women are paid for their work on a daily basis: at the beginning of each season there is a general meeting at which the rate paid is fixed in relation to the expected level of production and the market available. This rate is maintained no matter what, even if there is a delay in sale of the product.

During the next year, plans for renewing membership will be put into operation to ensure there is always a source of new or replacement members. Along with this will come the payment of a membership contribution which will give the right to membership and social benefits. Further contributions will be sought during 1996/7, although the GIE president feels it is unlikely that all current participants in the group will be in a position to contribute the required amount. In that event, various options will be considered, but the most likely is that a distinction will be drawn between full stakeholder members and non-stakeholder users.

In 1995 the women registered their group as a GIE, with a one-off contribution of 20,000 FCFA (\$40) per member. It is now necessary to revise the internal regulations of SOCABE in order to admit full women members - this has not yet been done.

The registration was completed with the assistance of the local registration office; not all the women are aware of the details of the document, but it is planned to hold a meeting after the start of the next season in order to inform them/translate the complicated legal language into a more comprehensible concept for them. The document takes a standard form.

SOCABE and the GIE have two separate Management Committees. One of the nine members of the SOCABE committee sits on the GIE management committee (the President).

The group meets regularly for general open meetings to which all women participants are invited. As necessary, the committee of nine meets in advance of general meetings to discuss and make recommendations to the wider group on such issues as prices to be paid for raw material (mangoes). Each member of the committee has a designated role, such as treasurer, organiser, information officer, secretary. Committee positions are unpaid. The GIE maintains separate accounts but submits reports to the co-operative.

If conflicts should arise, these are resolved independently by a group of "sages", respected persons who are no longer actively employed on a full time basis. This system, based on tradition, is used extensively within the Federation of Naam Groups.

The drying is carried out centrally, by two teams of ten women members, working alternately. Each member is paid for this work in cash according to a daily rate determined by the management committee and ratified by the whole group, at the start of each growing season. The GIE employs a boy during the mango season whose job is to select the requisite quality for purchase and drying. The only other paid employee is a watchman.

The dried product is marketed through CdS, as for other CdS members, at 3000 FCFA/kg, with amounts deducted for outstanding loans for equipment. To date, all net gains have been used for loan repayments. The first financial distributions to members are expected to flow from 1997.

The mangoes for drying are purchased from SOCABE, or from individual producers, depending on quality, price and availability. The GIE aims to enter into a contractual arrangement for purchase of mangoes from SOCABE in future.

The main success factors are summarised as follows:

- the current status quo (of the GIE being separate from SOCABE) has advantages in that the women's group has an activity which is specialised, separate, subject to independent decision-making, and which has separate finances.
- the GIE can enter directly into contracts rather than having to go through the co-operative
- the GIE has separate accounts/accounting which makes for greater transparency
- the women are freer to use the financial returns in a way which they themselves determine
- should the SOCABE co-operative enter into financial difficulties, the women's enterprise is not directly affected
- GSBE can grow and become known in its own right as a specialised business
- in Burkina Faso, women do not yet have the right of title to land, and the group's management committee feels that it is important for their enterprise to have separate legal identity.

The main problem is that the group does not have direct access to SOCABE funds to supplement its own (limited due to debt repayment liabilities) in order to buy a vehicle. This means that the women cannot easily travel to source mangoes from elsewhere and they must therefore accept whatever price the men ask for the mangoes which they produce, and/or depend on the availability of the SOCABE vehicle.

The women are currently putting pressure on the men in SOCABE to help them buy a vehicle to help with transporting both the fresh mangoes from the fields and the dried produce to market/CdS in Ouagadougou.

In the future when all loans have been paid off and the profits from sales are available to members, it is intended that the women will be able to have dryers at their homes in order to make production more convenient at times when it is not possible for them to go to the centre for whatever reason; this will increase production.

The GIE intends to carry out trials with drying medicinal plants and mint, as a way of diversifying production and reducing exposure to risk.

