



## VOLUNTEER REPORT FORMAT

*To be submitted to CRS at the end of volunteer assignment and shared with the Host*

### 1.1 Assignment information

- a) Volunteer Name: **Daniel Ito**
- b) Host Organization: Amach Farmers' Marketing Centre ( AFMC)
- c) Assignment: UG 29
- d) Dates of Assignment: January 11 – Feb 3, 2015
- e) Number of days worked: 24 days

1.2.1 Objective 1 in your SOW: To build the skills of Amach farmer groups through the Village Savings and Loan Associations (VSLA) on financial literacy – why loan/savings are important in growing your farm business and managing your finances for business growth

- a) Progress with the objective:
  - a. Instructed members on basics of revenue, cost, and profit for their fields.
  - b. Highlighted the importance of determining and recording total costs so that members can accurately calculate profit/loss.
  - c. Stressed financial planning over a longer term instead of just season to season.
  - d. Group discussed idea of making investments to increase revenue and/or reduce costs over long term and the value of making small investments to make larger returns over longer periods of time.
  - e. Utilized examples to demonstrate that investing together as opposed to competing individually enables benefits for all members.
  - f. Discussed the importance of savings/loans for increasing their own wealth and providing assistance to other members of their community.
  - g. Focused on how earning interest from savings also enables time-savings as the farmer will not need to work as hard/long to earn income.
  - h. Encouraged members to increase savings and decrease spending, especially as most members spend their savings and interest earned throughout the year on Christmas, Boxing Day, and New Year's Day.
  - i. Emphasized making investments with money from savings and divestments that support the community and empower other farmers to join the pool of savings.
- b) Expected impacts/results:
  - a. Members have a better understanding of their own basic finances and can accurately determine acceptable prices and costs for generating profit.
  - b. Members will follow a long-term picture of their finances to replace the current myopic point-of-view.
  - c. Improvement of members' profit as they seek out investments through individual and collective means.
  - d. Members continue and increase savings, enabling others to benefit from the loans and increase their savings as well.
  - e. Developed and enhanced goods and services as members determine and make investments that benefit the overall community.



- f. Increased group and community cohesion as members understand the importance and value of supporting each other.
- c) Recommendations<sup>1</sup>:
- a. Designate instructor(s) for continued and make-up training sessions. Madame Eunice and Mr. Fred Michael can serve as initial instructors and if desired they can teach other members about leading training sessions. If they choose to do so, have the future instructors attend training sessions led by Madame Eunice and Mr. Fred Michael. Observe and evaluate instructors once they begin leading their own sessions to determine strengths and areas for improvement.
  - b. Madame Eunice and Mr. Fred Michael schedule training sessions for groups and members that were unable to participate in initial training (unfortunately some scheduled groups were unavailable because of the loss of a group member). Hold training sessions as new groups are formed to ensure that all members receive instruction. Designating sessions for women only may help encourage women to participate and feel valued.
  - c. Hold meetings to review training and seek feedback from training sessions held in January. Following-up with the members will help the host determine if members retained information discussed in training and help develop future training exercises. Continue to review and develop training and seek feedback following future training sessions. Utilizing anonymous feedback forms can enable members to feel more comfortable sharing their thoughts on the training. Encouraging the groups to meet and communicate about topics discussed in training will also help them retain the knowledge gained. The groups can set aside additional time on their saving day for such discussions.

1.2.2 Objective 2 in your SOW: Working with the VSLAs on improving record systems, calculating loan interests, repayment schedules, fines, and share out at the end of the cycle

- a) Progress with the objective:
  - a. Discussed current policies for savings, loans, and divestments and suggested alternative methods of determining divestments.
  - b. Focused on the importance of detailed record keeping on available savings, outstanding loans, interest received, and divestments.
  - c. Utilized examples to demonstrate calculations for loan interests and dividends at the end of the cycle.
  - d. Highlighted importance of having available funds at all time because:
    - i. Unforeseen expenses can arise at any time.

