



RESEARCH PROGRAM ON  
Roots, Tubers  
and Bananas



# Technical report: Potato Associations Capacity Needs Assessment and Action Planning

*Expanding Utilization of Roots, Tubers and Bananas  
and Reducing Their Postharvest Losses*



September 2015



A broad alliance of  
research-for-development  
stakeholders & partners



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*Expanding Utilization of Roots, Tubers and Bananas and Reducing Their Postharvest Losses (RTB-ENDURE) is a 3 year project (2014-2016) implemented by the CGIAR Research Program on Roots, Tubers and Bananas (RTB) with funding by the European Union and technical support of IFAD. <http://www.rtb.cgiar.org/endure>*

*The CGIAR Research Program on Roots, Tubers and Bananas (RTB) is a broad alliance led by the International Potato Center (CIP) jointly with Bioversity International, the International Center for Tropical Agriculture (CIAT), the International Institute for Tropical Agriculture (IITA), and CIRAD in collaboration with research and development partners. Our shared purpose is to tap the underutilized potential of root, tuber and banana crops for improving nutrition and food security, increasing incomes and fostering greater gender equity, especially among the world's poorest and most vulnerable populations.*



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## LIST OF ACRONYMS

BDS	Business Development Services
BUGIZARDI	Buginyanya Zonal Agricultural Research and Development Institute
KACOFA	Kapchorwa Commercial Farmers Association
MIFA	Mengya Integrated Farmers Association
MPODA	Mbale Potato Dealers Association
PA	Potato Association
PD	Participatory Diagnosis
SHA	Self Help Africa
UGX	Ugandan Shilling
WASWAPPA	Wanale Seed and Ware Potato Producers Association



## I. Background

Self Help Africa (SHA) was mandated under the project “Expanding Utilization of Roots, Tubers and Bananas and Reducing Their Postharvest Losses” (RTB-ENDURE) to implement activities tailored at achieving output 4, “Skills in entrepreneurship, agribusiness and collective action developed for selected actors (men, women and youth) in specialized ware potato markets” among 4 target potato associations (PA) in Eastern Uganda. The capacity assessment was a primary inception activity to establish the benchmark status of the potato associations as a pre-requisite for setting and prioritizing capacity building milestones.

## II. Objectives

The objectives of the Association Capacity Assessment were to;

1. Identify structural and governance characteristics of the associations as a fundamental functional pillar for a successful agribusiness
2. Identify business skill gaps and appropriate actions to improve association formal engagement in specialized potato business
3. Identify and agree on capacity building priorities and action plans tailored to each of the 4 Potato Associations

## III. Methodology

A tailored Participatory Rapid Diagnosis and Action Planning (PRDA) methodology for smallholder agribusinesses was employed in this exercise. This was delivered through semi structured group interviews, key informant interviews with association members and general Q&A sessions. A pre-developed questionnaire was used to guide the PD interview process. The questionnaire was structured to assess 7 priority areas including PA governance and structure, Business orientation, Resource mobilization/Business financing, Access to inputs, Markets, Marketing strategy and Consumer feedback. These were evaluated on a 5-tier scale ranging from 1=weak to 5=excellent. The data from the assessment were analyzed and feedback provided to the Associations for review and validation on a later date. Action priorities were discussed and ranked through a participatory voting process in which members ticked on priorities actions and skill areas with highest number of ticks was ranked highest. The process was guided by the SHA facilitators such that members make informed voting decisions. Each of the four associations was assessed separately

Following the introduction and acquaintance sessions, SHA communicated her role of business skills development in the project and the purpose of the day’s meeting. This was followed by leveling expectations in which it was clearly communicated to the associations what is expected of them and what they should expect from SHA through the collaboration. This was then followed by the Participatory inquiry using PD tool. The sections below discuss the PD findings and PA action plans.



## IV. Participatory Diagnosis Findings

### KAPCHORWA COMMERCIAL FARMERS ASSOCIATION (KACOFA)

#### Strengths

The Association started in July 2009 with 27 members to transform from subsistence to commercial. It is currently composed of 2000 members (1100F & 900M). They have established offices, an equipped warehouse and staff. They have reliable access to the currently required quantities of potato seed although often not of the desired quality. No market research is conducted but access information informally through meetings and some feedback from customers. They have a clear understanding of the local potato demand with informal procedures on how to determine it. The Association has knowledge of their customer niche but is not fully aware of their specific needs. They have skills on product differentiation and have put plans in place to differentiate their products which apparently include maize, barley, wheat and potato. They are responsive and try to solve complaints from their customers. Their production and marketing is partly financed through internal savings to up to 75%. They have a strong collaboration with multiple stakeholders including Centenary Rural Development Bank, World Food Programme, BUGIZARDI among others.

