



BUILDING A SUSTAINABLE & INCLUSIVE
HORTICULTURE SECTOR

FACILITATORS TRAINING GUIDE

Training Manual for Horticulture Value Chain SMEs on Financial Literacy and Development of Business Plans



1. BACKGROUND

1.1. HortiNigeria in Context

In Nigeria's horticulture sector, three crops - tomato, onion, and okra - constitute products in which the country is currently unable to bridge the existing local annual supply gap estimated at 13 million metric tons. The horticulture sector, to which the crops belong, employs substantial numbers of workers, which include women and youths; this creates opportunities for increased resilience of households.

The Embassy of the Kingdom of the Netherlands in Nigeria (EKN) recently unveiled the HortiNigeria Program for the purpose of ensuring a sustainable gender and youth inclusive horticulture sub-sector that contributes to food nutrition and security in the country. The program is being implemented by the International Fertilizer Development Center (IFDC) and its consortium partners East-West Seed Knowledge Transfer (EWS-KT), Wageningen University & Research (WUR) and KIT Royal Institute.

HortiNigeria is a four-year program being implemented in Kaduna and Kano states in the north-west and then Ogun and Oyo States in the south-west; it aims to boost the productivity and income of 60,000 smallholder farmers (50% youth and 40% women) through eco-efficient agronomic practices.

In addition to enhancing productivity and incomes, HortiNigeria would also sustainably bring an additional 15,000 hectares of land under cultivation, promote innovations and regional diversifications to reduce seasonal risks facing 2,000 entrepreneurial farmers, increase access to finance for 50 agro-SMEs, enhance sector coordination and facilitate 200 business-to-business linkages in all four states. Furthermore, the program, which focuses primarily on tomato, okra, onion, and pepper value chains, is devoted only to the domestic markets.

Implementation of HortiNigeria Program is based on four components, namely:

1. Increasing Productivity and Incomes in Kaduna and Kano States;
2. Piloting Production Systems Innovations and Regional Diversification in Ogun and Oyo States;
3. Increasing Access to Finance for SMEs and
4. Enhancing Sector Coordination and Business-to-Business Linkages.

1.2. The Need for Capacity Building

Component 3 recognizes that sustainable adoption of eco-efficient practices and innovations and expansion to wider markets depends on access to finance, since limited financial management capacity and access to finance are the main obstacles preventing smallholder farmers (SHF) and other value chain actors (VCAs) in the horticulture sector to scale up. Therefore, it is important that

the managerial and financial investment skills of targeted VCAs be improved upon.

HortiNigeria recognizes that financial inclusion goes beyond possessing a bank account, but entails delivering and using a full range of financial services at affordable costs to all, with priority to segments of society with low

financial net worth. Therefore, the program aims to invest in boosting financial literacy at the levels of small-scale entrepreneurs through knowledge/awareness creation to catalyze access to financial services.

Training is a key activity for building the skills of the different horticulture VCAs. Training has been defined as “the systematic development of the knowledge, skills and attitudes required by an individual to perform adequately a given task or job”.¹

In the Glossary of Training Terms², training is also defined as “a planned process to modify attitude, knowledge or skill behavior through learning experience to achieve effective performance in an activity or range of activities”. It clearly implies that the role of training is to improve the overall performance of the party being trained.

1.3.Learning

In most instances, participants attending training events under agro-value chains have a mixed educational background, especially the levels of formal education attained. It is therefore expected that there would a difference in the rates at which individual participants assimilate what is being disseminated. Accordingly, the facilitator using this manual should understand differences in ability to learn.

In the Glossary of Training Terms³, learning is defined as: “The process whereby individuals acquire knowledge, skills and attitudes through experience, reflection, study or instruction”. Learning has also been defined as a relatively permanent change in behavior resulting from instruction or stimulation from external sources, from one’s own practical experiences and from insight arising from reflection. Training is, therefore essentially, organized learning, with a well-defined purpose. Therefore, the facilitator should take due cognizance of this fact.

1 Michael Armstrong, A Handbook of Personnel Management Practice, reproduced in Personnel in Practice, Currie, Donald: Blackwell Business (Oxford, UK); 1997.