---

<sup>1</sup> **Note:** Only make not more than 6 recommendations. The most useful recommendations for hosts are ones that they can implement themselves with minimal expense. For example, a cooperative might change its financial reporting procedures or hold more regular meetings of its board. Broad recommendations on tax or credit reform, changes in government policy, or investment in large-scale equipment, are usually not within the host organization's reach.



- ii. Members that saved can then make interest off the loan.
    - iii. Members that receive loans benefit by having capital available at affordable interest rates.
  - e. Suggested alternative divestment schedules for members to discuss:
    - i. Waiting to divest all funds until February or March after school fees are due and when planting season begins so that savings are available for loans. This also addresses the issue of farmers spending all the savings and interest received during the Christmas to New Year's period as they will not receive funds until afterwards.
    - ii. Waiting until February or March to divest funds that members saved towards the end of the savings cycle (e.g. last six months or last three months) to keep some money in reserve for loans. The period would depend on how much money is typically saved during those particular months of the savings cycle. Assigned group leaders and members to review records and discuss various waiting periods.
    - iii. Requiring savings to be held in account for a certain period of time (e.g. three months, six months, or a year) so that a certain amount of funds will be held in account at all times.
- b) Expected impacts/results:
  - a. Groups improve accurate record keeping for savings, loans, and interest for each member.
  - b. Members have better understanding of loans and interest calculations and greater appreciation for how saving their money helps on an individual and group level.
  - c. Groups decide on alternative terms for loans (e.g. lower interest rate for loans of more than 30 days).
  - d. Groups adopt or develop a suggested divestment schedule, leading to improved availability of loans, increased receipts from interest due to more loans being made, and less frivolous spending from members during Christmas, Boxing Day, and New Year's. Members will then be able to use funds earned from interest for investments or continued savings.

Note: Unfortunately many of the group leaders were unable to attend the final training focusing on record keeping due to the death of a group member. Madame Eunice and Mr. Fred Michael were both unable to attend this final training so I relied on an unfamiliar translator that often did not translate my instructions to the audience. However, the members present may have been able to understand more than members in other sessions.

- c) Recommendations:



- a. As per recommendation #1 from Objective 1, hold training for new members and members that were unable to attend during January. Continue to instruct members on the value of saving, especially instead of binge spending, and increase transparency and understanding of divestment calculations and timing.
- b. Hold monthly reviews of each group's records to ensure accuracy and determine areas for improvement. Reviewing each group's books monthly will also enable the host to understand the flow of savings and loans during different times of year. This understanding will enable them to determine the most appropriate terms for borrowing and divestment. Continue to discuss and evaluate the appropriateness of each group's divestment schedule.
- c. Monitor how savings, loans, and spending changed for group members as a result of newly adopted schedules. Discuss with and seek feedback from group leaders and members on the impact of changed schedules. Utilize information to reassess schedule and possibly determine a more appropriate one.

### 1.3 Action Plan

Recommendation	Specific Action	Responsible person	By when
<p>1. Designate instructor(s) for continued and make-up training sessions. Madame Eunice and Mr. Fred Michael can serve as initial instructors and if desired they can teach other members about leading training sessions. If they choose to do so, have the future instructors attend training sessions led by Madame Eunice and Mr. Fred Michael. Observe and evaluate instructors once they begin leading their own sessions to determine strengths and areas for improvement.</p>	<p>Teach future instructors on how to train members and have them attend sessions led by Madame Eunice or Mr. Fred Michael to demonstrate proper methods.</p>	<p>Madame Eunice, Fred Michael</p>	<p>End of February 2015</p>
<p>2. Madame Eunice and Mr. Fred Michael schedule training sessions for groups and members that were unable to participate in initial training (unfortunately some</p>	<p>Utilize attendance sheets and group listings to determine which members did not make training and hold training sessions for those</p>	<p>Madame Eunice, Fred Michael</p>	<p>Hold make-up sessions as soon as possible, given availability of members due to upcoming planting season. Continue to</p>

