Field Guide

Sloping Land Extension-Finance Procedures and Methods

System 1
Participatory Village Development and Sustainable Land Use
Foreword

The Government of Sweden has provided technical assistance to the Government of Lao PDR in the Natural Resources Sector since 1977. Until the mid 1980s the assistance focused on support to the Department of Forestry and two State Forest Enterprises. From 1985 assistance was expanded to include support for the establishment of a Forestry Training Organization including the Forestry Technician School at Mouang Mai. In the late 1980’s the Lao Swedish Co-operation was further expanded to cover shifting cultivation stabilisation and nature conservation. During the first half of the 1990’s the co-operation gradually changed to institution building/strengthening of the Department of Forestry at the centre and in selected provinces.

The co-operation is based on the premise that national ownership of bilateral programmes will contribute significantly to sustainability after the programmes have been completed.

In more recent years the programme has addressed sustainable land use aspects in the village development context with the view that community participation in partnership with government services will enhance the potential for sustainable management of forest and agricultural resources.

The Phase IV of the Lao Swedish Forestry Programme (1996-2001) has concentrated on three aspects of institutional building: competence development, model development and research management. The development efforts have covered a process of formulating, improving and disseminating models (methods and procedures) in four main areas including Participatory Village Development and Sustainable Land Use, Participatory National Bio-diversity Conservation Area Management, Natural Resources Management, and Institution Building. Monitoring and gender mainstreaming have been incorporated as cross-cutting efforts in the model development work. The development activities have been performed in partnership with national, provincial and district administrations and with village communities in response to Lao policies.

The LSFP has supported the strategy and policy development of the Government of Lao PDR and contributed to the emerging consensus on rural development that is taking place within the accepted Socio-economic Priorities of the Government of Lao PDR under which broad development policies have long been operative.

This document is one in a series of resulting documents, which have been produced in both Lao and English languages to assist and provide knowledge and ideas to personnel responsible for policy, planning, and implementation of agriculture and forestry development programmes. It contains lessons and experiences learnt during the programme.

I encourage the personnel of departments and agencies to study and assess the content of the documents and apply the relevant parts depending on local conditions.

I wish to commend the Swedish International Development Cooperation Agency (Sida) for it’s continued support during four phases of technical assistance to the Ministry of Agriculture and Forestry, and the LSFP personnel and advisors, who have made a major contribution to this development and documentation.

20 March, 2001
Minister for Agriculture and Forestry

Dr. Siene SAPHANGTHONG
About this Document

1. Intended Audience of this Field Guide

- Supervisors, planners and implementers of sustainable farming systems extension programmes on sloping land dominated by shifting cultivation.
- Heads of Provincial Forestry and Agricultural Sections.
- Heads of District Agriculture and Forestry Offices.
- District Agriculture and Forestry Extension Officers.

2. Explanation of “Manuals/Guides”

Manuals/guides are documents that provide practical information on procedures and methods for implementing activities at the field level. They have been developed based on experiences at the local levels under the model/method development programme during Phases 3 and 4 of the LSFP. A variety of documents have been produced in both the English and Lao languages for each of the four systems in the model/method development programme.

3. Purpose of this Document

- To explain the procedures, methods and practices for sloping land extension and micro-finance and the presentation of a case for adopting the methods as an alternative to the model or demonstration farmer method of extension.
- To make information available for personnel involved in sloping land village development work, particularly those people working in villages similar to those in LSFP target areas of Luang Prabang Province.

4. Information Provided in this Document

- An introduction to the methods for sloping land extension and micro-finance and the presentation of a case for adopting the methods as an alternative to the model or demonstration farmer method of extension.
- An explanation of the conditions in which the method was developed and the main attributes of the method.
- Detailed description of the 14 key steps in sloping land extension and financing at village level commencing from initial village dialogue, through formation of savings and loan groups, activity planning, support and monitoring of demonstration activities, and monitoring and reporting.
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Introduction

In the "sloping land extension-finance" model, finance is coupled with extension so that they complement each other. Without savings and loan groups or an equivalent finance process for villagers, extension will have limited success.

The Extension Component is part of a participatory village development and sustainable land use (PVDSLU) system together with three other components, namely Land Use Planning and Land Allocation, Research, and Joint Forest Management. Method development activities in the Extension Component took place in two locations, Savannakhet and Luang Prabang.

These method development activities have been a type of action research as the aim has been to develop and test new methodologies, not undertake extension development activities over a large area. Method development activities in Luang Prabang have shown one way forward that hopefully can be taken up by the Northern Regional Training Centre (RTC), the Provincial Agriculture and Forestry Offices (PAFOs) and District Agriculture and Forestry Offices (DAFOs) in much of the mountainous and hilly areas of the country.

This guide has been compiled using information from a number of documents, including:


In addition to providing a description of the methods, those documents provide additional information on the development and ideas behind the methodology.

The methodology is arranged in three phases as a response to the particular biophysical and socio-economic conditions found in the mountainous and hilly north of the Lao PDR.

Only the first phase and a few aspects of Phase 2 have so far been developed. As the methodology is still under development and testing more work is required to develop Phases 2 and 3. This guide therefore concentrates on Phase 1 of the methodology.
An Alternative Methodology

The Sloping Land Extension-Finance (SLEF) methodology or approach is being tested as an additional or alternative extension method to the Model Farmer method. The latter has some aspects in common with the new method, but also some significant differences.

The key objective of the Extension Component of LSFP has been 'to develop the extension methodologies and functional capability of participatory extension in LSFP target provinces, districts and villages'. Its output is 'Extension methods tested and developed in target districts'. Through implementation and evaluation, a comparison of 'new extension' with the established Model Farmer method will enable the testing output to be obtained.

A SLEF methodology is tentatively recommended for use by Provincial Forestry Offices (PFOs) and DAFOs throughout the hilly mountainous regions where shifting cultivation is dominant, and farming land has been allocated to families. Three approaches may be appropriate. One for villages on roads with access to markets and cash, a variant suitable for isolated, more subsistence level villages in steeply sloping hilly and mountainous areas, and a third and different approach for the high more gently sloping plateau areas. Isolated poorer villages in both landscapes will probably require longer periods of dialogue, study, training and support, and longer periods of cash inputs.

The villages of Thin Kaew (Ber 7), Phonxay and Huay Jong in Xieng Ngern District were chosen for testing the SLEF method. These Khamu villages have had land allocation, general land use planning, and several demonstration (model) farms have been established. The above villages are along the main road from Xieng Ngeun to Nane.

Preferably, each extension person should be responsible for extension in no more than a few villages in the first year of the operation of the sloping land model. Much follow up work and new activities are required each year in each village, therefore only one or two more villages should be added in each subsequent year. After about five years of inputs a village may be able to cope with less intensive assistance.
Attributes of the Sloping Land Extension-Finance Model

The following are the key features of the Sloping Land Extension and Finance Model.

**SAVINGS**: encourages a degree of villager financial independence through savings and loan groups.

**PARTICIPATION**: involves the villagers in all processes at village level.

**ACTION**: is action-oriented, with survey and study of village conditions undertaken where necessary.

**TRAINING**: recognises staff and villager skill development as critical for sustainable village development. In-village - whole-village training in general topics focusing on sustainable development for sloping land areas is an early step.

**DECENTRALISED**: largely decentralised to the district level, except for staff training and evaluation.

**GROUPS**: is operated using village groups to enable wide participation, mutual support and efficient training.

**GENDER**: is sensitive to gender in development issues and aims to support the self-confidence, independent thought, and participation of women during all stages.

**OUTCOME**: focuses on long term outcomes through planning, monitoring and evaluation.

**FLEXIBLE**: activities and fund utilisation in this extension approach are flexible to maximize efficiency.

**INTER-DISCIPLINARY**: extension, research and training units co-operate during training, planning, implementation and monitoring activities.
Conditions under which the Methodology was Developed and Tested

Physical:
Sloping land greater than 10% comprises more than 75% of the area. Much is over 40% and some is at least 80%. The land is mainly ‘hilly’ slate-based, rather than high mountainous country formed from limestone. The area has a monsoonal climate with a distinct hot wet season and cooler dry season.

Land cover / land use:
Small areas of forest, usually on ridges and hilltops.
Shifting cultivation is the dominant farming system with annual crops of rice, Job’s tears and others for 1-2 years rotated with short periods of fallow (2-5 years).
There are limited areas of wet rice on narrow stream flats. Rice terraces have been constructed where the slopes are gentle.
Significant numbers of small teak plantations located near the road, and expanding areas of paper mulberry and bananas.

Rural Socio-economic:
A dense population in village areas.
Several ethnic groups. Villages dominated either by Lao Lum or Lao Theung (Khamu). The Khamu women appear to have a particularly low level of authority.
Villages along all-season dirt-gravel road which is periodically graded.
Farming land has been allocated to families and forest land collectively allocated to villages. Villages have become exposed to market forces. Villagers have a low level of schooling and a limited knowledge of alternatives to shifting cultivation.
Widespread poverty and low food security exist. There is limited access to bank credit.

Institutional:
Extension and (research) training staff have considerable prior knowledge of the area.
Several nearby agricultural research/demonstration centres and a nearby training centre exist. Technical assistance has been provided by long-term advisers for several years. There are committed provincial and district staff.
Staff skills were developed by formal training, on-the-job training, study tours, workshops and seminars.
Conditions for Applicability

This approach can be adapted and applied by organisations or projects which actually or potentially conduct/promote extension and/or rural micro-finance and target the development of sustainable farming systems in sloping areas where shifting cultivation is dominant. It is assumed that farming land allocation has taken place.

As this methodology was developed in closely spaced villages along an all-weather road with easy market access, a variant will be appropriate in more isolated and widely spaced villages in hilly country where subsistence agriculture is greater and population pressure on land is less. It may not be possible to offer assistance with cash crop options and savings and loans groups in villages far from motor transport tracks. Another variant of the methodology should be developed for ethnic groups living in high mountainous areas.
Sloping Land Extension-Finance
Methodology

General Description of Methods

The key justification for this sloping land methodology is that it responds to the policy of stabilising shifting cultivation, which is one of eight main development policies of the GoL. Two others that are especially relevant are food security promotion and agricultural and forestry commercialisation.

As the Northern RTC is involved in the methods development, it is in a good position to teach SLEF methodology to PFO and DAFO staff. This method can be used following general land use planning/land allocation, and makes use the results of sloping land research findings.

DAFO teams have used the model farmer method of extension in the past. While this was sincerely promoted, it did not seem to be affecting the large areas of sloping and steep land on which shifting cultivation was practiced. It was reaching a small number of farmers because the chosen farmers were those mainly raising small livestock and related activities near the village or on the stream flats. They received a significant loan/grant which was not normally available to other villagers. This new approach when linked to the new Land Use Planning and Land Allocation and Sloping Land Research-Extension methodologies, will enable the government to have a significant impact on shifting cultivation.

The approach is primarily designed to assist very poor and slightly educated farmers to develop sustainable farming systems. These farmers usually have had land allocated and are practicing shifting cultivation on sloping land.

The methodology is arranged in three phases as a response to the particular biophysical and socio-economic conditions found in the mountainous and hilly north of the Lao PDR.

Only the first phase and a few aspects of Phase 2 have so far been developed. More work is required to develop Phases 2 and 3. The methodology is still under development and testing.
In the first phase the approach provides assistance for only two ‘activities’:

- Improving the farming systems themselves.
- Establishing savings and loans groups to help finance farming systems development in the long term.

These two activities are considered the optimum type and number for the first year. Over time, perhaps after two years, in Phase 2, other activities are introduced through dialogue and training, and grants can be made to savings and loans groups to form a sustainable land use fund. This eventually leads to village development planning and possibly loans from the bank in Phase 3, perhaps in year 3 or 4.

District extension staff facilitate a process of village selection, repeated dialogue with villagers, whole village and small group training, activity planning and group formation, initial small area planting, support, monitoring and evaluation. RTC staff assist with training in savings and loans groups during model development.

The key features of the approach are a generalised annual plan and budget, repetitive dialogue, early whole village training providing key options, later specialised training, training to set up savings and loan groups and production groups, evolution to greater activity diversity, and later, village development planning.

Routine features are participation, gender mainstreaming, monitoring, support and evaluation.
Phases in the Methodology

**Phase 1:** The methodology starts with two main activities: sustainable farming systems for sloping land and savings and loans groups.

**Phase 2:** Reinforcement of these two activities, perhaps a few new activities according to farmer interest, household planning, gender analysis, a sustainable land use fund and other special activities.