Section 6. Conclusions

6.1 The Francophone Case Study within the Context of Earlier Research: An Overview

Standard Project Methodology

In order to ensure a consistency in the range of information yielded from each of the country case studies, the same overall methodology was adopted for each one. In brief, this was to:

- focus on primary level groups
- include small-scale but commercially-oriented farmers carrying out joint economic activities (and organised around the concept of farmer control)
- exclude co-operatives which were developed as part of systems of state control
- study in each country a group of cases of apparently successful primary level groups, with 'success' being defined in terms of benefit to members, sustainability, growth and democracy.
- review locally-available literature
- interview key informants

Due to the qualitative nature of the methodology, there would be no attempt to attach any particular level of statistical significance to the findings. Based on the experience of the Ghana country study it was decided to spend more time collecting background information on the marketing systems and attempts to promote farmer co-operation on each country visited, before proceeding to the case studies.

The macroeconomic context which has led to a contraction in the role of the state in agricultural service provision in Mali and Burkina Faso is similar to that in the Anglophone countries studied earlier in this research project. However, for the provision of services related to the major cash crops such as cotton, key parastatals such as the CMDT have achieved significant overall levels of success, while Anglophone parastatals have - by and large - failed to deliver. This ultimately reflects the paternalism shown by the French government and parastatals towards their African counterparts, with the French retaining a direct interest in the success of these enterprises.

The much greater degree to which government parastatals controlled agricultural services in Mali and Burkina than in Anglophone countries, and worked closely through village level organisations in providing them, illustrates the contrasting approach. The significance of this in relation to the research is twofold: on the one hand, it means that systems of farmer organisation at the local level were already well developed before the onset of change; on the other, there is strong evidence to suggest that despite the state's withdrawal, its more paternalistic stance has been maintained to the extent that it has taken a very active role in trying to manage the transition process. Training services have been provided by the parastatal organisations to prepare village groups for their new responsibilities, starting with a literacy programme and moving on to training in management and accounts. Nothing of similar scale and coverage was encountered in earlier research where the state has simply withdrawn leaving producers to cope alone.

Another important aspect of this programme of official training is that the research in Mali suggested that the services provided by the CMDT trainers had been very effective. The participatory approach of field staff contrasted sharply with the generally hierarchical nature of the CMDT as an organisation. This is then a very interesting example of institutional development: a view often expressed in relation to personnel working in official agricultural development agencies is that the hierarchical institutional environment makes the adoption of more participatory ways of working with smallholders very difficult. The trainers within the CMDT appear to be an exception.

Outside of the parastatal sector, the experience of the Francophone countries showed more parallels with the earlier research. The importance attached by a number of NGOs in Ghana, Uganda and Zimbabwe to provide farmer groups with training to cope and take advantage of a changing economic environment was evident in Mali and Burkina Faso as well. On the whole the approaches adopted by the agencies to group development were facilitating and participatory in nature rather than directive. CLUSA provides a good example of this approach as does the Naam Federation to some extent (although some groups interviewed did feel that Naam animators were becoming rather prescriptive). Even the World Bank project at Kafo had made use of participatory methodologies in designing its marketing support programme. Efforts to promote the more formal co-operative structures were not evident. Rather there appeared to be a very dynamic situation in many villages with the appearance of a wide range of specialised groupings.

The importance of market linkages in determining the success of groups was another important theme in the Francophone research which has been central in the other studies. The importance of developing these linkages was found to be considered especially important for commodities which have not been traditionally traded by the parastatals and therefore for which markets are relatively undeveloped. The research provided examples of efforts by official donors, NGOs and private entities to link primary groups with traders or processors. Many of these efforts included a training component for groups as well.

An issue which appeared to be more at the forefront of the minds of those involved in group promotional activities in Mali and Burkina Faso than in the other countries studied was the sustainability of the training services provided to smallholders to promote market integration. Although this concern was not universal it was a matter of priority to the CMDT trainers (who are shortly to lose their permanent positions within the CMDT), CLUSA and Afrique Verte which has set up the Bourse. Among these groups there appeared to be a consensus that producer groups could afford to pay at least in part for consultancy and training services received. Given that this research is concerned to identify sustainable approaches to agricultural service provision, this observation by service providers is very important.