2 2 Glossary of Training Terms, Great Britain. Manpower Services Commission. Training Services Division; Great Britain. Department of Employment; Book. English. 3rd ed. London: H.M.S.O., 1981

https://www.unodc.org/documents/southasia/Trainingmanuals/Guide_for_Trainers_-_Precursor_Control.pdf

2. The Capacity Building Manuals

Under the HortiNigeria intervention, capacity building for small-holder farmers (SHFs), small & medium enterprises (SMEs) and other value chain actors (VCAs) has been conceptualized from an all-embracing view-point. The materials for capacity building include a guide to facilitators on the one part and manuals for three modules on the other part, namely:

1. Basic Record-Keeping
2. Elementary Financial Literacy and
3. Development of Business Plans

The training manuals were developed, with due cognizance of the following features in the course of knowledge dissemination:

- (a) Ready usage in the transfer of knowledge on basic financial literacy and concept of business plans to horticulture value chain actors
- (b) Adaptability of training contents to a wide range of audiences, irrespective of their level of formal education
- (c) Gender consideration and
- (d) Easy comprehension and handiness for potential facilitators/trainers (especially those with hands-on experience in relating with VCAs), to use in disseminating skills to targeted stakeholders.

2.1.A Separate Guide for Facilitators

Distinct from the training manuals containing the knowledge and skills to be taught to trainees, is a separate document (this guide for facilitators); it is a practical and self-explanatory guide for prospective trainers and it elaborates on the process of disseminating the subject matter in the training manuals.

The facilitators' guide also highlights hands-on recommendations on the basic approaches to interfacing with participants, use of instructional materials, delivery techniques, procedure for group work, duration of sessions, etc.

As the name implies, the facilitators' guide is ideally, an exclusive document for the prospective or intending facilitators to peruse, preparatory to the effective transfer of knowledge to the participants. Therefore, having been made distinct from any topic-specific training manual, it is not to be shared with trainees.

From our past experience in capacity building, once the would-be attendees of a training program gain access to the training guide, they invariably tend to become distracted by (and often times confused about) the contents of the training guides. Therefore, as much as possible, this training guide should remain for the exclusive use of facilitators.

2.2. Noteworthy Specifics

2.2.1. General

Users of this guide are expected to have an understanding of the peculiar operating circumstances of SHFs in general and horticulture VCAs in particular. In addition, they should be reasonably familiar with the issues that constrain the targeted actors in their quest for enhanced financial inclusion.

Knowledge transfer shall be effected primarily through interactive lectures; therefore, the presenter shall prepare in such a manner that will ensure that participants comprehend the contents of the training modules.

Interaction between presenter and participants must be handled in a manner that eventually leaves the latter feeling better and more fulfilled in terms of knowledge gained.

In this sub-section of the guide, a number of ideas are presented, which intending users of the said document are required to study for the purpose of proper readiness for administering the trainings; this does not preclude the facilitators from freedom to choose the style to training delivery. Therefore, this guide is not exhaustive.

2.2.2. Selecting Participants

In selecting participants who would be attending capacity building events, nomination should be as inclusive as possible and facilitators and/or organizers or whoever is responsible for selecting attendees should endeavor to aim at the composition of 50% youth and 40% women, as targeted under the intervention by HortiNigeria.

It should also be noted that participants attending trainings for agro-value chain actors have differential levels of formal education. This key feature should be considered in the preparation for such training events.

2.2.3. Effective & Participatory Interface

(a) For optimal benefits of interactions amongst participants, all of the trainings are intended (and conceptualized) to be highly participatory. This means delivery of each module is to be achieved through lectures, case studies, group discussions and any other vehicle of knowledge dissemination, which is feasible, effective and suitable for a specific scenario.

(b) The manual is conceptualized and documented in English Language, for purpose of

universality. However, facilitators are encouraged to use any language that makes knowledge transfer most effective. It is the responsibility of the facilitator to ascertain the medium of expression that would most suit the participants. Decision making in this regard should consider the views of the target audience and this could be attained through consensus.

- (c) During presentation sessions, facilitators should intermittently pick some key words and with proper time management, explain or elaborate on the said words, paying particular attention to how the words/phrases affect agriculture, horticulture, specific value chain, specific actors etc.

