



# Mazend Report

A Lesotho where every person's right to quality is assured

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DENMARK  
LESOTHO  
NETWORK



Rural Self-Help  
Development Association





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By Bokang Mokhothu

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## A Lesotho where every person's right to quality is assured

*Tell me about yourself* is a question most commonly asked, and has a lot of connotations to it. but not all of us are competent enough to answer the question in impressive, charming and notable ways.

It is then on the 15th to the 17th March that I found myself travelling along the roads of Mazenod, to document a farmer association workshop called on by the Rural Self-Help Development Association (RSDA). In mind, I hadn't the slightest idea of what was in store. But from the designation 'Rural Self-Help Development', I understood there would be a lot to take in on the question; 'tell me about yourself?'

Upon arrival, I notice the enthusiasm in the faces of all the 13 represented participant farmer associations, as they entered the premises of the conference area. I had assumed that as persons of the older generation, they may get bored with sitting inside a conference hall for three full days without complaining that their cattle or sheep need attending!

I had miscalculated.

I am thus intrigued, in day 1 of the workshop, at how the Rural Self-Help Development Association (RSDA) has proven to live up to its mandate and vision of '*a Lesotho where every person's right to quality is assured*', through inviting farmer associations in order to impart on how to answer the question, tell me about yourself in an enticing and appetising brief manner; The written Profile.

In this, the associations were asked to write who they are as associations, their aspirations, missions, financial status and history, given a professional layout to carry out the task. Of which upon completion, a graphic designer would artfully give flesh to the profile so it can be loaded onto RSDA website.

Moreover, to enhance image and progress of these associations, RSDA had invited Caritas Lesotho, represented by Bokang Mokhothu, to educate participant associations on the Savings and Internal Lending Communities model (SILC) implemented in 2009, with the sole aim of equipping farmers of ways to make money with little ease by avoiding the tension of acquiring loans.

I was amazed to witness in reality the cliché, '*it is never too late to educate yourself*'. The enthusiasm in which the farmers participated was astonishing; even when they realised that they had enrolled in a two day, 16th to 17th, training that was supposed to have taken approximately a week's training workshop.

Within the SILC model are tasks such as Individual Self-Screening, Group formation and Governance, Member Responsibilities, SILC constitution, Loan Fund policies, Meetings and Constitution Finalisation, Written record keeping and Share out meetings. Farmer associations were then asked to assemble and imitate the SILC model through practical tasks based on these categories offered in the SILC model training, and given the opportunity to relate SILC to other financial groups, participants were able to understand how SILC is different from other financial groups.

**Writes: Banana Hatahata**





By: Bokang Mokhothu

## Introduction

Registered in Lesotho as a non-government organization since 1991, Rural Self-Help Development Association (RSDA) exists to eradicate extreme hunger and improve the lives of rural Basotho by supporting sustainable agriculture, facilitating self-help and enabling rural communities to become sustainable.

RSDA works with 8 dairy associations and over 50 small-scale farming groups organized into federations in Maseru, Mafeteng and Mochale's Hoek districts. RSDA work also reaches out to schools and OVC support groups in

these two districts, as well as 9 Lesotho Network of People Living with HIV/AIDS (LENEPWHA) support groups in Boreas district. RSDA provides technical support to these communities through its experienced, rural-based project staff. RSDA does this thanks to the generous support of the research, crops and livestock departments of the Lesotho Government's Ministry of Agriculture and various international partner agencies.

Mainly because of its vision "a Lesotho where every person's right to quality is assured", RSDA requested for technical support

from Caritas Lesotho to have its beneficiaries-farmers-trained on the Savings and Internal Lending Communities.

Caritas Lesotho herself has vast experience and the expertise in the Savings and Internal Lending Communities field having started the implementation of the SILC model as far back as the 2009. The report therefore presents the training of farmers and Farmers' Associations with 13 Associations represented in attendance from the March 16th to March 17th, 2016.

## Objectives of the training

At the end of the training, the participants were expected to acquire a new way of making money with little hassle and ease the tension of acquiring loans and the access to have a place where they will save their hard-earned finances at the most convenient possible way ever.

*The objectives of the training include the following;*

Train the participants on the basic understanding of the Savings and Internal Lending Communities (SILC) model.

Demonstrate to participants how the SILC methodology would

ease their financial burden and act as a financial buffer against financial shocks.

Build capacity on the participants to be able to pass on the contents of the training to others who might be interested (fellow farmers).