Compared with the more dispersed structure of farm holdings in much of central/eastern Africa, the village is the focus of rural activity in Mali and Burkina. The performance of village associations has tended to be poor in cases where too much has been asked or expected of them - that is, where most of the villagers are members and where the associations are attempting to provide a wide range of services, from organising social functions to produce marketing and credit. There is currently a transition taking place among the more progressive communities, from multi-purpose AV's towards smaller specialised

enterprise groups (entreprises paysannes), operating against a backdrop of a general village association with a more focused - and mainly social - remit.

6.2 For what types of activity are farmer groups most suitable?

The case studies and approaches reviewed in the research provide examples of farmer co-operation to bulk up input supply. The Fertiliser Buying Group at Fuabugu Village (Case Study 4) provides an example of a new type of organisation in the context of the Malian village which brings together members from several different AVs to undertake group purchasing. It is able to offer members the benefit of a lower price and the contact provided through the group has had the additional benefit of encouraging the exchange of technical information on fertiliser usage. The Fiena AV (Case Study 3) as a multipurpose group is also involved in input supply and can offer members the same benefits.

Joint marketing at the primary level is undertaken by several of the groups which are not involved in joint production or processing activities: the Fiena AV for cotton (Case Study 3), and the Falaba Village Women's Shea Butter Group (Case Study 1). The Potato Producers Association referred to in the text⁽³⁾ limits its marketing activities to price setting. In Fiena, bulk selling through the AV provides members with a more reliable and cheaper transportation service than that formerly provided by the OHVN. In the Falaba example, the main benefit to members is achieved through storage of butter purchases in the group store until the price increases. The Potato Producers are attempting to use their market power to hold up prices. These examples illustrate that bulk marketing activities can have advantages in terms of lower costs, improved market access and greater market power. The demands made on group leaders are limited as the group is essentially only providing a co-ordination function although negotiation skills will also be important.

Collaborative marketing at secondary level is undertaken by the Cercle des Sécheurs. This is a relatively new organisation which has successfully established export markets for dried fruit production supplied by member groups. Quality control of members' output will be a key factor in maintaining these markets and this is being addressed by the CdS. It provides an interesting contrast to the dried fruit exporting company in Uganda which is run as a conventional business rather than as a membership business organisation. The CdS is, in effect, a hybrid agricultural services business, having a council composed of the supplying member enterprises which comprise five groups and one conventional private enterprise, and a chairman elected from amongst the membership. Commercial services and loans to members are provided through CdS, while non-refundable research and development support is provided by the technology development NGO, CEAS. Members appear to be comfortable with the services provided and are prepared to pay a substantial commission. However, much of the entrepreneurial initiative and energy has come from one individual at CdS headquarters, and from the current chairman. Whether the CdS in its present form is a stable arrangement for further development and expansion will become clearer in the future, and this case study warrants monitoring, as replicable lessons for policy-makers could be derived from it in the future.

The case studies provided several examples of joint processing activity (Case Studies 2, 5 and 6), in contrast to the evidence of previous research which has suggested that group

arrangements for processing tend³ to be less successful. The common feature of all the processing groups was that they were women's groups and it was clear from the case studies that a number of social and cultural factors as well as economic ones contributed to the development of cohesive groups which could co-operate effectively. For example, the Ouahigouya group (Case Study 2) was able to operate a relatively complex labour supply system because it was based on kinship ties which created strong teams and a sense of responsibility. A shared religious identity may also have contributed to group cohesion. Shea butter production is also a traditional village activity and therefore the group's activities were building on established skills and experience. Many other forms of household processing are traditionally undertaken by women in rural areas. The social value to the women of having the opportunity to work together appeared to add to the incentives to work hard. Finally, given that the group is operating in a marginal area with very limited income earning opportunities, the opportunity to earn extra income created strong economic incentives to make the operation succeed.

Many of these factors were found to be common to the other two case studies. It is important to recognise that all the groups had also received training support through the Naam Federation as well as material support from various donors, particularly during their start-up phase. But the fact that the research did find examples of relatively successful women's groups engaged in processing activities needs to be acknowledged as it shows that in the process of group formation a number of socio-economic factors which distinguish women's experience and roles from those of men may assist women to become involved in a wider range of activities than their male counterparts.