2.2.4. Presentation Tools

At the minimum, the sessions with trainees are to be administered using the following as working tools:

Item	Purpose/Significance
1. Facilitators' Guide	To keep trainers in track
2. PowerPoint slides	For effective presentation to audience
3. Handouts in prose, with explanations*	To be given to participants during or immediately after a session
4. Magic board	For written illustrations by facilitator and/or presentations by participants
5. White board markers	For writing on white board
6. Flip chart paper	For illustrations by facilitator or individuals' or group presentations
7. Cardboard paper	
8. Permanent markers	For writing on flip chart & cardboard
9. Stick-on pads	For illustrations and group exercises
10. 10. Note pads	To enable participants take notes during the training sessions
11. 11. Writing pens	
12. 12. A3 Pictures	For proper and more impacting dissemination of knowledge
13. 13. Case studies	To better engage the participants and ensure that there is a good understanding of subject matter

*It is recommended that handouts should not be distributed prior to a presentation because from experience, this act invariably leads to audience distraction due to the attendant divided attention between perusing the handouts and listening to the presentation process while it subsists. However, case study materials and group exercises are exempted from this rule.

The aforementioned list is not exhaustive; facilitators are encouraged to think out of the box and search for any other tools that could enhance the process of knowledge dissemination.

2.2.5. Approaches to Knowledge Dissemination

For the effective delivery of the training programs, a combination of the underlisted approaches

may be used:

- Presentation of lectures at plenary sessions
- Facilitating interactive discussions among participants
- Group exercises on sub-themes, either raised by facilitator or by the participants, under the guidance of the facilitators
- Presentations by participants
- Role plays
- Question and answer exchanges, whether during or after presentations

2.2.6. Order of Presentations

While there is no hard-and-fast rule on the sequence of module presentation, it is recommended that training should start with presentation on record-keeping, followed by financial literacy and then lastly, development of business plans.

In making this recommendation, consideration was given to the inherent interrelationship amongst the three modules; many contents of one are building blocks for the succeeding module and this inter-module connection is suitable for effective transfer of knowledge.

2.2.7. Special Tasks for Facilitators

In addition to the suggestions contained in this guide, the training manuals have at some specific points, directives to the facilitator to carry-out a specific function, which would enhance the effectiveness of knowledge transfer.

Though special directives are for the attention of the facilitator, their intermittent inclusion in the training handouts serves two purposes, one actual and the other, potential:

- (a) to provide real-time guidance to the facilitator and
- (b) to stimulate in participants, the interest and skills of knowledge transfer. Usually, when some participants, no matter how few, study the manuals, the special instructions to facilitators could (and do) encourage them to disseminate knowledge to others. This purpose becomes even more relevant, considering the aim of HortiNigeria to reach-out to large numbers of VCAs.

2.2.8. Use of Appropriate Examples

Experience has shown that small-holder farmers and other value chain actors undergoing capacity building tend to assimilate knowledge better when practical examples are used to underscore what is being taught. Such examples are included in the presentation handouts and the facilitators are encouraged to as much as possible, use the examples (and/or whatever instances they have experienced), to enhance the trainees' comprehension.

2.2.9. Gender Consideration

Specifically, deliberate attempts should be made to cite female-related examples; the underlying justification is, not just to give the female participants a better sense of recognition, but more importantly, to take cognizance of the gender-inclusiveness of the HortiNigeria Program.

2.2.10. Group Assignments

For fruitful interaction and exchange of ideas among participants, the training process usually involves having to intermittently divide the attendees into groups for knowledge-sharing through syndicate sessions; in this regard, facilitators may wish to note the following:

- (a) Attendees may be given the free-hand to form their own groups for the proposed exercises or break-out discussion session; but the facilitator is responsible for driving the process and thus, s/he is at liberty to determine what approach to use in group formation. The overall aim is to ensure that the process is participatory and also demonstrates application of team work in the small groups.
- (b) Notwithstanding the length of the training period, group composition may or may not be constant throughout. The concept of keeping the same members of a group for all assignments or discussion sessions may enhance bonding; at the same time, periodic switching may in fact enhance the continued sharing of fresh ideas.
- (c) If for any reason, the facilitators observe that it is not easily practicable to mix both genders in break-out groups, then single-gender grouping should be the option.