<p>scheduled groups were unavailable because of the loss of a group member). Hold training sessions as new groups are formed to ensure that all members receive instruction. Designating sessions for women only may help encourage women to participate and feel valued.</p>	<p>members. Once new groups form, ensure that they receive training as soon as possible. Holding sessions for women only and validating women in front of men may increase participation of women.</p>		<p>hold training as new members/groups join.</p>
<p>3. Hold meetings to review training and seek feedback from groups training sessions. Following-up with the members will help the host determine if members retained information discussed in training and help develop future training exercises. Continue to review and develop training and seek feedback following each training session. Utilizing anonymous feedback forms can enable members to feel more comfortable sharing their thoughts on the training. Encouraging the groups to meet and communicate about topics discussed in training will help them also retain the knowledge gained. The groups can set aside additional time on their saving day for such discussions.</p>	<p>Once trainings are completed, seek feedback and follow-up with members to review material. Develop forms that ask training attendees to share what was beneficial, what was not useful, what they enjoyed, how they expect to utilize the information, etc. Have groups designate times to discuss training topics so that they will work together and enhance group understanding.</p>	<p>Madame Eunice, Fred Michael, group members</p>	<p>Develop feedback forms as soon as possible, at latest by the end of February. Provide feedback forms at the conclusion of each training session. Have groups set times on a regular basis (at least monthly) by their next saving day.</p>
<p>4. As per recommendation #1 from Objective 1, hold training for new members and members that were unable to attend during January. Continue to instruct members on the</p>	<p>Determine which members did not attend training and instruct them on value of saving and avoiding frivolous spending. Follow-up</p>	<p>Madame Eunice, Mr. Fred Michael, group leaders</p>	<p>Hold make-up training sessions as soon as possible, given availability of members due to upcoming planting season. Continue to</p>

<p>value of saving, especially instead of binge spending, and increase transparency and understanding of divestment calculations and timing.</p>	<p>with group members to emphasize importance of saving, throughout the year and especially as Christmas nears. Have each group provide members information on how interest and divestments are calculated to increase transparency. Requiring the group to provide such information each month will also require them to keep accurate records on a monthly basis.</p>		<p>hold training as new members/groups join. Have groups provide information on interest earned at the conclusion of each month.</p>
<p>5. Hold monthly reviews of each group's records to ensure accuracy and determine areas for improvement. Reviewing each group's books monthly will also enable the host to understand the flow of savings and loans during different times of year. This understanding will enable them to determine the most appropriate terms for borrowing and divestment. Continue to discuss and evaluate the appropriateness of each group's divestment schedule.</p>	<p>At the conclusion of each month review books of each group, ensuring they accurately track total savings, loans, and available funds. Over time determine which months/quarters have the highest and lowest amount of savings, loans, and available funds to set the most appropriate terms for borrowing and divestment.</p>	<p>Madame Eunice, Mr. Fred Michael, group leaders</p>	<p>Have groups begin improved monthly record keeping immediately. Review the books in mid-February to ensure they are implementing steps and follow-up at the end of February. Review books at the end of each following month, focusing on groups that have not yet transitioned their record keeping. By the end of the year/savings cycle the host should have a better understanding of the flow of savings and loans over the year and can work with each group to</p>

			determine future schedules. Continue to monitor over next savings cycles as the most appropriate terms may change.
6. Monitor how savings, loans, and spending changed for group members as a result of newly adopted schedules. Discuss with and seek feedback from group leaders and members on the impact of changed schedules. Utilize information to reassess schedule and possibly determine a more appropriate one.	At the conclusion of the savings cycle, meet with group leaders and members to discuss changes over the cycle. Utilize information provided from discussions to improve or develop more appropriate schedules.	Madame Eunice, Mr. Fred Michael	Seek feedback from group members and leaders throughout the year. By the conclusion of the savings cycle Madame Eunice and Mr. Fred Michael should have a strong understanding of the impact of the newly adopted schedules. Set meetings to discuss with group members and leaders before Christmas and after New Year's Day for members to understand why funds are not divested at the conclusion of the calendar year.