It is worth noting the contrast of the above experience with the Office du Niger's experience in promoting rice milling through women's groups (Coulter and Sanogo, 1993): *"the attempt to involve women groups in rice milling in the Office du Niger zone has proved unsuccessful. In practice, individual men have emerged as the dominant players. More than 80 mills were provided to women's groups, but in practice they had insufficient time to manage them, they were difficult to maintain, and had to compete with larger mills for which standard spares could be obtained"*. In the case studies involving group processing documented in this report, the women's groups sought the technology to build on their existing activity, and the technology itself was easy to maintain either by the women themselves or by the artisans in their locality.

In relation to financial services, the Fiena AV and the Fertiliser Buying Group (through the AVs) were using established relationships with the BNDA to secure pre-financing for members in the production of cotton and rice. These arrangements are facilitated by the strong institutional links between the parastatals and the BNDA which both reduce the amount of cash transactions which need to take place (thus reducing the opportunity for dishonesty by village representatives) and facilitate repayment through a check off system. Although the current presence of the parastatals remains significant in the process of establishment of a sustainable direct credit system, the fertiliser buying group in particular now carries out most of its transactions independently of the parastatal. The latter retains an

³ The Association of Potato Producers has not been included as a full case study due to its extreme youth; it was felt that it is too early to draw conclusions from this activity, but that it would warrant monitoring as an initiative

advisory function within the context of state withdrawal, rather than an executive function. The AVs also operate village savings banks; during the research it became clear that some villagers wanted to be able to access credit directly rather than go through the AV. The BNDA was beginning to allow this and the ability of enterprise groups to register as GIEs opens up the possibility for them taking loans in their own right.

6.3 What internal features of group organisation contribute to success?

Based on case study interviews, it is likely that the success of some women's groups in undertaking processing activities as described above is in large part due to the fact that group cohesion is provided by the women's shared social and economic experience and in particular their responsibility for ensuring adequate provision for family needs. It also suggests that economic objectives, though important, are not the only objectives women share when they form groups.

Although the Fiena case study indicated that some AVs are still carrying out a useful function and effectively providing services to members, villagers did raise concerns about the size and complexity of these organisations which can become dominated by a few individuals. The growing importance of much smaller groupings in the village, which has been possible given the greater political space for organisation in rural areas, suggests that producers are moving towards smaller, single activity groups. The women's processing groups provide an example of this trend within individual village communities, and the Fertiliser Buying Group provides one example of a specialised association which draws on membership from four villages.

As these groups form, the importance of a written constitution and documented membership rules appears to be less important, at least in the early stages. The impression gained during fieldwork was that for new groups the opportunity not to be registered and not to operate according to externally-imposed rules was positively attractive. Most case study groups do, however, operate according to a number of mutually agreed rules, although these are rarely documented. The main motivation for establishing a formally constituted group enterprise appeared to be to the need to enter into contracts for the provision of services, in particular for credit. Especially among the women's groups, it appeared that established ties and relationships provided a framework for operation without these needing to be formalised.

Self-financing was a feature of the CdS which has been able to recoup its operational costs by charging members a 25% margin on goods exported. Those groups involved in bulking up and joint marketing at the primary level appeared to be funding their own operations (which were quite limited as they involved co-ordination and negotiation rather than trading, except in the case of the Falaba shea butter group) although they were not paying for training inputs. Significant donor support for drying and processing equipment had been received by the women's processing case study groups. Loans had been repaid however.

A feature of all the case study groups was considerable training inputs provided by external organisations. This training covered technical areas as well as organisational skills, management and enterprise skills. At the level of promotional agencies, a commitment to training and capacity building was found across the board. Institutions like the Chambers of Agriculture, the BNDA and the parastatals all attached great importance to training

programmes for group development. Even in approaches focusing on marketing integration, training featured very prominently (for example on the Kafo Project and for the Bourse).