**Phase 3:** Reinforcement of existing activities, village development planning and possibly loans from banks.

*Repetition:* In the methodology there is a degree of repetition that is critical. In Phase 1, the processes of planning, dialogue, training and action (implementation) are repeated two, three, or four times, as the villagers progressively select themselves for action and move towards greater understanding and more certain decision making.
Three Phases of the Sloping Land Extension-Finance Methodology

The methodology begins simply with two activities, but becomes more complex in future years, including new activities, and then village development planning.

Phase 1
Savings and Loan groups and elements of sustainable sloping land farming systems.

Phase 2
Follow up work in the same villages. Gradual addition of other activities.

Phase 3
Follow up on earlier work and Village Development Plan.

More complex development processes follow after considerable training has been provided and experience gained.

The Sloping Extension-Finance methods were developed for poor villages with low levels of schooling in mountainous areas practicing shifting cultivation on sloping land. Usually farming land has been allocated to families and access to markets for farm products is available. The aim is to help farmers develop new permanent farming systems on the sloping land which will provide both greater food security and a source of cash. In the long term savings and loan groups provide some financial self-reliance. New diverse and permanent farming systems and savings and loans increase the chance of livelihood sustainability.
## Stages and Steps of Phase 1 of Sloping Land Extension–Finance Methodology

<table>
<thead>
<tr>
<th>Stages</th>
<th>Steps</th>
<th>Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preparatory Planning (and Training)</td>
<td>Village Selection</td>
<td>Before 10</td>
</tr>
<tr>
<td></td>
<td>Preliminary Annual Planning</td>
<td>Before 10</td>
</tr>
<tr>
<td></td>
<td>Annual Staff Training</td>
<td>Before 10</td>
</tr>
<tr>
<td>1. Initial Preparation</td>
<td>1. Initial Dialogue</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>2. Village Study</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>3. General Whole Village (Options) Training</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>4. Follow up Dialogue and Training</td>
<td>11</td>
</tr>
<tr>
<td>2. Initial Activity Planning</td>
<td>5. Provisional Activity Planning</td>
<td>11</td>
</tr>
<tr>
<td>3. Savings and Loans Implementation</td>
<td>6. Training for and Setting up of Savings and Loan Group</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>7. Support and Monitoring for S&amp;L Group</td>
<td>1-3</td>
</tr>
<tr>
<td></td>
<td>9. Farming Systems Production Training</td>
<td>4-5</td>
</tr>
<tr>
<td></td>
<td>10. Village Demonstration and Practical Training</td>
<td>5-6</td>
</tr>
<tr>
<td></td>
<td>11. Erection of Notice Boards</td>
<td>7</td>
</tr>
<tr>
<td>5. Support and Monitoring</td>
<td>12. Support and Monitoring</td>
<td>5-8</td>
</tr>
<tr>
<td></td>
<td>14. Presentation</td>
<td>9-11</td>
</tr>
</tbody>
</table>
Sloping Land Extension-Finance Methodology, Phase 1

Land Allocation and General Land Use Planning.

Annual Planning and Staff Training

Initial Dialogue, Village Study, General Training and Follow up.

Initial Planning.

Training for and Setting up of Savings and Loans Group.

Support for Savings and Loans Group.

Support for and Monitoring of Savings and Loans Groups.

Limited in first year of S&L

Firming-up Production Groups and other Plan Review.

Office and Field Demonstration Training in Sustainable Farming Systems for Sloping Land.

Progressive Planning of Planting Inputs.

Evaluation.

Support for and Monitoring of Production Groups.

Feedback and Dissemination
## Stages and Steps of Phase 1, Year 1

### Pre-Field Annual Planning and Training

<table>
<thead>
<tr>
<th>Steps</th>
<th>Months</th>
<th>Explanation</th>
<th>Office Responsible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village Selection</td>
<td>Before 10</td>
<td>Selection of geographic area, landscape or sub-district and villages. Dialogue between staff in relevant units. Study of reports, maps.</td>
<td>PFO, DAFO</td>
</tr>
<tr>
<td>Annual Planning</td>
<td>Before 10</td>
<td>Generalised annual plan and budget allowing details to be planned quarterly and monthly.</td>
<td>DAFO, PFO support</td>
</tr>
<tr>
<td>Annual Staff Training</td>
<td>Before 10</td>
<td>Provincial staff upgrade district staff in extension methodology and sustainable sloping land farming systems. RTC could provide support in first year in any one province.</td>
<td>PFO. Possible NTC support</td>
</tr>
</tbody>
</table>

### Field Stages and Steps

<table>
<thead>
<tr>
<th>Steps</th>
<th>Months</th>
<th>Explanation</th>
<th>Office Responsible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Dialogue</td>
<td>10</td>
<td>Mainly informal dialogue takes place with existing groups, including the women’s group. Dialogue covers needs and wants, problems, possible solutions, opportunities, risks, testing ideas, social relationships etc. It continues throughout the extension process, but especially in certain steps.</td>
<td>DAFO</td>
</tr>
<tr>
<td>Village Study</td>
<td>10</td>
<td>Studies and survey may be necessary. Land allocation data will be available. The standard GOL questionnaire should be used.</td>
<td>DAFO, PFO support</td>
</tr>
<tr>
<td>General Whole Village (Options) Training</td>
<td>11</td>
<td>Initial general training for whole village on sustainable development and an introduction to options for sloping land farming, and savings and loan groups. Study tours. Key options are presented for farmer consideration. Livestock control is covered.</td>
<td>DAFO, PFO support</td>
</tr>
<tr>
<td>Follow up Dialogue and Training</td>
<td>11</td>
<td>This step is more participatory. Dialogue forms continuum with training. Villagers express views on topics and their own aspirations.</td>
<td>DAFO</td>
</tr>
</tbody>
</table>
Initial Activity Planning

11 Initial interest in farming technologies and systems, as well as particular species (crops) allows discussion of species sources and initial preparation of approaches for obtaining planting material and finance. Initial formation of production groups. Livestock control.

Training for and Setting up of Savings and Loan Group

12 Encouragement and training is given to form a savings and loan (S&L) group. A group is set up if enough families are interested. Further training is given for the paid-up members. Special training is offered to elected committees of all villages together.

Support and Monitoring for S&L Groups

1-3 Groups are supported by visits and possibly by arranging further joint training. Concurrent informal monitoring followed by formal monitoring to overcome major problems.

Farming Activity Plan Review

3-4 Farmers firm up choices on farming system and crop options. Production groups are reinforced. Simple activity group plans are prepared. Further preparation of planting material. Necessary finance is further considered: self-finance, S&L loans, repayment schedules, subsidies.

Farming Systems Production Training

4-5 Further production training in elements of farming systems to be used, usually organized for whole groups. Several villages can be combined. Refining of crop choices. Basic farming plot layout (design).

Village Demonstration Training Day

5-6 Group leaders and/or those by road are directly assisted to implement elements of a new farming system. These act as demonstration plots. Group members learn by observation and discussion in groups, and by assisting physically with the method demonstrations.

Erection of Boards

7 Design, fabrication and erection of notice boards to be placed by the roadside and/or farm plots.

Support and Monitoring

5-8 Support to groups with informal monitoring then formal monitoring of S&L and farming groups using formats and open discussion.

Evaluation and Reporting

9-11 The results are evaluated and reported. Central support required. Feedback to Northern RTC.

Presentation

9-11 Verbal and visual presentation in village and office.
## Stages and Steps Phase 2, Year 1

### Pre-Field Preparation

<table>
<thead>
<tr>
<th>Steps</th>
<th>Months</th>
<th>Explanation</th>
<th>Office Responsible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual planning</td>
<td>Before 10</td>
<td>Generalised annual plan and budget following steps listed here, allowing details to be planned quarterly and monthly.</td>
<td>PFO, DAFO</td>
</tr>
<tr>
<td>Annual Staff Training</td>
<td>Before 10</td>
<td>Provincial staff upgrade district staff in extension methodology and a range of technologies. The previous year's experience will indicate training needs. Northern RTC and PFO need to be sensitive to this. RTC provides ongoing support in first year in any one province.</td>
<td>PFO, Possible support from RTC</td>
</tr>
</tbody>
</table>

### Field Stages and Steps

<table>
<thead>
<tr>
<th>Steps</th>
<th>Months</th>
<th>Explanation</th>
<th>Office Responsible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuing Dialogue</td>
<td>10</td>
<td>Mainly informal dialogue takes place with existing groups, including the women's group. Dialogue covers needs and wants, problems, possible solutions, opportunities, risks, testing ideas, social relationships etc. A range of training possibilities is discussed. It continues throughout the extension process. Evaluation of Phase 1 work is presented if not already done.</td>
<td>DAFO</td>
</tr>
<tr>
<td>Village Study</td>
<td>10</td>
<td>An introductory gender analysis of workload in the village and any other issue that is critical.</td>
<td>DAFO</td>
</tr>
<tr>
<td>General Whole Village (Options) Training</td>
<td>11</td>
<td>Initial general training for whole village involves a range of topics outlined in the text above. The results of the gender analysis is presented by gender staff and villagers.</td>
<td>DAFO, PFO possibly</td>
</tr>
<tr>
<td>Follow up Dialogue and Training</td>
<td>11</td>
<td>Villagers select activities in which to participate through discussion. Ideas are further explained where necessary. Those activities with the largest number interested are pursued further. Smaller groups with a high proportion of women or women leaders are accepted. In general a family would chose one production group only if inputs depend on loans. Initial consideration of material and financial inputs. This dialogue process leads to planning.</td>
<td>DAFO</td>
</tr>
<tr>
<td>Initial Planning</td>
<td>12</td>
<td>Plans are made with the villagers for the above activities. Meetings are held to consolidate or form each group including the steep land and S&amp;L groups from Phase 1. Training and material inputs are planned where appropriate. Finance is considered.</td>
<td>DAFO, PFO possibly</td>
</tr>
<tr>
<td>Specialised Training and follow up</td>
<td>12 - 3</td>
<td>Training in several new topics, and possibly revision in old topics, is run in the village or in town as seems appropriate, joining groups from different villages when possible. As the possible range of topics is wide outside trainers may be needed. Follow up dialogue and training where necessary.</td>
<td>DAFO, PFO, Other</td>
</tr>
<tr>
<td>Plan Review</td>
<td>12 - 3</td>
<td>Further discussion is held in groups to review and finalize plans. Groups are further strengthened.</td>
<td>DAFO</td>
</tr>
<tr>
<td>Field Demonstration Training</td>
<td>12 - 6</td>
<td>Field demonstration training begins in the month appropriate at a site belonging to group leaders and / or a site within sight of the road.</td>
<td>DAFO</td>
</tr>
<tr>
<td>Support and Monitoring</td>
<td>5-10</td>
<td>Support to groups. Concurrent informal monitoring then formal monitoring using formats and open discussion, to overcome major problems.</td>
<td>DAFO, PFO</td>
</tr>
<tr>
<td>Evaluation and Reporting</td>
<td>9 - 11</td>
<td>The activity results are evaluated and reported. Central support is appropriate.</td>
<td>DAFO, PFO, CEU</td>
</tr>
<tr>
<td>Presentation</td>
<td>9 - 11</td>
<td>Verbal and visual presentation in village and office. Feedback to Northern RTC and next years planning.</td>
<td>DAFO, PFO</td>
</tr>
</tbody>
</table>
## Estimated Extension (DAFO) Costs for Conducting the Sloping Land Extension-Finance Model