#### Weaknesses

The potato product is the least developed amongst the enterprises the Association undertakes. They know only one product attribute needed by their customers and do not have knowledge in developing pricing and promotional strategy. They do not have a potato sales point and have not identified formal distribution channels. They have some knowledge about market segmentation but have not implemented it, have limited number of varieties and products that are sold by members in the community and have not taken initiative to analyze preference. They rely largely on external donations, in kind funds received from partners in addition to a rather limited internal capital. They are aware of the Business Development Services (BDS) but do not understand or realized the benefits of using them and where to access them. Some members have the knowledge but do not carry out market studies. They meet only about 25% of the local demand. The leadership is strongly leaning on external support in its operation of a potentially commercially sustainable enterprise. It has committees in place but unclear roles and responsibilities. There is no business plan and data on revenues and expenditures are often not recorded. They plan but have their work plans orally agreed upon and not documented.

### MENGYA INTEGRATED FARMERS ASSOCIATION (MIFA)

#### Strengths

The Association started in 2009 with 9 members with the aim of empowering themselves out of poverty. They received initial support and training on potato seed multiplication from the NAADS programme. From 24 bags of novel potato seed, the 9 members multiplied over 700 bags that were sold to middlemen and farmers in the community. It now has a membership of 25 (8F, 17M). They are well experienced in potato production and know at least three product attributes/potato varieties most needed by their customers, have knowledge and skills on product differentiation & have put plans in place on how to differentiate their products although not written. They have access to seasonal credit for potato production and marketing within the group and from external sources. They are able to meet about 75% of the local demand. The group has democratically elected leaders and functional committees although they do not regularly account to the group. The leaders are strong and have the potential to guide members operationally in the development of a commercially sustainable association. However about,



70% dominated by the male gender. All members are potato producers and there is a high potential for bulk marketing. The Association is registered at the district and has a functional bank account with Centenary Bank Kapchorwa branch.

#### Weaknesses

They have no marketing strategy and have by large been selling potatoes individually. They do not have knowledge on pricing and purely depend on market forces and negotiation, have no pricing or promotional strategy and do not have a designated selling point. They have not identified the distribution channels. They have not done customer analysis and do not know their needs and as a result have not segmented strategy according to customers' needs. They get feedback from less than 10% of the customers that come to them. Attempts to solve the complaints have been limited since they sell individually. There is limited access to quality potato seed from own reserves, South-West Uganda and Western Kenya. They are not aware of Business Development Services (BDS) and their providers and do not seek such services. Members have no knowledge on how to carry out market studies and have never done one. They have an idea of the seasonal demand for potato but have not put procedures to actually quantify. They have some committees with unclear roles and they do not account to the group. They have no business plan to guide the association activities and their record keeping is not well streamlined. They do not have seasonal production plans as a group and or individual members.

### **MBALE POTATO DEALERS ASSOCIATION (MPODA)**

#### Strengths

The Association started in 2012 and is registered with Mbale Municipal Council and has a valid certificate. They have a total membership of 50 (10F, 40M). They market collectively and have a strong influential voice in the trade. The association has a functional sales point and has identified viable distribution channels which are not fully exploited. They know most of their customers and are fully aware of their needs. They have developed a criterion for market segmentation but this is largely unutilized. They have a limited number of varieties that are sold locally. They do internal resource mobilization with each member contributing a membership fee of UGX100,000. The association actively seeks feedback informally during meetings with less than 50% of customers. Decisions are made by the association basing on information from informal market scans. They know the potato demand, have identified a market niche and have put in place procedures on how to regularly determine potato demand. They meet at least 75% of the demand. Leaders are democratically elected by the members and have the capacity to guide members operationally in the development of a commercially sustainable association. They have committees in place with clear roles and responsibilities, work plans and reporting procedures. Production and marketing is fully financed by internal savings.

#### Weaknesses

They know only one product attribute needed by customers and have not explored alternative forms in which the potato could be packaged and sold to customers. They have some knowledge on pricing but do not have price strategies in place. They have knowledge but have not invested in promoting their potato. They also do not have a promotional strategy in place. They have knowledge on product differentiation but have not put in place plans on how to exploit it. They have attempted to solve complaints from most customers. They have limited access to quality potato seed. No external sources of capital are used. The association only utilizes internal capital and has not explored external financing options. They are not aware of Business Development Services and the providers or their relevance. The group is largely



dominated by males (90%). They have an informal business strategy and only rough data on revenues and expenditure is kept. The group plans but have their work plans orally agreed upon and not documented.