From the case studies, the more successful forms of internal organisation tended to incorporate elements of experience of three main types. First, strong social cohesion such as kinship ties or religious affiliation. Second, elements from traditional groups, such as the use of women elders (sages) who are used to assist conflict resolution from an independent standpoint. Third, elements from co-operative business systems such as having a clear business purpose and a board of directors elected by the users of the services, which provides guidance and control over the enterprise.

6.4 How should farmer groups be promoted?

The two outstanding features of successful group promotion in the Francophone research appear to be an approach which facilitates activities and organisational forms rather than prescribes them and emphasises effective market linkages rather than promoting purely productive activities. An important background to this is a liberalised political and economic environment which no longer requires smallholder economic initiative to be channelled through prescribed structures (the AVs or the co-operatives) and is actively encouraging economic diversification. Alternative forms of organisation are developing as a result which can be developed by their members in a way which is appropriate to their needs and experience.

A commitment among organisations involved in training to participatory approaches was widespread. Even trainers within a hierarchical structure like the CMDT adopted this approach successfully. A lot of emphasis was also attached to literacy training and to undertaking training in local languages. There was evidence that some organisations were taking the idea of a demand led approach one step further and considering charging for services in the belief that if their services were appropriate and valued, clients would be prepared to pay for them.

The existence of a large number of agencies which do offer groups grants and cheap loans, without clear co-operation agreements or active participation by receiving communities, may militate against the development of a less aid dependent culture. In the course of the research, villagers themselves commented that communities “near the road” tended to show less initiative as they were able to depend on donors for “drive-by” aid. By contrast one of the reasons behind the successful development of the Ouahigouya women’s shea butter processing group was the lack of alternative sources of income.

Much evidence was provided by the Francophone research of the importance of market linkages for groups and a number of interesting initiatives promoting these sorts of links were reviewed. As noted in earlier work, the development of links between producer groups and market intermediaries makes considerably less demands on the organisational and financial skills of members than processing and trading activities, reducing the chances of institutional failure. Problems may still arise (for example the problems of side selling encountered by the Potato Producers Association) but the advantages of the group focusing on a single and relatively simple activity are considerable if educational levels and business experience are limited.

The various approaches to market integration reviewed aimed to provide new opportunities for groups of farmers through a commodity exchange, links with traders and links with new export markets. Provision of marketing information was one aspect of this process but there was also the realisation within the projects that farmer groups required training to meet the quality and technical standards demanded by the market as well as training in negotiating and group organisational skills. The long term success and impact of these approaches to market integration will depend on both the ability of trainers to pass on the required skills and, in the absence of continued donor funding, to recover the costs of training from producer groups requesting them. Thus in the short term, programmes like that of CLUSA which build up sustainable local service provision capacity are important.

Appendix 1

List of hypotheses to be tested during field work following the desk study in 1994

1. That the promotion of Farmer Controlled Enterprises (FCE) is widely justified in the African context for the provision of financial, input supply and marketing services, but notwithstanding exceptions, are not widely justified for the development of milling, agro-industry and export-based activities.
2. That features usually associated with success include:
 - a lack of political links
 - member homogeneity
 - primary organisations with between 8 and 25 members
 - a clear written constitution and set of membership rules
 - purely financial objectives
 - broad social objectives
 - a clear member-driven agenda
 - a high degree of self-financing
 - an absence of subsidised interest rates
 - starting with a single activity
 - effective structures of accountability
 - financial transparency and record keeping
 - strong individual leadership
 - participatory decision-making
 - heavy external training inputs in the early stages
3. That NGOs specialised in small business and/or co-operative development are generally more effective in promoting FCEs (e.g. small group savings schemes)
4. That financial sector reform and the establishment of a dynamic commercial banking sector are key steps in establishing effective primary level group enterprises.
5. That donor largesse and lack of co-ordination are significantly undermining African initiative in creating sustainable and dynamic FCEs.