#### 1.4 Number of people Assisted

- a) Through formal training: 172
- b) Through direct technical assistance (Do not double count) Not applicable
- c) Out of these above, number of host staffs: Two (Madame Eunice, Mr. Fred Michael)
- d) Training/assistance by field:

Category	Total	Males	Females
Members/ owners	172	69	103
Employees	0	0	0
Clients/ Suppliers	0	0	0
Family Members	0	0	0
Total	172	66	103

#### 1.5 Gender



- a) What gender roles did you recognize in your host community? Did these roles play a part in your assignment? How?

In groups with men and women present men were more outspoken. When not enough seats were available, women typically sat on the floor while men were seated on chairs or benches. If men were present women were usually more reserved in their comments. Madame Eunice would often speak to women specifically to encourage them to take action with the information provided. When men weren't as present for the training women would have often be more engaged in the training.

- b) How might CRS or the host organization improve opportunities for the women in this host or host community?

Hosting groups of women only might make them feel more comfortable and encourage them to speak more. It may also benefit women to emphasize the women's importance where men are present.

#### 1.6 Value of volunteer contribution in \$ **712**

- a. Hours volunteer spent preparing for assignment: 12 hours ( **\$ 705**)  
b. Estimated value of all material contributions volunteer contributed to host during assignment  
Duct tape roll: \$7.00  
Other materials were prepared digitally and printed at the CRS office. CRS provided the flipchart, whiteboard, and markers.

#### 1.7 Value of hosts' contribution in \$ (Please consult the host as well)

- a) Meals: \$0.00  
b) Transportation: \$ 0  
c) Lodging: \$0.00  
d) Translation: **\$ 71**  
e) Other (Specify): \$0.00

#### 1.8 Host Profile Data:

Did you obtain any data that supplements or corrects the data in the existing host information as detailed in the SOW? Please list it.

At the start of training Madame Eunice indicated that AFMC consisted of 10 groups instead of 14 groups listed in the SOW. Madam Eunice did not provide information on total membership.

Members pay fees to join the group on an annual basis.

Borrowers may only take one loan out at a time and agree to pay principal and interest, typically at 10%, one month from the date of borrowing. Some groups would increase the interest rate if the borrower did not pay the principal and interest upon the initial due date. Borrowers typically sign documents offering their property as collateral.

Groups establish maximum loan amounts for each member depending on their individual savings. In some cases groups established a maximum loan amount (e.g. 400,000 shillings) as well.





12-month savings cycle not necessarily January to December of each year (e.g. one group used October to September).

#### 1.9 Recommendations for CRS:

1. Continue communication with Mr. Fred Michael and Madame Eunice on impacts of the training. Ask them to seek and provide feedback from members on areas that were most beneficial and areas to improve upon for future trainings. Follow-up with these two leaders on a quarterly basis to discuss progress and any newly developed areas of need.
2. Validate Mr. Fred Michael and Madame Eunice as certified instructors for the groups (e.g. a simple certificate or badge to carry around). Although CRS may not have an official certification program, I believe this will help members trust their experience even more.
3. Once AFMC members realize progress from training, have them share their stories with other groups and the community as a whole to encourage similar programs in different regions, enabling CRS to save resources from searching for groups to work with in the future.
4. Educate volunteers on various communication techniques to recognize in the field. I learned quickly how asking leading questions can lead to answers the respondent thinks you want to hear or just a yes or no. Repeating questions or instructions in various ways can help ensure accuracy and understanding. Simple, but important.