**Estimated Field Extension (DAFO) Costs for Conducting the Sloping Land Extension-Finance Model**

for ONE YEAR in ONE VILLAGE, LUANG PHABANG PROVINCE

(All costs in Kip 1999)  
Figures last modified 27 August 1999

<table>
<thead>
<tr>
<th>STEPS</th>
<th>MONTH of year</th>
<th>No. of PEOPLE</th>
<th>No. of MOTOR BIKES</th>
<th>DAYS PERSON</th>
<th>PERDIEM Cost</th>
<th>FUEL Cost</th>
<th>STATIONERY &amp; other materials Costs</th>
<th>STEP TOTALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 DIALOGUE</td>
<td>10-Nov</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>6</td>
<td>36000</td>
<td>60000</td>
<td>15600</td>
</tr>
<tr>
<td>2 STUDY</td>
<td>10-Nov</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>24000</td>
<td>20000</td>
<td>40000</td>
</tr>
<tr>
<td>3 ORGANISING INPUTS</td>
<td>11 to 5</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>18000</td>
<td>30000</td>
<td>see below 48000</td>
</tr>
<tr>
<td>4 INITIAL TRAINING</td>
<td>DAFO</td>
<td>11 to 1</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>18000</td>
<td>20000</td>
</tr>
<tr>
<td>Non-LSFP</td>
<td>11 to 1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>10000</td>
<td>100000</td>
<td></td>
</tr>
<tr>
<td>5 FOLLOW UP</td>
<td>11 to 1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>24000</td>
<td>40000</td>
<td></td>
</tr>
<tr>
<td>6 PRODUCTION and FINANCE CHOICES and GROUP</td>
<td>11 to 2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>12000</td>
<td>20000</td>
<td>50000</td>
</tr>
<tr>
<td>7 SPECIALIZED TRAINING</td>
<td>11 to 3</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>24000</td>
<td>40000</td>
<td>50000</td>
</tr>
<tr>
<td>Non-LSFP</td>
<td>12 to 3</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>60000</td>
<td>100000</td>
<td>160000</td>
<td></td>
</tr>
<tr>
<td>8 SUPPORT START of ACTIVITIES not DEPENDENT on WATER</td>
<td>1 to 3</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>8</td>
<td>48000</td>
<td>80000</td>
<td>150000</td>
</tr>
<tr>
<td>9 SUPPORT START of IRRIGATION ACTIVITIES</td>
<td>12 to 1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>12000</td>
<td>20000</td>
<td>50000</td>
</tr>
<tr>
<td>10 SUPPORT CONTOURING FOR ALLEY CROPPING</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>36000</td>
<td>30000</td>
<td>50000</td>
</tr>
<tr>
<td>11 SUPPORT STEEP LAND PLANTING</td>
<td>5 to 6</td>
<td>2</td>
<td>1</td>
<td>8</td>
<td>16</td>
<td>96000</td>
<td>80000</td>
<td>150000</td>
</tr>
<tr>
<td>12 BACKUP</td>
<td>all</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>30000</td>
<td>50000</td>
<td>50000</td>
</tr>
<tr>
<td>13 MONITORING</td>
<td>all</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>24000</td>
<td>40000</td>
<td>50000</td>
</tr>
<tr>
<td>14 EVALUATION</td>
<td>6 to 9</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>12000</td>
<td>20000</td>
<td>50000</td>
</tr>
<tr>
<td>15 REPORTING</td>
<td>6 to 9</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>6000</td>
<td>10000</td>
<td>50000</td>
</tr>
<tr>
<td>16 PRESENTATION</td>
<td>6 to 9</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>6000</td>
<td>10000</td>
<td>200000</td>
</tr>
</tbody>
</table>

TOTALS | 78 | 496000 | 6E+05 | 130000 | 2E+06 |

In Summary the cost is about (a little more than) 2 million Kip per village (not including vehicle and other depreciation) not including Central, Regional and Provincial management, inputs, and assuming training of staff has largely already taken place. This unit cost does not include staff workshops and similar.
<table>
<thead>
<tr>
<th>Activity</th>
<th>Dry season</th>
<th>Wet Season</th>
<th>Dry Season</th>
<th>Rough Guide to Number of Days Needed per Village</th>
</tr>
</thead>
<tbody>
<tr>
<td>Village selection</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>Office before: 1, In village: 1, Office after: 1</td>
</tr>
<tr>
<td>Annual planning</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>1, 0, 0</td>
</tr>
<tr>
<td>Annual staff training</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>1. Initial dialogue</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1, 1, 1</td>
</tr>
<tr>
<td>2. Village study</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1, 2, 4</td>
</tr>
<tr>
<td>3. General whole village training</td>
<td>--</td>
<td>--</td>
<td>2</td>
<td>2, 1, 2</td>
</tr>
<tr>
<td>4. Follow-up dialogue and training</td>
<td>--</td>
<td>--</td>
<td>0</td>
<td>2, 2</td>
</tr>
<tr>
<td>5. Initial activity planning</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1, 1, 1</td>
</tr>
<tr>
<td>6. S and L group training formation</td>
<td>--</td>
<td>--</td>
<td>2</td>
<td>3, 2</td>
</tr>
<tr>
<td>7. S and L support and monitoring</td>
<td>--</td>
<td>--</td>
<td>--</td>
<td>1, 5, 2</td>
</tr>
<tr>
<td>8. Farming activity plan review</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1, 3, 3</td>
</tr>
<tr>
<td>9. Farming systems production training</td>
<td>--</td>
<td>--</td>
<td>2</td>
<td>1, 1</td>
</tr>
<tr>
<td>10. Field demonstration training in planting</td>
<td>--</td>
<td>--</td>
<td>0</td>
<td>2, 1</td>
</tr>
<tr>
<td>11. Erection of notice boards</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>1, 0</td>
</tr>
<tr>
<td>12. Support and monitoring</td>
<td>--</td>
<td>--</td>
<td>1</td>
<td>4, 3</td>
</tr>
<tr>
<td>13. Evaluation and reporting</td>
<td>--</td>
<td>--</td>
<td>2</td>
<td>3, 8</td>
</tr>
<tr>
<td>14. Presentation</td>
<td>--</td>
<td>--</td>
<td>2</td>
<td>1, 1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>19, 31, 32</strong></td>
</tr>
</tbody>
</table>
Preliminary Activities

There are three preliminary activities:

• Area and village selection.
• Initial annual planning.
• Annual staff skill development.

Area and Village Selection

Summary

• A study is made of existing research and project documents and maps arising from previously conducted surveys and appraisals and land use planning and land allocation.
• Non-extension staff with knowledge of these areas are consulted.
• Selection of the geographic area or landscape is undertaken in hilly or mountainous terrain along main roads within the district.
• Villages, usually Khamu, are chosen using criteria such as access, poverty level, topography and agricultural system.

Detailed surveys are not required to make village choices as DAFO and other staff usually know enough to make decisions. Selection of a work location is based on access, poverty levels, a sloping land topography, and the agricultural system. Other criteria on which to base a choice are ethnicity, leadership, enthusiasm, previous experience, severity of problems, malnutrition, population growth and structure etc.

Access is important as it allows the DAFO staff to visit the village and facilitates trade and general villager access to other villages and the town. It is advisable to work in a group of villages with access to each other to facilitate combined work and villager interaction.
After a village/s have been chosen, a standard GoL socio-economic questionnaire is provided to the village leaders for completion and collected before initial dialogue with the village is started.

**Initial Annual Planning**

*Summary:*

- Annual planning is done with flexibility.
- Planning is generalised so as not to hold district staff and villagers to details that cannot be easily predicted a long way ahead.
- Quarterly and monthly activity planning are done later.

Initial annual planning indicates steps in each month in each village, staff responsible and a general idea of budget required. It has been found that a total budget of about 7 million kip per village is considered appropriate. This amount is raised or lowered according to villager interest, and special conditions, and opportunities.

The methodology is flexible in ideas, actions and funds to maximize efficiency. This is considered important as the model farmer method has required detailed annual planning and budgeting. The new recommended district planning involves generalised annual plans. Annual unit costs per village for extension are used. Monthly and/or quarterly plans are written in some detail. Budget is disbursed by the province on a monthly basis.

Planning of activities by the extension workers and villagers is carried out over the short term and seasonally, but plans are always open to rational modification after discussion among all parties at the local level. Funds are allocated in a flexible way through the year according to villager interest, the weather, markets, and assistance being provided by other projects.

Planning of activities focuses on long term prospects for a combination of food and income by first developing farming methods that produce a variety of edible, usable and saleable products, and manage soil erosion. Other production activities such as livestock and crafts can be dealt with in a second phase of development, according to villager interest.
Annual Staff Skill Development

Summary:

- Annual staff skill development involves training to upgrade skills.
- The Northern RTC could lead the activity in one or more provinces.
- If Northern RTC trainers are not available, the provincial extension staff member would run workshops and possibly a study tour for district extension staff.

Staff skill development should take place in at least two time frames. Firstly, provincial and district staff need training in sloping land extension methods and sloping land farming systems. Secondly, they need assistance on an annual basis to upgrade their knowledge.

A collaborative institutional approach is suggested to support RTC. This would include local agency collaboration plus research and administrative/extension agencies to assist RTC upgrade training. RTC can best develop new curricula using workshops with the help of other local agencies. RTC staff could also carry out research in villages.

All DAFOs staff working in hilly and mountainous country need a mixture of biophysical, socio-economic, specialised technical skills and general skills in order to change shifting to stationary cultivation on sloping land.

A decentralised skill development approach is proposed which NTC could lead. Learning, not training, is the preferred process. Alternatives to training include self-driven learning, co-operative learning, distance learning and a provincial/regional library. Staff could benefit from provincial recognition of personal learning efforts by awarding 'Provincial Learning Certificates'.

The 'one off' training for each extension officer should be conducted at the Northern RTC. RTC has excellent examples nearby in both research centres and villages to show the staff, and can draw on other skilled local agency staff to give some assistance.

On an annual or longer basis RTC might conduct training for provincial staff at RTC and outreach training and other leadership in skill development for district staff in the provinces. Skilled personnel from other agencies could contribute. District staff of more than one province could be combined.
Steps in Phase 1

Step 1. Initial Village Dialogue

**Summary:**
- Dialogue is held with individuals, households, small informal groups, the village development committee and the whole community. Discussions are facilitated by a DAFO extension officer or ‘facilitator’.
- Dialogue covers needs and wants, problems, possible solutions, opportunities, risks, testing ideas, social relationships etc. Villager views are sought before staff express their own opinions.
- The dialogue gradually focuses on the sloping land areas and solutions to the problem of soil infertility under high population density, especially when land has been allocated.
- Visual aids such as maps and diagram are used.

**Programme for the First Day’s Dialogue in a Village**

**Objectives of the Meeting:**
- To get to know the people.
- To meet in groups to discuss village activities and conditions, opportunities, and constraints.

**Organisation and Conduct of the Meeting:**
- Ensure all appropriate staff are aware of the venue and timetable, and have transport and per diem and/or lunch.
- Before the meeting request the villagers to arrange a timetable for various discussion groups.
- Make a list of names, gender, age and positions of group participants.
- Facilitate interest and villager discussion skills during the meeting.
• Take a photograph of the group and provide the village committee and the group leader with a copy on the next visit.

**Group Discussion Topics**

1. A start is made with questions to encourage villager interest in the discussions.

2. The activities of the group are discussed, i.e., what does it do?; what might it do?

3. The aims and methods of the project are introduced to villagers including ecological and socio-economic sustainability.

4. It is explained to villagers that the programme wants to work with them and gather ideas on the next step in assistance; perhaps:
   - Village meeting for open discussion?
   - A general training day on many topics?

5. The present financial methods and problems of the villagers are discussed.

6. Explain that the programme is interested in assisting villagers form a savings and loan group.

7. Discuss other topics, including:
   - Non-agricultural topics.
   - Recent progress in the village.
   - Further opportunities and constraints.
   - Problems.

8. Introduce the idea of soil fertility management and erosion management by:
   - Drawing a hill slope in cross section on the white board.
   - Asking the villages about the type and thickness of top-soil on their land.
   - Getting villagers to draw a cross section of their own land.
   - Inviting comment and discussion.
   - If the villagers do not understand soil horizons, explain by asking what soil conditions they meet if they dig the soil. Then draw A, B and C horizons at variable thickness. Discuss.
   - Asking what happens on the soil surface when it rains. Ask someone to draw it.
• Asking what happens with the soil condition at different stages of the shifting cultivation cycle and in a forest.
• Asking how loss of top soil can be reduced and litter increased etc.

9. Assure the villagers that there is uncertainty in development programmes. Explain that extension staff will discuss activities, make suggestions and conduct training. Staff hope their advice is correct and works, but they know they may make mistakes. However, staff will admit mistakes made and will try to improve their work in the future.

10. Meet with the Village Development Committee (VDC) and consider if a further dialogue meeting with the whole village should be held, or if it would be better to move onto whole-village general training.

**Keeping Records of Village Meetings**

Records of village meetings should be kept by extension staff or facilitators.

- Record in a hard-covered book in the village.
- Summarise the meeting proceedings at the office using the Village Meeting Record Form, an example of which is shown below.
- File the report in a folder for that village.

**Village Meeting Record Form**

Village Name: Ban Thin Kaew (Ber 7-8)

<table>
<thead>
<tr>
<th>Step</th>
<th>Dates</th>
<th>Details</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introductory dialogue</td>
<td>14-1-99</td>
<td>Discussed existing group activities and interests with leaders (VDC, Men, Women, Youth). Introduced extension methods. Suggested training day.</td>
<td>Questionnaire not complete.</td>
</tr>
<tr>
<td>Initial General Training and Study Tour</td>
<td>27/28-1-99</td>
<td>Talks on general and specific topics. Study tour of IBSRAM and IRRI stations</td>
<td>Need bus</td>
</tr>
<tr>
<td>Follow-up dialogue</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training on Savings and Loan Groups</td>
<td></td>
<td>etc</td>
<td></td>
</tr>
</tbody>
</table>

23
Step 2. Village Study

Summary:

- Structured and semi-structured village interviews and survey of farming systems may be necessary if the conditions are atypical of sloping land areas.
- A socio-economic and farming questionnaire should be used if results are not already available.
- More base-line data may be required to understand the community and its production system.