Appendix 2

Summary Information On Case Studies

Case Study organisation and location	Root organisation	Emerging organisation - Primary level	Emerging organisation - Secondary level	Principal commodity under review	Principal economic activity	Additional commodities produced by group members	Commercial linkages	Principal advisory/training/support linkage	Additional advisory/training/support linkage
Case study 1: Falaba Village Women's Sheanut Association, Bougouni, Mali	Women's Group within Village association	Women's marketing group	None	Shea nut (butter)	Marketing shea nut butter	Vegetable crops	Individual traders	AMPJ	ACOPAM Gov't extension agent (Environmental protection)
Case Study 2: Yam Leetde soap production group, Ouahigouya, Burkina Faso	Naam group	Women's processing and marketing group	None yet; possible development if export market shows further promise	Shea butter	Processing shea butter into soap and marketing of this	Vegetables, on collective plot	Marketing link with CEAS/CdS for export. Link with local traders for domestic sales.	CdS; Federation of Naam Groups	
Case study 3: Fiena Village Association, Mali				Cotton	Growing and marketing of cotton	Cereals	CMDT	CLUSA/NCBA	CMDT
Case Study 4: Fuabugu Village Association Fertiliser Buying Group, Mali	Village Association	Fertiliser buying group		Rice	Supply of fertiliser for rice production		Local traders	OHVN	Banks
Case Study 5: Basnéré mango drying group, Ouahigouya	Naam group	Women's processing and marketing group		Mango	Drying mangoes for export	Dried tomatoes, onions, potatoes	CdS	CdS CEAS Federation of Naam groups	UNICEF
Case Study 6: GSBE (Groupement Sechage de Bérégadougou), Banfora, Burkina Faso	SOCABE Co-operative	G.I.E. Groupement d'Interet Economique	CdS	Mango	Drying mangoes for export		CdS	CdS CEAS Institut Burkinabe d'Energie IBE) Six S CIDA (Programme Microréalisa-tions)	

Appendix 3

Itinerary 7/3/96 to 30/3/96

DATE	COUNTRY	ACTIVITY	PURPOSE/OUTCOME	PERSONS MET
7/3/96	UK/Mali	Travel to Mali		
8/3/96	Mali	Chamber of Agriculture, Bamako UNAIS, Bamako M. Yehia Haidera, socio-economist	Contact made with CdA Sikasso and with World Bank Background briefings and contacts with AMPJ Economic profile and local research consultation	M. Karamoko Soumounou, President M. Fousseyni Diallo Mr. Mike Noyes, Representative M. Haidera, Bamako University
9/3/96	Mali	Planning day/commission local documentation research	Case study groundwork and supporting information	Mike Noyes
10/3/96	Mali	Planning day	Consultation of supporting information and programme planning	
11/3/96		AMPJ, Bamako World Bank, Bamako STOP-Sahel, Bamako CLUSA, Bamako	Arranged case study visit to Falaba village Policy development discussions Project references Background and programme profile; arrangement of case study visit	M. Dama, Agricultural Sector Manager Edmond Dembelé, NGO liaison officer M. Idrissa Coulibaly, Trainer M. Famory Jean Kamissoko, Secretary General Curtiss Reed Jr, Representative
12/3/96	Mali	Follow up on World Bank SE Mali projects Travel to Zantiebougou	Programme background and arrangement of Kafo project contacts	

DATE	COUNTRY	ACTIVITY	PURPOSE/OUTCOME	PERSONS MET
13/3/96	Mali	AMPJ/Falaba village case study Travel to Bamako	CASE STUDY	M. Ousmane Keita, AMPJ Projects Officer Mme. Chata Kone, Group Treasurer
14/3/96	Mali	CLUSA/Fiena village case study	CASE STUDY	AV Committee Mme. Fatoumata, CLUSA animator
15/3/96	Mali	Travel to Niono Office du Niger, Ségou	Policy background discussions and detailed arrangements for case study visit	M. Ilias D. Goro (Ségou office)
16/3/96	Mali	Fuabugu village case study, Niono	CASE STUDY	Fertiliser group committee
17/3/96	Mali/Burkina	Travel to Burkina Faso Discussions with UPA project, Dédougou	Consideration as POTENTIAL CASE STUDY	
18/3/96	Burkina	CLUSA, Ouagadougou UCOBAM, Ouagadougou Afrique Verte, Ouagadougou	West Africa programme policy Info. on current status of organisation/ challenges; case study contacts Project information on Bourses - POTENTIAL CASE STUDY	Papa M.D. Sene, Directeur Adjoint pour l'Afrique M. Anatole Nikiema, Directeur Général Adjoint M. Harold Ilboudo, Programme Manager
19/3/96	Burkina	World Bank, Ouagadougou UNDP, Ouagadougou CEAS/CdS, Ouagadougou FAO, Ouagadougou	Policy background Local research and literature review Programme/policy overview and arrangement of case study visits Country agricultural policy development overview	M. Albert Osei, Representative M. Ibrahim Nebie (Ag. Specialist) M. Fogué Koudahou (CEAS Service Agro-Transformation) M. C.Y. Togouma, CdS Co-ordinator M. Ari Toubou Ibrahim, Representative