Enabling individual farmers to a sustained contribution in their farmer's associations.

## Methodology

The training was not a lecture type of lecture but rather a very interactive and intensive kind of training where, despite limitations on time the participants were expected to be very attentive and do a lot of role plays and group work and ask as many questions as possible because the understanding is that when training old people often they remember what they said more than what you told them.





## Training content

*Although the creativity of the practical parts of the training may differ somehow from the text, the content of the training was mainly funneled by the SILC Field Agent Guide version 4.1 (G. Vanmeenen, M Bavois September, 2011). Below it the tabulation of the topics and/or modules covered in this training:*

### How SILC Works

Module 1 – Individual Self-Screening

Module 2- Groups, Group Formation and Governance

Module 3 – Member Responsibilities, Management Committee,

### Elections

Module 4 – SILC Constitution, Savings, Safety of Group Assets

Module 5 – Loan Fund Policies, Social Fund Policies

Module 6 – Meetings and Constitution Finalization

Module 7 – Written Record-Keeping and SILC Meeting Procedures I

Module 8 – Written Record-Keeping and SILC Meeting Procedures II

Module 9 – Share Out Meeting

## Proceedings

*To start the training on the Savings and Internal Lending Communities (SILC), the participants were asked about their knowledge of any financial groups that they might have come across or been part of. Some of their answers of the financial groups included the following:*

ROSCAs	Rotating Saving and Credit Associations
ASCAs	Accumulating Savings and Credit Associations
SACCOs	Savings and Credit Co-operatives
VSLA	Village Savings and Lending Association

After the discussion on the answers that the participants gave of their knowledge of the financial groups in their community, the discussion shifted to the principles on which the SILC model is built around.

After discussing these principles, the participants were in a position to relate a little on what SILC is and what is not. The participants were trained on Individual Self-Screening as a way in which a group of cohesive and likeminded individuals should be formed.

This they did by looking closely at the checklist of what the best group member should behave like and the qualities that they must possess for them to make an impact as members of the same group.

After they were trained on the group formation techniques, participants were trained on the roles and responsibilities of members on the managing committee.

There were a legion on the differences of each versus the other but the most important issue was around how SILC

differs from the rest of and why would be the most suitable for them to join. One of the strongest cases made was SILC's flexibility and convenience to its members.

The Individual Self-Screening module also helps participants to look at the following key points;

- ***Examine the definition and importance of individual self-screening***
- ***Identify personal qualities relevant to SILC membership***

- ***Self-screen, that is reflect on their personal qualities***

- ***Decide on membership in SILC***

After the Individual Self-Screening, group formation and members' responsibilities and roles, the participants were trained on the SILC constitution as the form of governance and dispute resolution within the group.

Participants were divided into 3 groups of 12 members each. The task was for them to fill the constitution documents filling from worksheet 1 to worksheet 4.

This, the groups did with a lot of deliberation on the sections of the constitution from the members of their respective groups. After the groups deliberated on the constitution documents the representatives from the groups

presented and there were further discussion section by section.

Participants were also trained on the module 5 that touched on the Loan Policies and Social Fund.

***The training focused on the governing policies of the Loan Fund, these included:***

- ***Setting policies and procedures for loan fund management***

- the discussion on the interest rate
- how the interest is allocated
- how much an individual group member can borrow at any given time the loan term

- ***Setting policies and procedures for social fund management***

- what emergencies categorized under the social fund

Participants were trained on the Recordkeeping coupled with the meeting procedure in order for the participants to understand how the meetings are conducted while at the same time getting to comprehend the procedure in which meetings should be conducted.

The discussion on the meeting procedure focused mainly on the sequence in which the SILC meetings should follow and the role that each member of the executive committee should play prior, during, and after the SILC meeting.

The participants were tasked to each cut their own book otherwise known as the SILC journals (consisting of eight separates sub-books) with guidance from the facilitator.

After the cutting of the SILC journal, participants were trained on how to label the headings of the

SILC journal in order for them to make entries in the journal. As part of recordkeeping and meeting procedure; participants were asked to simulate a SILC saving and loans meeting. In this SILC meeting simulation, the members of a simulated groups were filling the SILC journal from the first sub-book to the very last as they go on with their meeting.