After dialogue with the whole village and groups, a decision is made on how to proceed. Is further study needed, at what level of detail, and if so when should it be done? Some issues may remain uncertain, eg, from the land allocation process, previous projects, recent in/out- migration, etc. If it is decided that further study is necessary, extension staff should follow the study approach explained below. It is important that the village study is cost-effective, and not done as a habit.

The Study Approach

- The study of previous research findings and technical reports or surveys concerning the area or village is essential.
- The approach does not emphasise detailed participatory rural appraisal (PRA) or rapid rural appraisal (RRA).
- The study does not concern itself with a wide variety of village concerns in the early stages but concentrates on new farming systems for steep land and savings and loan groups.
- The method is action-oriented, meaning that training of villagers will be done shortly after the study is completed and this training will lead to cropping demonstrations.
- Survey and study of village conditions can be done in parallel with villager training and cropping trials where necessary because the choice of new systems and actual crops is decided by villagers.
Focus of the Study

- The study focuses on physical conditions, bio-data, the ethnic groups in the village, infrastructure, agriculture, markets, and information about completed and current projects.
- Information on areas in the region which have the same or similar type of conditions.

In addition the following should be understood and considered:

- The consequences of high population density.
- The consequences of the shortened fallow cycle in shifting cultivation.

Step 3. Initial General Whole-Village Training

Summary:

- A team of several people with general and specialist expertise are assembled to conduct the training.
- The DAFO extension person prepares an agenda and list of speakers.
- The meeting concentrates on: sustainability or sustainable development, finance for development, an introduction to savings and loan groups, permanent farming systems appropriate for sloping land, tree nurseries, marketable crops, markets, and subsistence crops. General topics such as self-reliance, knowledge, and gender equality are covered.
- Special encouragement is given to form a savings and loan (S&L) group.
- Villagers are asked to consider:
  1. Forming and joining a savings and loan group.
  2. Trying out a new farming system on sloping land.
- Various visual aids are used to illustrate ideas.

Half the training day is devoted to presentations on prepared topics and sub-topics, and half a day is spent on a study tour to nearby research stations.
### Guidelines for Preparing Whole Village Training Days

<table>
<thead>
<tr>
<th>Step</th>
<th>Activities or Tasks Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Discuss training with village leaders and others at the initial dialogue day.</td>
</tr>
<tr>
<td>2</td>
<td>Organise the training day after a standard questionnaire about the village has been completed, and at least a week after initial dialogue.</td>
</tr>
<tr>
<td>3</td>
<td>Consult with women leaders to decide the most convenient time and place for them.</td>
</tr>
<tr>
<td>4</td>
<td>Prepare a training day plan (steps needed to prepare and times to carry them out).</td>
</tr>
<tr>
<td>5</td>
<td>Consult with possible speakers and get a commitment from them to participate.</td>
</tr>
<tr>
<td>6</td>
<td>Prepare training day agenda: a list of topics and speakers and approximate times.</td>
</tr>
<tr>
<td>7</td>
<td>Prepare at least 5-10 key points on each topic for speakers present.</td>
</tr>
<tr>
<td>8</td>
<td>Consult with people at study tour destinations; make tentative arrangements.</td>
</tr>
<tr>
<td>9</td>
<td>Prepare detailed agenda for study tour.</td>
</tr>
<tr>
<td>10</td>
<td>Make firm appointments with speakers at destinations for study tours.</td>
</tr>
<tr>
<td>11</td>
<td>Prepare copies of 'Guidelines for Speakers at Village meetings' (see below).</td>
</tr>
<tr>
<td>12</td>
<td>Hand out the guidelines to all speakers and ask them to follow them.</td>
</tr>
<tr>
<td>13</td>
<td>Follow up with all speakers to make sure they are preparing their presentation.</td>
</tr>
<tr>
<td>14</td>
<td>If per diem is available invite observers to the training day to learn.</td>
</tr>
<tr>
<td>15</td>
<td>Prepare a white board, a megaphone, large sheets of white paper, coloured felt pens and note pads.</td>
</tr>
<tr>
<td>16</td>
<td>Make sure all speakers know the time, date and place, and have transport and per diem.</td>
</tr>
<tr>
<td>17</td>
<td>Prepare a written invitation for speakers and send out about a week beforehand. Ask for a confirmation that the invitee can attend.</td>
</tr>
<tr>
<td>18</td>
<td>Prepare notebooks and pens for those villagers who wish to take notes.</td>
</tr>
<tr>
<td>19</td>
<td>Arrange food to contribute to lunch with villagers.</td>
</tr>
<tr>
<td>20</td>
<td>Have a contingency plan: alternatives if things go wrong.</td>
</tr>
</tbody>
</table>
### Topics for Training Days

A suggested list of topics for the initial training day is indicated in the table below.

<table>
<thead>
<tr>
<th>Key Topic</th>
<th>Subject Matter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction of speakers/specialists</td>
<td>------</td>
</tr>
<tr>
<td>2. Project Introduction and Overview</td>
<td>▪ Developing “ideas” or “thinking” in preference to relying on funds for development.</td>
</tr>
<tr>
<td></td>
<td>▪ Concept of sustainability.</td>
</tr>
<tr>
<td>3. Community Development</td>
<td>▪ Self-reliance.</td>
</tr>
<tr>
<td></td>
<td>▪ Savings and Loan Group.</td>
</tr>
<tr>
<td></td>
<td>▪ Marketing.</td>
</tr>
<tr>
<td></td>
<td>▪ Forest conservation.</td>
</tr>
<tr>
<td></td>
<td>▪ Soil erosion and erosion control.</td>
</tr>
<tr>
<td></td>
<td>▪ Land use planning and land and forest allocation.</td>
</tr>
<tr>
<td></td>
<td>▪ Pests and chemicals.</td>
</tr>
<tr>
<td>5. Gender, Ethnicity and Age</td>
<td>▪ Are men and women treated equally in the village?</td>
</tr>
<tr>
<td></td>
<td>▪ Are women invited equally to meetings?</td>
</tr>
<tr>
<td></td>
<td>▪ Have women’s opinions been considered when planning meetings?</td>
</tr>
<tr>
<td></td>
<td>▪ Are both men’s and women’s opinions’ heard equally at meetings?</td>
</tr>
<tr>
<td></td>
<td>▪ If women’s involvement is low how could their participation be increased?</td>
</tr>
<tr>
<td></td>
<td>▪ Are ethnic minorities in each village invited to join groups?</td>
</tr>
<tr>
<td></td>
<td>▪ Are women in all ethnic groups treated the same?</td>
</tr>
<tr>
<td></td>
<td>▪ Do all people in the family have an equal chance to participate in activities</td>
</tr>
<tr>
<td></td>
<td>▪ Do youth and older people have opportunities to express opinions?</td>
</tr>
<tr>
<td></td>
<td>▪ Should the opinions of youth be considered more seriously?</td>
</tr>
</tbody>
</table>
# Guidelines for Speakers at Village Meetings

## Basic Guidelines:

<table>
<thead>
<tr>
<th>Practice</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Use at least one day to prepare your presentation.</td>
</tr>
<tr>
<td>2</td>
<td>Prepare clear, short notes for reference.</td>
</tr>
<tr>
<td>3</td>
<td>Plan your diagrams beforehand. Do not draw diagrams that you have never drawn before, unless you are experienced.</td>
</tr>
<tr>
<td>4</td>
<td>Introduce yourself and provide some personal background.</td>
</tr>
<tr>
<td>5</td>
<td>If the audience is large speak loudly or use a megaphone.</td>
</tr>
<tr>
<td>6</td>
<td>Start with the simplest information and gradually build up to more complicated information. Return sometimes to the simple ideas.</td>
</tr>
<tr>
<td>7</td>
<td>Use a white board, 'flip chart', or other pictures or diagrams to explain. Make sure these are visible from the back of the training room.</td>
</tr>
<tr>
<td>8</td>
<td>Explain any difficult words or concepts.</td>
</tr>
<tr>
<td>9</td>
<td>Regularly ask questions about the audience's experience. If no answers are received, try alternative ways of asking the question, or a different question.</td>
</tr>
<tr>
<td>10</td>
<td>Move around a little while speaking, but don't continually walk up and down.</td>
</tr>
<tr>
<td>11</td>
<td>Encourage villagers, especially women, to speak and express their opinions.</td>
</tr>
<tr>
<td>12</td>
<td>Do not 'talk down' to the audience.</td>
</tr>
<tr>
<td>13</td>
<td>Do not promise money for activities.</td>
</tr>
</tbody>
</table>

## More Advanced Guidelines:

<table>
<thead>
<tr>
<th>Practice</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Present land use options.</td>
</tr>
<tr>
<td>2</td>
<td>Discuss 'sustainable development'.</td>
</tr>
<tr>
<td>3</td>
<td>Explain where information or other resources can be obtained.</td>
</tr>
<tr>
<td>4</td>
<td>Hand out important information, at least one copy per village unit. Use large, bold writing or type and simple words.</td>
</tr>
<tr>
<td>5</td>
<td>Discuss costs of inputs and prices of outputs. If possible, discuss yearly income derived, and compare income from a previous land use.</td>
</tr>
<tr>
<td>6</td>
<td>If questions are asked about funding, encourage the villagers to join a savings and loan group. Refer to the importance of self-reliance.</td>
</tr>
<tr>
<td>7</td>
<td>Discuss risks and how these can be minimised.</td>
</tr>
<tr>
<td>8</td>
<td>Link your presentation, where possible, to previous presentations.</td>
</tr>
<tr>
<td>9</td>
<td>Refer to villages or research stations where good and/or bad examples can be seen.</td>
</tr>
<tr>
<td>10</td>
<td>Summarise your presentation by repeating the most important points.</td>
</tr>
</tbody>
</table>
**Concluding the Training Day**

1. Arrange for follow-up presentations in more detail if many villagers are interested.

2. Identify the number of villagers interested in learning more about sloping land technology.

3. Identify those who may wish to join an activity group or undertake development activities.

**Step 4. Follow-up Dialogue and Training**

**Summary:**

- The strengths and weaknesses of various land use options are discussed.
- Difficult land use concepts are re-explained.
- Villagers are asked to discuss and sketch proposed cropping design using a white board or poster paper.
- The availability of crop planting material is explained.

A key aim is to see what real interest farmers have in new land use and related activities. The DAFO extension officer seeks agreement with village leaders for a follow-up day to be held in the village within a week. A follow-up day is held to facilitate dialogue with villagers about the topics covered in the general training day, any related topics, and possible farming alternatives. Further informal training at this time is usually necessary, as many villagers will want further coverage and explanation of ideas heard in the first training day. Specialists could be called upon to contribute on this day, but their contribution is probably better left till a later time when villagers have indicated their land use interests.

Facilitators encourage the formation of discussion groups that could lead to activity groups, after which facilitators and villagers prepare an initial list of names of interested villagers, inputs of interest to villagers and make notes on where they might be obtained. Indicative costs of cropping activities are discussed. The establishment of an S&L group is discussed, but care taken not to mention grants (free money) for activities. Members of groups are requested to indicate if they want to learn more about their particular topic of interest. DAFO staff can help decide who could assist with further learning and how to contact them.
Step 5. Provisional Activity Planning

Summary:
- This takes place immediately after the follow-up dialogue and training day.
- Villagers are asked to nominate their preferred system and crops for testing or trial.
- Activity plans for participants are prepared based on appropriate land use options and farmer cropping preferences.
- Farmers further discuss group formation and are requested to form activity groups and select leaders.
- Finance for farming activities is discussed.

There are four aspects of initial activity planning:
- Farmer group formation.
- Provisional choice of crops and design of plots.
- Deciding on inputs and costs.
- Developing a farm management calendar.

The following procedures are recommended for these four aspects.

**Farmer Group Formation**

1. In consultation with village leaders, call a meeting to discuss groups, farm inputs and finance. A separate set of meetings must be run to set up a savings and loan group/fund.
2. Explain the value to farmers of working in groups.
3. Form a group and decide on a leader for each production activity.
4. If there are not more than about 8-12 for each new farming system it is best to form one group to include farmers interested in each new farming system.
5. Explain and discuss roles of group leader, deputy group leader and members.
6. Chose a leader and deputy. Encourage villagers to nominate a woman for one of the positions.
7. Leaders have the following responsibilities:
   - Keeping basic input and output data from all members.
   - Acting as a contact person for extension staff.
   - Encouraging the group to meet to discuss progress and problems.
• Informing staff of serious problems that cannot be solved by the group.
• Setting a timetable for meetings and encouraging members to share experiences and plans.

8. Members have the following responsibilities:
• Doing their best with testing and adopting the improved farming practices.
• Recording what cropping activities they undertake and giving a copy to the leader/deputy.
• Attending group meetings.
• Exchanging experiences and ideas on the improved farming practices.