DATE	COUNTRY	ACTIVITY	PURPOSE/OUTCOME	PERSONS MET
20/3/96	Burkina	Mango drying group, Ouahigouya Yam Leetde group, Ouahigouya	CASE STUDY CASE STUDY	Group animatrice Mme. G. Ouédraogo, Group Treasurer
21/3/96	Burkina	Travel to Bobo Dioulasso Establish contact with Mayabouti	Arrange processing group visits	
22/3/96	Burkina	Mayabouti Enterprises Groupement Dogori Travel to Banfora	CASE STUDY CASE STUDY	André Mayabouti, M.D., (also President of CdS) Mme. Christine, President Mme. Ouédraogo, Secretary Mme. Paré Aui, Treasurer
23/3/96	Burkina	GSBE/SOCABE	CASE STUDY	Mme. Sombi Mme. Soma, GSBE President M. Antoine Sombi, SOCABE President
24/3/96	Burkina/Mali	Travel to Sikasso		
25/3/96	Mali	T. Lucey returns to Bamako then UK IER Sikasso Kafo project, Sikasso	Review existing local research programmes for relevance to project Discuss successful pilot approach as POTENTIAL CASE STUDY	M. Nangazana Kone (fruit sector research) M. Fatogama Sanogo (Veg/potato sector) M. Djouggal Bocoum, Proeject co-ordinator
26/3/96	Mali	Chambre d'Agriculture, Sikasso Association of Potato Producers, Sikasso	Review regional ag. dev. policy and arrange to meet Potato Producers Association POTENTIAL CASE STUDY	M. Diarra, Directeur Régional M. Abdoulaye Bamba, Secrétaire Administratif

DATE	COUNTRY	ACTIVITY	PURPOSE/OUTCOME	PERSONS MET
27/3/96	Mali	IER Sikasso BNDA, Sikasso CMDT, Sikasso Travel to Bamako	Follow up with potato sector researchers Briefing on financial policy and practice Briefing on formal ag. dev. policy and linkages	M. Yenezie Kone Agro-economist/potato sector M. Nour Ahmadi, Team Leader, IER-CIRAD M. Aliou Samake, Chef d'Agence M. Sanogou Nampi, trainer
28/3/96	Mali	Follow up local research with GRAD, Bko Follow up AMPJ Follow up Bamako contacts made in Sikasso Follow up Netherlands Embassy, Bamako	Obtain supplementary information as requested Obtain organisation/policy information Seek funding information following Niono visit	M. Gouro Diallo
29/3/96	Mali	Follow up AMPJ, Bamako Follow up STOP-Sahel, Bamako Follow up Netherlands Embassy, Bamako	Interview project officers Obtain project information Seek funding information	
30/3/96	Mali	Writing up Depart for UK		
31/3/96	Mali/UK	Travel day		

Appendix 4 Bibliographic references quoted in text

Coulter, J, & Sanogo, O. (1993) *The Impact of Structural Adjustment on the Provision of Agricultural Services in Mali* , London: Natural Resources Institute.

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* Note: substantial literature and research documentation was consulted during the Desk Research phase and in course of the field work, and was considered extensively in preparation of these findings. Only items quoted in the final report edit are listed on this page.