### WANALE SEED AND WARE POTATO PRODUCER ASSOCIATION (WASWAPPA)

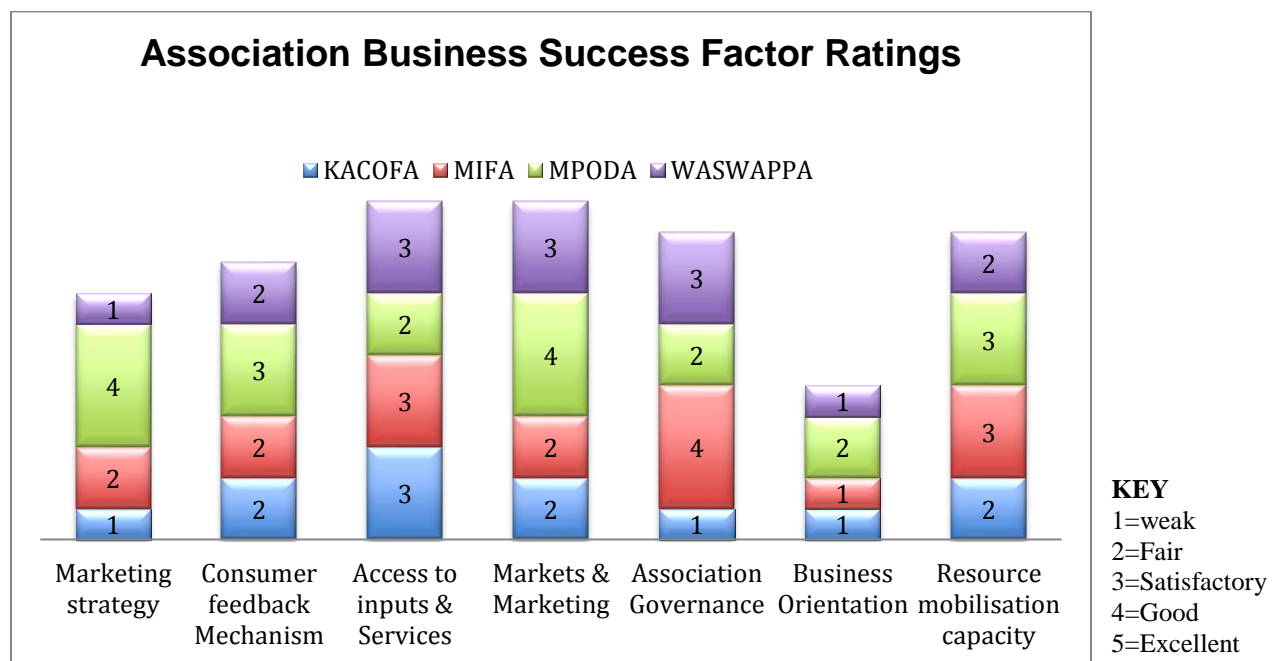
#### Strengths

The Association was started in 1989 and currently has a membership of 25 (13F, 12M). They know at least two product attributes/potato varieties needed by their customers. They have a good relationship with their customers and know them at personal level. They are aware of their customer needs and often respond to the needs. They have a fairly developed criterion for market segmentation but this is unutilized. They are currently able to reach about 75% of the demand. The association has a fair representation of gender and their production and marketing operations are fully financed by internal capital.

#### Weaknesses

They do not market collectively and do not have knowledge on pricing mechanisms and neither do they have a pricing and promotional strategy. They have a sales point but have not identified the distribution channels. They have knowledge on product differentiation but have not put in place plans on how to do it. They currently get some feedback largely from a limited number (10%) of the customers that come to them. They do not have access to quality potato seed and are not aware of Business Development Services, their providers or relevance. They do not have knowledge on how to carry out market studies although they have an idea of potato demand. They do not have procedures on how to assess the actual demand. They have committees in place but with unclear roles and responsibilities. They lack business plans and their work plans are orally agreed upon and not documented. They keep rough records of revenues and expenditures.