Provisional Choice of Crops and Design of Plots

*Summarize the key points of the improved farming systems.* The two key components are alley cropping using leguminous hedgerows and diversification of tree crops. Leguminous cover, food crops and crop rotation are part of both these components.

1. Farmers should be encouraged and helped to try more than one new sloping land farming system practice.
2. Diversity is encouraged for socio-economic, health and ecological reasons.
3. Farmers should be encouraged to start experimenting or testing practices on small areas.
4. Native pioneer plants of the forest such as paper mulberry and rattan can be planned for specific areas or zones if it is known where they are likely to emerge or regenerate.
5. Improved fallow on a small test plot is also recommended.

*Extension staff should lead the process of plot design by following the procedures below:*

1. Farmers should be invited to state verbally which crops they wish to plant. Discuss these preferences and agree on the most suitable crops.
2. Explain cropping symbols to be used in the plot design.
3. Draw or display several example designs and discuss.
4. Invite a sample of group members to draw their designs on the white board for discussion.
5. Invite each member to draw his or her design on a piece of paper.
6. One copy is retained by extension staff for reference.
Deciding on Inputs and Costs

1. Decide provisionally on the area of each crop each person will plant.
2. Calculate the inputs required for each person and the total for the village.
3. Staff must prepare a price list of planting material and prices for distribution to other staff and village and group leaders.
4. Further training discussions will be necessary for the groups before planting begins.
5. Further study tours to stations not yet visited would also help farmers to understand land use and cropping practices.
6. Some farmers can borrow from the new savings and loan group if they wish when it is operating.
7. The DAFO facilitator should prepare a finance and cropping plan for each small village group and submit it to the DAFO Head for discussion.

Farm Management Calendar

1. Discuss the method of preparing a seasonal and monthly calendar with members including: finance preparation, planting site preparation, planting of main crops, planting of subsidiary crops, watering, protection against animals, soil fertility management, weeding, pest and disease control, harvesting, storage, processing, use, bartering or sale.
2. Prepare calendars for selected main and accompanying crops.
3. Discuss with farmers and refine timings of cropping practices.
4. Invite farmers to prepare calendars for other selected crops, to be discussed at the farming plan review meeting.
5. Request each farmer to prepare a calendar for a particular crop.
Step 6. Training for and Setting-up of Savings and Loan Groups

Summary:
- Training and formation of the S&L group and fund is organised over two days. A third day may be necessary.
- Managing a S&L group is a complex activity and probably requires a DAFO specialist in accounting. Provincial staff may assist with training.
- The S&L group committees should be offered further training after the group is formed.

Village Financing Approach
The following two approaches are recommended:
1. Support for the establishment and management of S&L groups.
2. “Seed grants” to operate S&L groups and possibly small partial grants to leading individuals to facilitate sustainable development.

Seed grants to S&L groups are called “Sustainable Land Use Funds”

Procedures for Setting up a Savings and Loans Group

Steps in Introducing S&L Groups

DAY 1
- Finance options are discussed with villagers at the first dialogue day.
- The idea of a savings and loan group is explained at the general whole-village training day.
- If the idea is accepted the village is then offered training and assistance in the setting up and management of a savings and loan group.
- The training takes place two weeks after the follow up days (see above).
- The villagers are informed that they should attend if they are interested, not only if they definitely want to join.
- The concepts of S&L groups are introduced and the procedures and methods for S&L groups are introduced.
When the villagers appear to be gaining a degree of understanding, they indicate by a show of hands that they would like to join the S&L group. It is not necessary to join immediately, but those joining when the fund is started have the following advantages:

- Learning the S&L methods in more detail.
- Participating in the election of the committee.
- Eligibility for election as a committee member.
- Immediate benefits from membership.

A list of those that wish to join is made, and a committee of about seven people is elected, including a minimum of two women from the list of people joining. Following the election the first deposits are taken and recorded, the roles of committee members are explained and discussed, and the concepts are explained and discussed in more detail. Adequate time is taken to ensure the founding members understand interest rates and margins.

**DAY 2**

A set of draft group rules is drawn up by the group with assistance from staff, and following this activity the draft rules can be distributed to stimulate further discussion.
A sample set of rules is shown below.

**An Indicative Set of Rules for a Village Savings and Loan Group**

Note: In this example, suggested figures and words are included.

1. **Membership and Committee Rules**

Only village residents have the right to be group members.

Founding members are those that agree to make a deposit of at least ..........(5,000) Kip at the first meeting.

A committee will be elected from the founding members as soon as the group forms. Members can state whether or not they want to nominate for the committee before the elections.

The committee will consist of:
- A Chairperson.
- An accountant and deputy accountant.
- Two loans officers.
- Two to four advisers.

At least two members of the committee should be women.

The committee will call a meeting of the members every .... (6) months.
An election for the committee will be held every ....(1-2) years.
At the second meeting a set of rules should be agreed to.
Special meetings will be held every .....(12) months.

2. **Saving, Deposits and Withdrawals Rules**

Three accounts may be kept: Cash on hand, Savings (Deposits) and Loans. A Bank account should be opened.

- Expanding membership, saving and depositing by members will be encouraged by the committee and members. The committee will point out the types of expenditure that could be avoided in order to increase savings.
- All members shall deposit money as regularly as possible. A member who does not deposit regularly will be asked to explain why to the committee.
• Deposits and withdrawals will be accepted by the accountant monthly, bimonthly or quarterly (cross out ones not wanted).
• All members shall have a deposit book.
• Deposits, withdrawals and interest shall be recorded in that book at the time of the transaction, as well as in the groups savings (deposit) account book.
• Deposits and withdrawals and interest calculations will be accepted by the accountant monthly (or quarterly).
• Deposits will be a minimum of ………(2000) Kip per occasion.
• Members should give the committee ……… (one month’s) warning if the withdrawal exceeds …………….(20,000) Kip.

2.1 Savings Account Book
• A fixed page book will be used as a savings account book.
• Each member's accounts are kept on one page or one double page. When the double page is full a new double page will be started at the back of the same book or in a new book.
• The format could be as shown below with an example for 3% interest with quarterly (3 monthly) transactions only.
• A special column is recommended for interest so that it is clear to depositors how much interest they received.
• Both member and committee member should sign after each transaction to increase confidence.
• At the time of each transaction the calculation of interest on the balance shown at the previous date is carried out first. Then any deposit and the interest are added to the balance and any withdrawal is subtracted to get the new balance. Note that in this example transactions take place every three months so the interest is 3 x 3 % per month.

<table>
<thead>
<tr>
<th>Date</th>
<th>Deposits</th>
<th>Withdrawals</th>
<th>Interest</th>
<th>Balance</th>
<th>Member’s signature</th>
<th>Committee member’s signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>23-6-99</td>
<td>10,000</td>
<td></td>
<td></td>
<td>10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23-9-99</td>
<td>5,000</td>
<td></td>
<td>900</td>
<td>15,900</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23-12-99</td>
<td>2,000</td>
<td>1431</td>
<td></td>
<td>15,331</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23-3-00</td>
<td>15,000</td>
<td></td>
<td>1380</td>
<td>31,711</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23-6-00</td>
<td>13,000</td>
<td>2,854</td>
<td></td>
<td>21,565</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
• Husband and wife should both sign for withdrawals, although only one signature is sufficient for deposits.

2.2 Reserve
The committee will keep a reserve of at least ...(2) percent of the deposits for emergency loans and withdrawals.

3. Lending Method Rules
• Members and non-members can obtain loans.
• Only in special cases will a loan be considered for non-members from other villages.
• The committee will decide on appropriateness of loan requests.

3.1 Notifying Members of Availability of Funds
When a loan is returned, the committee will place a simple notice in large letters on the 'village notice board' asking for applications to borrow this money. ..........(3-7) days are allowed before applications are closed.

3.2 Making a Loan Application
• Applications should be submitted on a standard form.
• Applicants may be asked to justify their proposal after they submit it.
• Loan applications will be considered as soon as possible after closing day.

3.3 Criteria for Lending
The committee will discuss the applications and decide on the best proposal(s) for a loan. The probability of loan approval increases if:
• The proposal is for a new development initiative.
• The likelihood of the proposal being successful in the long term is high.
• The needs of the family are high.
• The applicant is a woman.
• The proposal is socially/culturally acceptable.
• The applicant has made regular cash deposits to the group fund.
• Hired village labour is needed for the activity.
• The credit worthiness and reputation of the applicant is good.
• All adults in the family sign to indicate they support the application.
• The application is from a new borrower.
• The applicant has a good repayment record.
• The applicant has a reputation for managing money carefully.
• The applicant is a group member.
• The debt levels of the applicant are low.

All these criteria are balanced together when choosing borrowers. For a production group loan all group members guarantee the loan together (joint liability). Borrowers must have signed permission from adult children and spouse. The loans officers will check on activities of borrowers and follow up on defaulting (overdue principal and interest on loans).

3.4 Notification of Funds for Lending
• A notice of funds available for loan is posted on the village notice board.
• If after ……(3-7) days insufficient loan applications are made, the committee will call a meeting of members to discuss possible projects for which a loan would be appropriate.
• If after a further ……(3-7) days insufficient loan applications have been received, the money will be deposited in the bank, in a new account if necessary.
• In this case the next borrower will be responsible for ……..(50) percent of the travel costs (bus fare and a committee member’s time) to withdraw the money.

3.5 Interest rates
• Depositors receive interest at ……(3) per cent per month. This is recorded in the depositors book ……………..(monthly or quarterly) or when the book is next presented to the committee.
• Records of interest received are also kept in the group deposits account book.
• The monthly interest for a depositor is calculated from the amount in the deposit book at the regular time agreed on, before further deposits are made. Higher or lower amounts at other times are not used in the calculation.

3.6 Loans
Interest Payable on Loans:
1. To members for agriculture and handicraft: .....(5) per cent per month.
2. To non-members for agriculture and handicraft: .....(8) per cent per month.
3. To members for trading and industry: .....(8) per cent per month.
4. To non-members for trading and industry: .....(10) per cent per month.
5. To members (or family) who are sick: .....(2) per cent per month till one week after recovery.
6. To non-members (or family) who are sick: .....(4) per cent per month till one week after recovery.

Loan Conditions:

• Any loan of more than ............(100,000) kip will require a respected guarantor's signature, a physical or biological mortgage guarantee, or a group guarantee.

• If a borrower deviates from the agreed activity, or repayment of principals and interest on the loan according to the agreement, they will be obliged to pay .....(3) per cent more than the agreed rate, and/or pay back the loan immediately depending on the degree of deviation from the plan.

• If a borrower has followed the agreed plan diligently, but has had very bad luck, his or her loan period will be extended without penalty at the discretion of the committee.

• Defaulters will be asked to pay immediately if they have no acceptable reason for not having paid the interest and returned the principal according to the agreed schedule.

• Any guarantee will be forfeited after a default period of ...... months, unless a very good reason can be given.

➢ A guarantor will be asked to pay in lieu of the borrower after a period of ......months, unless a very good reason can be given.

Note: The 'margin' between the interest received from borrowers and the interest paid to depositors will vary according to the proportion of borrowers at each interest rate and the number of defaulters. The margin will only be constant if all loans are made at one interest rate and there are no defaulters on either interest or principal. The margin may change frequently. For example if all borrowers pay 5 % interest and return their principal as planned, and depositors are paid 3 %, the margin is 2 %. But if one borrower, pays 8% or one person defaults, this is not so.
3.7 Repayment Conditions

Repayments of interest and principal for loans longer than one month can either be made monthly or as a lump sum at the end of the loan period. A borrower that agrees to repay monthly could be given some preference.

- A different interest rate could be used for different loan periods;
- All borrowers could be obliged to follow the same schedule; or
- Borrowers can determine their own schedule with a one year limit with no penalty.

4. Payment to the Committee

a) The committee is entitled to a payment equal to either:

1. ..........(0.5 - 1) per cent of the deposits per month.
2. ..........(0.5 - 1) per cent of the loans per month.
3. ..........(40-60) per cent of the margin.