***The recordkeeping and meeting procedure was intended to help participants to;***

- Review the purpose and benefits of SILC record-keeping
- Review the steps and sequence of conducting an efficient SILC meeting
- Conduct a savings meeting with transactions.
- Fill in selected sections of the SILC ledger book
- Evaluate how they conducted the SILC meeting
- Lastly, the simulated group closed their meeting and got

ready for the share-out meeting. This was in essence, training the participants on the final module of the nine-modular-training. Participants were trained on the share-out which was the very last module that they were trained on and as such the end of the training.

Although SILC training usually follows the pre-test and post-test tools as a way to evaluate the extent to which the training has yielded the desired results in as far as understanding of the SILC model by the participants.

The pre-test and post-test tools were not used because of time limitation. Instead the facilitator handed out the evaluation forms for participants to fill in. although the evaluation forms are not half as effective as the pre-test and post-test tools, they were enough to gather the gaps from the training. The evaluation form was, however developed in Sesotho for ease of understanding.



## Challenges

*The following challenges were encountered during the training;*

Heterogeneous group of participants; it proved rather time consuming to train a group of participants with diverse educational levels because the pace of the training was more often lowered in order to accommodate those who might have not followed.

The other issue with this group was the fact that they came from different fields although they were all farmers, this also proved time consuming.

Shortage in training material; during the recordkeeping module, especially during cutting of the SILC journal participants had to share the material as there were only 3 scissors. This caused a bit of confusion and often other participants were left behind.

Time constraints; the time allocated for the delivery of the training was too short and as a result other modules were just rushed through in the interest of time. This has a possibility of

little understanding of the other modules. For example module 5 (Loan Fund Policies, Social Fund Policies) requires time for the participants to comprehend, however there was very little time to engage participants. Time constraints also made it less likely for many exercises, role plays and group works. For example every module needs at least one exercise or role play but it was possible because of time constraints.

## Recommendations

In view of the proceeding of the training and the challenges, below are recommendations made for better delivery of the SILC model and the implementation thereof;

It is highly recommended that in future, the training on the SILC model be allocated at least 5 days. This will make sure that exercises and role plays are performed to deepen the comprehension of the training to the participants.

This will also make sure Pre-test and post-tests are administered in order to have a clearer indication of whether have understood the training or not.

It is also recommended that RSDA plan for the Training of Trainers so that they are better prepared to roll-out the SILC project as there is clearly a huge interest from the participants judging from the evaluation forms submitted.

The Training of Trainers will also expose the RSDA staff to the transfer modalities of the SILC project including the Implementation schedule, the FA model and the M & E side of the implementation of the SILC project.

This will also ensure that RSDA has its own pool of SILC personnel who will implement SILC

as more and more people are demanding unorthodox access to finance in the country.

The implementation of the SILC should be made sooner rather than later judging from the interest of the participants especially on the record keeping, transparency of the SILC and the share-out.

Lastly, although the participants of the training were individuals from existent farmers groups, Individual Self-Screening (ISS) should not be compromised because SILC as a model depends entirely on trust of the members.



## Annexes; Annex 1: Training programme

RSDA Training Programme for the SILC		
Day 1 (Wednesday 16th March, 2016)		
Topics covered: SILC Principles, Modules 1,2,3,4,5 and 6		
0830hrs	0930hrs	Introduction and Prayer
0930hrs	1030	SILC Principles
Tea Break		
1100hrs	1130hrs	Individual Screening and group formation
1130hrs	1200hrs	Management committee and member responsibilities
1200hrs	1300hrs	Constitution worksheet 1-4 (group work)
Lunch Break		
1400hrs	1620hrs	Constitution worksheet 1-4 continuation
1620hrs	1700hrs	Finalization of the constitution document through presentation by group members.
Day Break		
Day 2 (Thursday 17th March, 2016)		
0815hrs	0830hrs	Prayer
0830hrs	0915hrs	Introduction to record keeping and meeting procedure (role play)
0915hrs	1030hrs	Cutting of the journal (SILC book)
Tea Break		
1100hrs	1300hrs	Cutting of the journal (SILC book) cont...
Lunch Break		
1400hrs	1630hrs	SILC Group saving and loans meeting simulation; meeting procedure and record keeping
1630hrs	1655hrs	The share-out meeting
1655hrs	1700hrs	Closure





## Annex 2: Training evaluation (translated from Sesotho)

The new concepts you learnt

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What you learnt

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What you liked the most in the training

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What you did not like

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What you did not understand

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What you want to be changed in future trainings

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What you want to be repeated

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