2.2.11. Presentations by Groups

As usual, the conclusion of a group exercise is evidenced by closure of discussions and/or presentations by the nominated member representing each group. Subsequently, the facilitator gives feedback to the participants, highlighting his/her views on the following:

- (i). Did any of the groups seek initial clarification on the assignment given (whether amongst group members or from the facilitator)?
- (ii). Was the sitting arrangement within the groups conducive for proper interaction?
- (iii). Was there any attempt to select someone to direct proceedings? Did the selection of the said leader appear to have been done through consensus?
- (iv). Were women or other vulnerable groups given the chance to air their views?
- (v). Was the discussion participatory? Did anyone or a few persons appear to dominate discussions and impose their views on the others? Did some people appear to create a smaller sub-group away from the main group? Were there distractions by interaction with hand-held devices?
- (vi). Were ideas collated in an organized manner and was someone elected to write down the

group's responses? Who was delegated to make the presentation on the group's behalf?

(vii). How impactful was the presentation? What about the presenter's poise and approach to communication?

(d) Post-syndicate presentations provide an opportunity for the facilitator and other participants at plenary to listen to each group and critique their feedback. In addition, at the end of presentations, the facilitator is expected to comment on the presentations in general.

(e) The facilitator is expected to assess how impactful the presentations have been; also look at the presenter's poise and approach to communication. Through this response by facilitator, the groups are expected to learn and make improvements in subsequent group exercises.

2.2.12. Duration of Training Sessions

As is typical of capacity building activities involving small-holder farmers and other value chain actors in agriculture, the audience in HortiNigeria training activities would be a blend of persons with variations in:

(i). the levels of formal education

(ii). understanding of written and spoken English

(iii). numeracy skills

(iv). specific roles and depth of experience along the horticulture value chain

(v). the time lag over which participants are willing to stay away from their entrepreneurial activities and

(vi). time frame of mental concentration per session.

The following is suggested as duration per module:

- Basics of Record-Keeping
- Financial Literacy
- Development of Business Plan

For purposes of practicality, the facilitator is advised to summarize discussions whenever the participants demonstrate reasonable prior knowledge of any subject/topic. However, the need for effective time management does not imply glossing-over any part of the learning process.

2.2.13. Not Over-Burdening Participants

Following the above, the facilitator must note that a training session, being a knowledge transfer engagement, should not be so heavy on the participants whom, as earlier mentioned, consist of persons with different levels of cognitive capacity.

Therefore, the participants should have some time to absorb the skills and knowledge disseminated to them; the need for a reasonable size of content and duration of training delivery

is also important, especially in the case of female entrepreneurs, who invariably have additional important roles to shoulder within the household.

2.3. Applying Discretion

Each module may have its expected training outcomes; relatedly, successful dissemination of knowledge in this regard would be shaped by the approach used in training delivery. Facilitators are expected to be flexible and innovative and to also consider the following:

- (i). Overall duration of each module: this has been addressed in 2.2.12 above. The important issue is that the facilitator should identify the most pressing issues and device ways of ensuring reasonable and effective coverage within limited time.
- (ii). Use of instructional materials that catalyze transfer of knowledge: facilitators are encouraged to introduce simple materials that facilitate learning, provided they are eco-friendly.
- (iii). Citing of examples relevant to specific sub-themes, especially those that take due consideration of women and the youths.
- (iv). Timing, duration and general approach to carrying-out group exercises
- (v). Encouraging females to air their views and in general, participate effectively without being marginalized

It is expected that with proper use of the manual, benefitting individuals and groups would experience and demonstrate improved skills evidenced by the adoption of sound practices that enhance business value in general.

2.4. Participants' Feedback

A simple formal evaluation of the training sessions is necessary to give HortiNigeria and facilitators an idea of what worked well and if there are any areas in which improvements could be made, going-forward. Suggested questions are presented below:

- | | |
|--|---|
| 1. Have your expectations been met? (Very highly; moderately; low; not at all) | 7. Do you think you can explain some of the concepts to others? |
| 2. Which particular module was most relevant to you? | 8. How would you rate the instructors? |
| 3. Which particular topic was most relevant? | 9. How would you rate the instructional materials? |
| 4. Which module was least relevant to you? | 10. How would you rate the training venue? |
| 5. Which topic was least relevant to you? | 11. How would you rate the meals provided? |
| 6. Would you recommend this training to others? | 12. Do you have any other comments? |



FACILITATORS TRAINING GUIDE TRAINING MANUAL FOR HORTICULTURE VALUE CHAIN SMEs ON FINANCIAL LITERACY AND DEVELOPMENT OF BUSINESS PLANS



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<https://ifdc.org/projects/hortinigeria>

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