The third option is more flexible and may be more appropriate as it should motivate the committee to maximise the loan repayments. For example, in the first and second cases, 0.5% of 1,000,000 kip, the committee would receive 5,000 kip to divide between them. In the second case if 1,000,000 kip is all lent successfully at 5%, the margin would be 20,000 kip per month. If the committee receives 40% this is 8000 kip monthly.

b) The committee should discuss the payments they will receive with the members before payments are made.

c) The committee might share the amount as follows:

- A committee member: 20%
- An accountant: 30% and deputy accountant: 15%
- Two loans officers: 15% each
- Four advisers share: 5 % each

5. Note on Inflation

If inflation is serious the value of the money deposited (saved) and lent will fall over time. For example, with a depositor’s rate of 3% per month and inflation at 2% per month, the real interest received is only 1%. It must be remembered that many villagers were just 'sitting on' their money before the establishment of the S&L
group. They were losing the total inflation rate then. Now at least depositors are gaining 3% per month or a little over 36% per year. An effective inflation rate at the village could be calculated from survey data. This will be different from the national rate. It will also be variable in time, and of course, vary between villagers who buy different products in various proportions. The 'inflation' or 'deflation' rate of the main cash crops such as Job's tears and handicrafts affects the degree to which inflation of purchased goods impacts on the villagers.

Villagers need to discuss whether they feel the interest rates are sufficient, or too high if inflation has fallen. A short training session may be required. If villages wish to change the interest rates they can call a meeting of members, as outlined below. When inflation is close to or higher than the interest rate paid to depositors, value is effectively transferred to borrowers. If borrowers are on average poorer, then the better-off villagers are assisting the poorer villagers. This may be acceptable to the community.

6. Periodic Reports to Government

- The committee must prepare a summary report for inspection by a government staff member every … months.
- This report will include summaries of the savings (deposit) account, loan account and if held, the bank account.

7. Other Use of the Margin (Profit)

- The committee has the right to use a part of the margin to cover their necessary stationery and travel expenses.
- This should be done before the margin is calculated.
- The Committee can decide to set aside a percentage of the 'margin' for village development purposes after the margin is calculated.
- Any amount decided for village development can be distributed after the committee has received its fee.
- The margin remaining at the end of any agreed period, such as one year, can be lent out or distributed to members in proportion to the interest received on deposits. For example in the case of 3 members:
  1. Received 10,000 kip in interest
  2. Received 20,000 kip in interest
  3. Received 20,000 kip in interest.
- The percentage of total interest is 20 %, 40% and 40%.
• Thus if the margin remaining is 30,000 kip:
  1. gets 6,000 kip
  2. gets 12,000 kip
  3. gets 12,000
• The DAFO accountant could be asked to help with the calculations.

8. In the Case of an Imminent or Actual Loss
• If defaulting is high with poor guarantees or very few loans are made and the fund is deposited in a bank account, a meeting of all members should be called to discuss the problems.
• A government adviser should be invited.
• Through discussion it may be possible to persuade defaulters to pay up, help them find new income sources, or ‘restructure’ their loans.
• It could also be agreed to accept a 2% or even 1% savings interest rate at the next transaction time, and until the problem is solved.

9. Keeping and Inspecting Accounts
• The accountant and his deputy have the responsibility for keeping the accounts accurately.
• Three accounts may be kept: Cash on hand, Deposits and Loans. A Bank account may be opened.
• The members’ deposit or savings accounts will have interest entered and balanced after each deposit period.
• The committee head should inspect the accounts after each deposit period.
• Any member has the right to inspect any of the accounts after giving one day’s notice.
• District staff members including the DAFO extension officer and the DAFO accountant have the right to inspect the accounts after giving one day’s notice, if necessary.
• The district government may decide to audit the accounts at regular intervals. This is recommended.

10. Changing Rules
• The committee will call a meeting of members when a majority of the committee believes that any of the agreed rules should be reviewed.
• Any member or group of members of the S&L group can call a meeting of all members if they can obtain the signatures of at least......(20) per cent of the members on a letter calling for a group meeting.
• At regular meetings a specific opportunity will be given for anyone wishing to discuss the agreed rules.
• The rules can be changed with agreement of .......(60) per cent of members present, as long as more than .......(50) per cent of members are present.

11. Theft or Corruption
• Any committee member found stealing group money or taking bribes to support a loan will be expelled from the committee and savings and loan group and may be reported to the police at the discretion of the remaining members of the committee.
• Any person found bribing a committee member to support a loan will be denied loans for at least ......(2) years.

Sustainable Land Use Funds
Conditional grants have been made in LSFP to operating S&L groups. The first grant offered was 500,000 kip per group. Further grants were made at the time of planting in the second year.

Conditions for making grants to S&L groups
• The S&L group has successfully completed at least one lending cycle.
• The group makes a long-term (at least 3 years) interest free loan of about 10 per cent of its existing (main) fund to add to the grant of 500,000 kip to form a new ‘sustainable land use fund’.
• The new fund will be used to lend primarily for new or improved steep-land farming systems.
• In the dry season when much less activity of this type is likely, other loan activities are possible.
• A steep-land loan in the dry season for the establishment of a nursery, must be given preference.
• The DAFO extension officer responsible for the village must be asked to approve all loans.
• All loans for each season should be considered together at one time.
The rules for the sustainable land use funds

1. The interest rate will be about 2% for steep-land farming systems and about 5% for loans for other projects in the dry season. Variation of these rates can be made only at the discretion of the DAFO extension officer.

2. The committee managing the main fund will also manage the sustainability fund.

3. The committee will have the right to use a part of the interest returned to the fund to pay for their stationery and travel expenses connected with the fund’s administration.

4. The committee will have the right to 50% of the interest as a monthly administration fee.

5. Remaining interest will be used to build-up the fund.

6. After 3 years the total amount in the sustainability fund can be combined with the main fund and lent out at any rate the members agree on, or it could be kept separate with the same or modified conditions at the members’ discretion.

7. The hearings for consideration of the loan applications are open to all members to attend.

Criteria for lending from the Sustainability Fund

- A notice of funds available for lending would be posted on the village notice board.
- After 3 days applications would be closed and considered.
- Proposals should be submitted in writing on a standard form, but if not they should be written down by the committee on the form.
- Borrowers state in detail the design of their steep-land farming activities.
- The committee will discuss the applications at the hearings and, in consultation with the extension officer, will decide on the best proposal(s) for a loan.

Special criteria for a 2% steep-land farming loan

The request would include a farm design showing:

1. Planting, improvement or maintenance of a steep-land farming system which shows some improvement over standard shifting cultivation. Improved fallow is acceptable.
2. Land use or cropping practices which minimise erosion and/or soil loss.
3. Diversity of land uses in the short and long term.
4. Practices to maintain soil quality.

Loans for very good projects could be approved for a period of up to one year.
Special criteria for 5% dry season loan
1. Some preference would be given to poor families.
2. A new land use initiative in the village would be given preference.
3. A tree nursery would be given preference.

General criteria for both wet and dry season loans
Some preference would be given to applications satisfying the following conditions:
1. The reputation of the borrower and the family is good or there is a good guarantee.
2. The whole family supports the borrowing, with signed permission from spouse, adult children and parents or other close relatives in the household.
3. The form is clearly and fully filled out by the applicant.
4. The applicant is a woman.
5. The proposal is for a small amount.
6. The borrower has a good repayment record.
7. A borrower who agrees to repay a long-term loan regularly, not in a lump sum.
8. A group of borrowers could be favoured over an individual borrower if all members guarantee the loan together (joint liability).
9. A group member would usually be favoured over a non-member.

All these criteria would be balanced together when choosing borrowers. When committee members are seeking a loan they must not participate in the discussion about their application.

Criteria for lending for a 2% steep-land farming loan
When funds are available for loan a notice is posted on the village notice board. If after 3 days insufficient loan applications are made, the committee will call a meeting of members to discuss possible projects for which a loan would be appropriate. If after a further 3 days insufficient loan applications are received the money will be deposited in the bank, in a new account. In this case the next borrower or borrowers will be responsible for the travel costs (bus fare and a committee member’s time) to withdraw the money. In the event that a 2% steep-land loan is not used in the agreed way, the borrower will pay a penalty, either:
- The borrower pays a higher interest rate from 5%-8% according to the severity of the transgression; or
• The borrower is barred from borrowing for a further 1-2 years, or both, at the committee’s and extension officer’s discretion.

The S&L committee can agree to these conditions by signing the form below and returning the form to the LSFP. The group chairperson, the accountant and the most senior woman committee member must sign the form.

Village name………………………..……                  Date………………
Head of S&L Group………………………Accountant…………………………
Senior woman committee member……………………….

Formats for Savings and Loan Groups

Formats for managing S&L groups have been developed by the Xieng Ngeun Northern RTC in conjunction with Xieng Ngeun District DAFO staff. Recommendations for the use of forms will be made after they have been further tested. In the meantime the Xieng Ngeun RTC and the DAFO can be consulted for further information on the forms which are currently being used. Forms which are being considered, developed and tested include:

Operating Forms

• Cash Book
• Savings Account
• Production Activity Loan Application
• Loan Form
• Production Activity Loan Application for Sustainable Land Use Fund

Summary Forms for Main Fund

• Main Fund Savings Account
• Main Fund Loans Account
• Overdue Loans, Main Fund
• Main Fund Bank Account
• Cash Flow for Main Fund
• Main Fund Margin During Period
• Donations Register for Main Fund and Sustainable Land Use Fund
• Progressive Total Amount in Main Fund
**Sustainable Land Use Fund Summary Accounts**

- Major Input and Output Register for Sustainable Land Use Fund
- Sustainable Land Use Fund Loans Account
- Sustainable Land Use Fund Overdue Loans
- Sustainable Land Use Fund Cash Flow
- Sustainable Land Use Fund Margin During Period
- Progressive Total Amount in Sustainable Land Use Fund
- Summary of Accounts and Registers

**Step 7. Support for and Monitoring of Savings and Loan Groups**

**Summary:**
- In the dry season effort is put into making sure the S&L groups are working well.
- S&L group operations are monitored to ensure the management procedures are being applied and the group rules are being followed.

**Support for the S&L groups**

The DAFO extension officers provide assistance with the following:

- Advisory visits to provide follow-up on-the-job training on S&L group procedures and methods for office bearers including:
  - savings, deposits and withdrawals
  - lending methods and loans
  - interest rates and calculations
  - interest on loans
  - repayments
  - committee remuneration
  - adjusting interest rates relative to inflation
  - keeping accounts
  - changing rules
  - sustainable land use fund management

- Assisting the S&L committee with solving management problems including:
  - bad debts
  - theft or corruption
  - cases of imminent or actual loss
• disputes among members about S&L group terms and conditions
• Responding to questions raised by the committee and members.

Monitoring of the S&L groups
The DAFO extension officers monitor the following:
• Number of members in S&L groups; men and women.
• Total savings of S&L groups.
• The number of people saving regularly; men and women.
• Total amounts loaned for different activities; men and women.
• Total repayments to S&L group; men and women.
• Other relevant monitoring indicators on the Monitoring Savings and Loan Groups monitoring form.

Step 8. Farming Activity Plan Review

Summary:
• More conclusive selection of crops (species and varieties) is made by farmers in discussion with the DAFO facilitator.
• The group is consolidated to offer better communication, mutual support and facilitate more efficient training, Leaders are elected and roles agreed on.
• Adjusted activity plans are written and submitted to DAFO Head for consideration.
• Finance is discussed. Self-financing or loans from the S&L group are preferred. Subsidies must be considered for the poorer farmers but only for small areas in the first year.

Annual Plan Activity Review and Verification
Plan verification includes the review, verification and adjustment (and improvement) of all the activities in the annual activity plan. The activity plans previously prepared are reviewed with each participant in sufficient time to allow procurement of planting materials before recommended planting time.

This is an interactive activity between staff and villagers on their particular activities in the annual activity work plan to ensure that plans are understood by both
parties and will receive appropriate and timely extension support from extension workers. Such adjustments within the annual activity plan are necessary to ensure that the extension organisation maintains flexibility to respond to changes which arise as a result of farmer’s wishing to change or modify activities.

Verification and adjustment therefore occurs at all times when extension and development activities are being organised and implemented.

**Step 9. Farming System Production Training**

**Summary:**

- Training should be organised for those belonging to a production group in several villages together at one place. In Xieng Ngeun District the RTC has been used as a venue.
- If a study tour was not conducted for the whole village earlier, one is organised now for the production group.

The following training methods are used.

1. **Whole Village Training Day**
   
   These are conducted either at a training centre, a research station or an extension centre. Detailed preparation is required including:
   
   - Inviting key provincial and district personnel and staff of the training centre and research station.
   - Preparing equipment, materials and training hand-out notes.
   - Preparing an agenda and subject matter.
   - Preparing a lunch.
   - Organising practical method demonstrations.

2. **Village Exchange Visits (Farmer to Farmer Exchange)**

   These should be used if possible so that farmers can observe and gain knowledge from farmers in other villages who have used sloping land technologies. The emphasis is on farmer to farmer exchange of information so not a great detail of organisation is required. One day is usually all that is required to conduct an exchange visit. The two critical things to organise are:
• The selection of a site at which a range of improved sloping land technologies have been implemented.

• Making arrangements with the farmer/s at the site to explain improved land use experiences.

3. Farmer Study Trip

A study trip to research stations and on-farm trial sites provides an opportunity to increase farmer awareness about different sloping land technologies and broadens farmer vision on possibilities for improving land use practices.

• Arrangements are made for research staff to explain, in simple terms, the types of research being undertaken and the objectives of the research.

• At on-farm trial sites extension officers, researchers and co-operating farmers are available to explain about the practices being tested and the objectives of the trials.

A sample programme for a whole-village training day on Sloping Land Farming Systems is presented below.
Sloping Land Farming Systems
Training Day for Farmers
at Northern Training Centre, Xieng Ngeun
Wednesday 10th May 2000

(Lunch is supplied at the Training Centre)

Personnel

Invitation list of government staff:

Provincial staff: Head of PFO, Project Co-ordinator, Provincial Planner, Provincial Extension Co-ordinator

District staff: District Governor, Head or Deputy Head of Training Centre, DAFO Head

Research staff: LSFP Station, IRRI and IBSRAM

Teachers/Facilitators: Training Centre staff, Research Station staff, DAFO extension staff, Gender Focal Persons

Equipment, Materials and Technical Hand-outs

The following should be prepared:

Megaphone, white board, name tags, note books and pens, plain paper and pens, overhead diagrams, plant symbol legend, paper sheet diagrams, hand out summary.

Training Day Programme

The following is an indicative programme for the training day:

<table>
<thead>
<tr>
<th>Step</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Introduction</td>
</tr>
<tr>
<td>2</td>
<td>Outline the aim of the training day</td>
</tr>
<tr>
<td>3</td>
<td>Summary of in-village training completed to date</td>
</tr>
<tr>
<td>4</td>
<td>Read the agenda</td>
</tr>
<tr>
<td>5</td>
<td>Introduce speakers</td>
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<tr>
<td>6</td>
<td>Introduce villagers</td>
</tr>
<tr>
<td>7</td>
<td>Invite suggestions from participants</td>
</tr>
<tr>
<td>8</td>
<td>Conduct technical training</td>
</tr>
</tbody>
</table>
Subject Matter

The following is an indicative list of subject matter covered concerning soils and farming systems.

<table>
<thead>
<tr>
<th>Subject</th>
<th>Particulars</th>
</tr>
</thead>
</table>
| Soil Related Problems. | • Shortening rotation with limited land.  
• Quality of soil.  
• Reduced organic matter and greater erosion. |
| New Farming Systems for Steep Land. | • Fallow improvement.  
• Alley cropping.  
• Rotational cropping over several years.  
• Diverse garden/orchard with short perennials and annual crops: along contour and inter-cropping. |
| Four key points of these new farming systems. | • Nitrogen fixation by legumes.  
• Contour planting and structures for managing soil loss.  
• Cropping diversity (explain the 12 reasons).  
• Trees for re-cycling deep nutrients. |
| Testing new land use practices in larger areas. | • Expansion of technologies demonstrated in trial sites.  
• Identifying farmers who are interested. |
| The value of diversity: 12 points. | 1. Usually reduces erosion, especially if planted along the contour and densely.  
2. Reduces the effect of market price oscillation.  
3. Can improve the family diet by providing a range of food.  
4. Spreads the products that can be eaten through the year.  
5. Spreads the products that can be sold through the year.  
6. Spreads the labour input through the year.  
7. Reduces the damage from pest and disease attack.  
8. May reduce the likelihood of pests and disease attack.  
9. Can provide a range of foods for livestock.  
10. Can provide other inputs for household use.  
11. Can provide food that can be eaten while working in the field.  
12. Makes better use of the soil and water resources available. |
| Confirmation of the design of plots. | • Complete the design of own plots.  
• Use land use symbols. |
Planting Material Requirements

- Compile a check list of planting material to purchase for each village.
- Provide villagers with copies of check list.
- Encourage only changes that increase diversity.

Finance (S&L Groups)

Explain the following:

- Differences in financing between the villages. For example: Silalek is 30% repayment to S&L fund, Ber 10 and Phonxay are 50% repayment to S&L fund and Thin Kaew and Huay Jong are 100% repayment to S&L fund.
- Villages will gain from full repayment of grants. They will accumulate more funds for lending.
- Villages are able to borrow very different amounts per person depending on circumstances.
- Committee members make a report on the initial grant to the sustainable land use fund.
- The Project will provide a small grant to increase the fund to purchase planting material, providing various proportions are paid back to the savings and loan fund.
- The project will supply extra funds to buy legumes and some fertiliser as a grant.

Conservation Farming Practices, Contouring, and Planting

- Fruit tree spacing and husbandry practices: types of fruit tree planting materials and availability, planting hole preparation (hole size, manure and organic matter application, placing top soil in hole, basal fertiliser rates). Villagers confirm that they can obtain these planting materials.
- Inter-cropping on contour with annuals and legumes especially when trees are young.
- Contour planting of pineapples.
- Tree protection and weeding.
- Livestock management in areas where fruit trees are planted.
- Availability of water sources for watering fruit trees in dry season: streams, wells, ponds, dams etc.
- Revision on contour planting methods using an A-Frame.
Study in Northern RTC orchard

- Demonstration of fruit tree planting hole preparation.

Summary

- Other issues arising from the training day.
- Conclude the training day.

A sample programme for a Farmer to Farmer Exchange Day on Sloping Land Farming Systems is presented below.

**Farmer to Farmer Exchange Visit by Farmers of Huay Jong, Thin Kaew and No. Ten Villages**

**Ban Ene Village – 10th May 2000**

<table>
<thead>
<tr>
<th>Step</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Transport visiting farmers to the farming site.</td>
</tr>
<tr>
<td>2</td>
<td>Extension staff introduce the co-operating farmer and explain the land use practices that will be observed and discussed</td>
</tr>
<tr>
<td>3</td>
<td>The successful farmer explains farming history at the site, the improved land use practices adopted and the reasons for adopting the practices.</td>
</tr>
<tr>
<td>4</td>
<td>Land uses and cropping practices are observed in the field by visiting farmers.</td>
</tr>
<tr>
<td>5</td>
<td>The co-operating farmer explains the land uses and cropping practices to visiting farmers.</td>
</tr>
<tr>
<td>6</td>
<td>Benefits, problems, and future plans are discussed.</td>
</tr>
<tr>
<td>7</td>
<td>Group discussion: farmers and extension staff discuss conservation farming practices, including contour planting and the opportunities for adopting similar practices on their farms.</td>
</tr>
<tr>
<td>8</td>
<td>Conclude exchange day.</td>
</tr>
<tr>
<td>9</td>
<td>Transport farmers back to their village/s.</td>
</tr>
</tbody>
</table>
Step 10. Village Cropping Demonstration Day

Summary:

- Immediately prior to field planting the extension officer or facilitator should demonstrate the planting methods for each crop in the programme in one or two selected farmer sites for each group.
- Others in the group learn by observation, discussion and physically helping. Farmers then implement similar practices on their own land.

A training day at the village is organised with members of the activity groups during which improved land use and cropping practices are explained and method demonstrations conducted at one or two locations. This practical training day is a follow-up to the more formal training day undertaken at the RTC or other suitable venue. The aim is to reinforce the benefits and knowledge of the new practices which group members have been introduced to during earlier training and to ensure that the farmers are reasonably competent in implementing the practices for each land use or crop in their activity plan.

After some revision on land use and cropping practices members of the activity groups practise the improved husbandry practices for each of the activities in the work plan.

Programme for Village Demonstration Day

<table>
<thead>
<tr>
<th>Topic</th>
<th>Content</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction.</td>
<td>• Outline the aims of the training day.</td>
</tr>
<tr>
<td>2. Agenda.</td>
<td>• Read out the agenda for the day.</td>
</tr>
<tr>
<td>3. Introduction of Trainers.</td>
<td>• Introduce the participants to the trainers, including their name, position and responsibilities.</td>
</tr>
<tr>
<td>4. Invite suggestions from participants</td>
<td>• Discussion topics.</td>
</tr>
<tr>
<td>5. Revision on Soil Related Problems</td>
<td>• Shortening rotation with limited land.</td>
</tr>
<tr>
<td></td>
<td>• Quality of soil.</td>
</tr>
<tr>
<td></td>
<td>• Reduced organic matter and greater erosion.</td>
</tr>
<tr>
<td>6. Revision on New Farming Systems for Steep Land</td>
<td>• Fallow improvement.</td>
</tr>
<tr>
<td></td>
<td>• Alley cropping.</td>
</tr>
<tr>
<td></td>
<td>• Rotational cropping over several years.</td>
</tr>
<tr>
<td></td>
<td>• Diverse garden/orchard with short perennials and annual crops: along contour and inter-cropping.</td>
</tr>
</tbody>
</table>
7. Revision on Four Key Points of New Farming Systems.
- Nitrogen fixation by legumes.
- Contour planting and structures for managing soil loss.
- Cropping diversity (explain the 12 reasons).
- Trees for re-cycling deep nutrients.

8. Confirming Cropping Programmes
- Villagers confirm the land uses and crops they will plant and details are recorded.
- Participants draw a sketch of the final design of their plots using the land use symbols.
- A final list of planting material to purchase is prepared.

9. Sustainable Land Use Fund
- The sustainable land use fund operation is reported on by the committee and discussed by the members and extension staff.
- Extension staff confirm the grant and repayments agreements for the sustainable land use fund with the committee and members.

- Fruit tree spacing and husbandry practices: types of fruit tree planting materials and availability, planting hole preparation (hole size, manure and organic matter application, placing top soil in hole, basal fertiliser rates). Villagers confirm that they can obtain these planting materials.
- Inter-cropping on contour with annuals and legumes especially when trees are young.
- Contour planting of pineapples.
- Tree protection and weeding.
- Livestock management in areas where fruit trees are planted.
- Availability of water sources for watering fruit trees in dry season: streams, wells, ponds, dams etc.
- Revision on contour planting methods using an A-Frame.

11. Method Demonstration and Practice.
- Setting out contour lines for establishing vegetative contour strips using the A frame.
- Seeding contoured vegetative strips.
- Marking out contour fruit tree rows.
- Explaining annual crop planting methods.
- Demonstrating fruit tree hole preparation.
- Marking out contoured pineapple rows.
- Explaining banana spacing etc.

12. Summary
- Other issues arising from the field demonstration day.
- Future activities.
Step 11. Erection of Notice Boards

Summary:
- A notice board is erected next to the road and also at cropping locations to inform passers by of the land use and cropping work in progress.
- Villagers could also consider a notice board in the village, perhaps in the village meeting room for S&L and market price information.

Guidelines on Notice Boards
Two types of notice boards should be erected:
- Road-side Board.
- Cropping site Board.

Road-side Board
- The key information of value to farmers reading the board should be in large letters. This would include the type of farming system and its aim of sustainable land use. The crops planted can be written in smaller letters. The name of the organising unit should be written in small letters.
- The notice should be written on both sides and the board placed perpendicular to the road. This is easier to read than a notice parallel to the road, and painted on one side.
- If the crops planted are visible from the road information about them need not be written on the roadside notice.
- If the crops planted are not visible from the road they should be written on the board in large letters.
- The names of the funding agencies and the government agency responsible can be written in smaller letters.

Cropping Site Board
- Details of the conservation practices and the crops planted at the site are displayed on this board.
- The information should be written in small letters.
Village Notice Board

A village notice board could also be erected, perhaps in the village meeting room (so it is not exposed to weather) to inform villagers about:

- Funds in the sustainable land use fund available for lending; and
- Urban market commodity prices.

Step 12. Follow-up Support and Monitoring

Summary:

- The progress of activities in the activity plan is monitored and continuous support is offered by extension staff.
- Discussion is held with groups about problems and the key demonstration site is visited to observe progress, preferably with the whole group.
- Group members are interviewed to collect data on other cropping plots in the village that have relevant or improved land use practices and cropping activities. Some of these sites could be visited by the group together with the DAFO facilitator.
- A final monitoring and support trip should be undertaken after harvest.

Follow-up Support

During the cropping season villagers undertake activities which have been identified and verified during the planning steps. Production activities are undertaken by individuals in production groups with support and servicing from extension staff.

During this phase extension and research and other agency staff perform a variety of support activities with both men and women including: on-farm research, agency liaison to facilitate technology introduction and other forms of assistance, farming system demonstrations of all types, training and study tours, group and media extension, assistance to savings groups, revolving funds and other village multi-purpose funds.

Cropping calendars and technical recommendations are used by extension staff to communicate with farmers.

Follow-up advisory and support activity covers addressing and solving the more immediate problems being encountered by communities, groups, and individuals during cropping implementation.
Monitoring

Definition of monitoring

Monitoring is the collection of indicator data and farmers' views on the planned activities that they are undertaking on their farms. Farmers' views can be obtained by informal discussion with the production groups.

Indicators should be identified so that important or critical practices are monitored, e.g.:
1. Number of training days completed by the farmer at the Northern RTC.
2. Number of families attempting to control erosion and soil loss.
3. Annual crop yields.

The reasons for monitoring

Monitoring is only useful if it leads to some sort of evaluation and action to improve the programme. The main reasons for monitoring are:
1. To identify and solve problems as they occur.
2. To gather data to carry out a later evaluation.
3. To improve the programme.

The difference between monitoring and inspection

When monitoring is undertaken support and advice is provided to farmers to help solve problems that have been identified. Monitoring is part of a process of continuing improvement. It is repeated regularly so that farmers can make adjustment to practices or methods. Data collected during monitoring is not used to apply penalties if it is found that poor results have been achieved.

Inspection could be called “hard monitoring” because it implies a penalty such as a fine if rules have not been followed. Inspection should therefore be restricted to investigations of activities or actions which contravene agreements or rules. Ideally inspection and monitoring should be done by different staff members.

Types of Indicators

In the SLEF method, monitoring is restricted initially to:
- village level activities; and
• progress monitoring of DAFO staff field activities during SLEF method implementation.

Indicators for other types of monitoring such as government institutional strengthening and longer term impact could be developed later in the programme.

**Extension Activity Monitoring indicators**

a. DAFO staff action in villages.
These show achievements when district staff work at the village level.

**Village level indicators**

a. Villager activity indicators.
b. Village institutional progress indicators.
These illustrate the combined effect of government work in villages, village leadership, and enthusiasm for new initiatives, such as the number of villagers joining groups. This is the first stage in understanding results from production activities, the first steps towards a really useful outcome.

Village outputs can be divided into two levels:

a. Those which show merely the existence of an activity, such as the number of groups formed, and
b. Some 'village level institutional' progress, such as the number of loans repaid to a savings and loan group.

Each type of indicator shows some further progress towards useful outcomes.

**Examples of Indicators**

1. **Examples of Staff Action Indicators:**
   • Hours the Head of the Extension Unit visits villages.
   • Hours extension staff member spends in village.
   • Number of hours DAFO staff spend formally training villagers.

2. **Examples of Villager Training Indicators**
   • Number of formal awareness raising and training hours (days) provided to villagers.
   • Number of study tour hours (days) arranged for villagers.
• Number of informal training hours (days) provided to villagers.

**Using Indicators to Record Monitoring Data**

Examples of various types/categories of monitoring which could be conducted are provided below.

**a) Training Events for Villagers**

Name of Village:

<table>
<thead>
<tr>
<th>Topic</th>
<th>Trainers</th>
<th>Type of Training</th>
<th>Trainees</th>
<th>Location</th>
<th>Date</th>
<th>Number attending</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

**b) Savings and Loan Groups**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. <strong>Villager Activity</strong></td>
<td></td>
</tr>
<tr>
<td>Number of members in savings and loan groups</td>
<td></td>
</tr>
<tr>
<td>Number of women in S&amp;L groups</td>
<td></td>
</tr>
<tr>
<td>Total deposits received by S&amp;L groups</td>
<td></td>
</tr>
<tr>
<td><strong>B. Village Institutional Progress</strong></td>
<td></td>
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<tr>
<td>Total repayments to S&amp;L groups</td>
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</tbody>
</table>

**c) Production Groups**

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. <strong>Villager Activity</strong></td>
<td></td>
</tr>
<tr>
<td>Number of production groups</td>
<td></td>
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<tr>
<td>Number of production groups led by women</td>
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<tr>
<td>Number of members of production groups</td>
<td></td>
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<tr>
<td><strong>B. Village Institutional Progress</strong></td>
<td></td>
</tr>
<tr>
<td>Number of members of production groups started activity</td>
<td></td>
</tr>
<tr>
<td>Number of members of production groups started activity with sustainable aspect</td>
<td></td>
</tr>
</tbody>
</table>
### d) Monitoring of SLEF Implementation Progress

<table>
<thead>
<tr>
<th>Step</th>
<th>Done</th>
<th>Month Planned</th>
<th>Month Carried Out</th>
<th>Number of Villagers Participating</th>
<th>Number of Staff Members Contributing</th>
<th>Number of Days</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of Villagers Participating</strong></td>
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<tr>
<td><strong>Number of Staff Members Contributing</strong></td>
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<tr>
<td><strong>Number of Days</strong></td>
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<tr>
<td><strong>Step</strong></td>
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<tr>
<td>Initial Dialogue</td>
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<tr>
<td>Village Study</td>
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<tr>
<td>General Whole Village (Options) Training</td>
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<tr>
<td>Follow up Dialogue and Training</td>
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<td>Provisional Activity Planning</td>
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<tr>
<td>Training for and Setting up of Savings and Loan Group</td>
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<tr>
<td>Support and Monitoring for S&amp;L Groups</td>
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<tr>
<td>Farming Plan Review</td>
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</tr>
<tr>
<td>Farming Systems Production Training</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Village Demonstration Training Day</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Erection of Boards</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support and Monitoring</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Evaluation and Reporting</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Presentation</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
### e) Savings and Loans Groups

<table>
<thead>
<tr>
<th>Basic Data and Indicators</th>
<th>No./Amount</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date group and fund was established</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family members (male and female joint members)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male members only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female members only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of women on committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of women with leading position on committee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total amount in fund on this date</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest amount in fund since it was formed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount borrowed now</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reserve</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of people saving regularly in S&amp;L group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest loan amount currently</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest loan amount currently</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shortest and longest loan time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total number of borrowers now</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of women borrowers (alone or leading)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of borrowers since setting up fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of women borrowers (alone or leading) since setting up fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of non-members borrowing now</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rate for members borrowing for agriculture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rate for members borrowing for trade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rate for non-members borrowing for agriculture</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rate for non-members borrowing for trade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest rate for depositors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of present loans that are &quot;rollovers&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of rollovers since beginning of fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of loans outstanding for more than three months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total amount of loans outstanding for more than 3 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total number of loans not paid by due date since start</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total amount of loans not paid by due date since start</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the overdue penalty, if any?</td>
<td></td>
<td></td>
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<tr>
<td>Number of families waiting to borrow</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total amount these families wish to borrow</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Other Comments/ Action Required:*
f) Current Loans in Main Village S&L Fund

<table>
<thead>
<tr>
<th>Amount</th>
<th>Male or Female Lender</th>
<th>Status of Borrower</th>
<th>No. of months</th>
<th>Interest rate</th>
<th>Activity-fund use</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Comment/ Action Required:

g) Current Loans in Sustainable Land Use Fund

<table>
<thead>
<tr>
<th>Amount</th>
<th>Male or Female Lender</th>
<th>Status of Borrower</th>
<th>No. of months</th>
<th>Interest rate</th>
<th>Activity-fund use</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Comment/ Action Required:

h) Village Training Monitoring

| Indicator                                                       | Number | Comment |
|                                                               | Men    | Women   |
| Number of training events                                      |        |         |
| Number attending initial training day                          |        |         |
| Number attending follow up day                                 |        |         |
| Number attending training for savings and loans                |        |         |
| Number attending specialised production training               |        |         |
| Number going on local study tour                               |        |         |

Comment/ Action Required:
i) Monitoring of New or Improved Production Activities

<table>
<thead>
<tr>
<th>New or Improved Activity</th>
<th>Activity Leader</th>
<th>Number of sites managed by:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Men</td>
</tr>
</tbody>
</table>

*Comment/Action required:*

j) Adoption Monitoring

(maintenance of new system, increased production, increased sales, self-reliance, sustainability)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Number</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons planting new steep-land farming system for first time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons planting /maintaining new steep-land farming system for subsequent year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons implementing erosion control measures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons with evidence of reduced erosion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons planting legumes to improve soil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons increasing garden/orchard diversity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Persons with increased productivity greater than 10% (if rainfall same)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of families selling new products</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Comment/ Action Required:*
Step 13. Evaluation and Reporting

Summary

• The results are evaluated by reporting on the aims, methods used, including any variation from the methods outlined in the SLEF methodology and monitoring and support trips.

• A more 'outside' view is needed to increase objectivity of evaluations.

Evaluation

Definition

Evaluation is the use of monitoring and other survey data to report on the costs and benefits of an activity, component or programme. The outputs and outcomes can be compared with the aims. Costs and benefits can be ‘social’, ‘economic’, ‘environmental’ and other categories. Evaluation may be periodic following each monitoring round, or at the end of a phase, project or programme.

As evaluation activities have not been undertaken on the SLEF methodology to date, procedures and methods are not explained in this guide.

Reporting

Definition

Reporting is systematically writing down the aims, reasons, methods and results of activities, and presenting conclusions and a summary.

Types of Reports

There are two types of reports, ‘technical’ and ‘periodic or progress’.

Technical reports describe a specific piece of work during a specific time period.

Periodic or progress reports are written monthly, quarterly, half yearly or yearly. They usually describe the routine work of a work unit, and may cover several topics that are not closely related.
**Objectives of a Report**

- To inform supervisors.
- To seek action from supervisors.
- To get feedback and responses from supervisors.

**Characteristics of Good Reports**

Reports should be:

- accurate,
- logically set out and written,
- complete,
- providing gender disaggregated data,
- relevant,
- useful,
- clear,
- interesting.

A summary, which summarises the very important points in the report, is absolutely necessary as many people read only the summary and scan the rest. The summary includes the key points you want others to take action on and should include recommendations on how these actions should be undertaken.

**The Main Sections of a Report**

1. **Aims**: What you are trying to achieve.
2. **Reasons**: Why you are trying to achieve these aims. It will include a brief history of the work. The reasons for the timing and location of the work should be given.
3. **Methods**: How you will achieve the aims.
4. **Results**: What did you actually achieve.
5. **Discussion**: What is the significance and importance of the results. Negative results must also be included, i.e., if something failed give the reasons.
6. **Conclusion**: A summary of the discussion. Was the work worthwhile. What, why and how should work be done next time.
7. **Action Required**: What must the reader or supervisor do to help to improve the work referred to.
8. **Summary**: The main points from 1-7.
Hints on Report Writing

• Each section should have one or more paragraphs of text.
• Only necessary words should be used. Avoid repetition.
• Explain specialised words.
• Each sentence should have one idea.
• Use tables, maps, graphs, flow charts and other diagrams where possible.
• Details should be listed in a table.
• The details in a table should be analysed in the text.
• Enhance the value of the report by including maps, graphs and flow charts.

Step 14. Presentation

Summary

The report is verbally and visually presented, both in the village and in the office or seminar room etc. This should be done in groups and organised well enough to attract senior people to observe and listen.

Presenting Your Report

Before presenting your report do the following:

• Write a good report so that it will attract interest.
• Consult your friends and/or your supervisor to give you a critique on the report.
• Improve your report based on the advice received.

Presenting usually means to speak at a meeting, preferably with the help of visual aids. Useful visual aids are flip charts, white board, overheads, slides, photos or diagrams.

Hints on Presentation

• Ensure that your presentation and visual aids follow a logical order.
• Visual aids make the presentation more interesting, clearer and more memorable.
• Visual aids must be understandable from the back of the room.
• When presenting read the report or speak from notes.
• If reading, it must be in an interesting way.
• If speaking using prepared notes, the subject must be understood well.
• Presentation can be practised at home.
• Speak loudly enough and clearly enough to be understood at the back of the room and by those who are not familiar with your accent.
**Glossary of Terms and Acronyms**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAFO</td>
<td>District Agriculture and Forestry Office</td>
</tr>
<tr>
<td>DoF</td>
<td>Department of Forestry</td>
</tr>
<tr>
<td>GOL</td>
<td>Government of Lao PDR</td>
</tr>
<tr>
<td>LSFP</td>
<td>Lao Swedish Forestry Programme</td>
</tr>
<tr>
<td>PAFO</td>
<td>Provincial Agriculture and Forestry Office</td>
</tr>
<tr>
<td>PFO</td>
<td>Provincial Forestry Office</td>
</tr>
<tr>
<td>PVD&amp;SLUS</td>
<td>Participatory Village Development and Sustainable Land Use System</td>
</tr>
<tr>
<td>RTC</td>
<td>Regional Training Centre</td>
</tr>
<tr>
<td>S&amp;L</td>
<td>Savings and Credit/Loan Groups</td>
</tr>
<tr>
<td>SLEF</td>
<td>Sloping Land Extension-Finance</td>
</tr>
<tr>
<td>SLRE</td>
<td>Sloping Land Research-Extension</td>
</tr>
<tr>
<td>VDC</td>
<td>Village Development Committee</td>
</tr>
<tr>
<td>VRF</td>
<td>Village Revolving Fund</td>
</tr>
</tbody>
</table>