#### Graphical Representation of PA Strengths & Weaknesses







### Key Definition

The 7 business success factors used in the assessment were rated from 1 to 5 with 1 being weak and 5 excellent. Sub-factors within each of the 7 broad ratings were scored and averages used to come up with the factor ratings for the scores in the graph above. The factor ratings are as follows;

1=Poor/weak, 2=Fair, 3=Satisfactory, 4=Good and 5=Excellent

## **V. General Training Priorities**

The Association capacity building will focus on the following priority areas that were discussed and validated by the four Associations. Details on association specific priorities are presented as Annex 4 of this report.

1. Group Leadership and Governance including leadership and functional structure roles and responsibilities
2. Business planning including aspects of enterprise analysis, selection and developing business plans
3. Costing and Pricing including costing all inputs and determining and setting appropriate prices
4. Markets and Marketing of potatoes-including market research and analysis, customer analysis, promotion, product segmentation, etc.
5. Operational Management including day to day operation of stores and selling points/outlets
6. Savings, resource mobilization and business financing, how, when, where
7. Record Keeping and Management including types of records, when and how to record them



## ANNEXES

### ANNEX 1. CAPACITY ASSESSMENT PROGRAMME

Topic	Responsible
Introduction and Acquaintances	David
Objectives & Expectations	Johnson
Role of SHA in ENDURE	David
Participatory Diagnosis (Q&A)	David & Johnson
Wrap up for the day: Worries, questions, etc.	Chairperson & David
Close	



## ANNEX 2. PARTICIPATORY DIAGNOSIS GUIDE TOOL

### Potato Association (PA) Enterprise Development Capacity Assessment Questionnaire

PA Business Success factors	Subfactor	Questions	1= Poor	2=Fair	3 = Satisfactory	4= Good	5= Excellent
<b>Marketing strategy</b>	4 Ps	PRODUCT: Does the PA know the product attributes needed by the customers?	The PA does not know any product attribute needed by customers;	The PA knows only one product attribute needed by their customers	The PA knows at least two product attribute needed by their customers	The PA knows at least three product attribute needed by their customers	The PA knows all the product attribute needed by their customers
		PRICE: Does the PA have a pricing strategy?	The PA does not have any knowledge on a pricing strategy	The PA has some knowledge on the pricing but does not have a strategy in place	The PA has a pricing strategy but is not using it.	The PA has a clear plan , task and responsibility on pricing strategy but not fully implemented;	The PA has a clear plan for price strategy and fully implemented
		PROMOTION: Does the PA have a promotional strategy?	The PA does not have any knowledge on a promotional strategy.	The PA has the knowledge but no resources to promote its Potato;	The PA occasionally promotes its Potato but does not a specific budget.	The PA has organized and planned promotion activities and the budget but limited by resources.	The PA has organized and planned promotion activities and the budget with sufficient resources.
		PLACE: Does the PA have a sales point and how effective are the distributional channels?	The PA does not have a sales point but has not identified the distribution channels	The PA has a sales point but has not identified the distributional channels.	The PA has a sales point and has identified the distributional channels but is not using the channels	The PA has a sales point with distributional channels but not fully effective.	The PA has a sales point with distributional channels which are fully effective.
	<i>Customer analysis</i>	Does the PA know its customers and their needs fully?	The PA members do not know their customers and neither their needs.	The PA has identified few customers but is not aware of their needs.	The PA knows most of their customers but is not fully aware of their needs.	The PA knows most of their customers and are fully aware of their needs	The PA knows most of their customers as well as their needs with plans to meet the needs



	<i>Market segmentation</i>	Has the PA segmented its potato market?	The PA has no knowledge about market segmentation	The PA has knowledge about market segmentation but has not implemented it.	The PA has developed the criteria for market segmentation but unutilized.	The PA has developed the criteria for market segmentation and has started using it.	PA has identified the market segments.
	<i>Unique product</i>	Does the PA produce and market unique product (variety/added value)?	The PA does not have any knowledge on product differentiation?	The PA members have knowledge in product differentiation but have not put in place plans on how to do it.	The PA members have skills in product differentiation and have put plans in place on how to differentiate their products	The PA has planned on how to differentiate their products, have allocated resources for this	The PA products are unique in terms of all key attributes and have a brand name.
	<i>Diversification</i>	How diverse are the PA products and market segments?	Limited number of varieties and products bartered and sold at the farm-gate	Limited number of varieties and products that are sold by members in the community	Limited number of varieties and products that are sold locally to farmers in and outside the PA community	A number of different varieties and products that are sold to farmers and other buyers in the wider local community	A number of different varieties and products that are sold to different types of farmers and other buyers all over the district/region and beyond
<b>Consumer feedback mechanism</b>	<i>Diversity, and frequency of getting product feedback from customers</i>	How and how often does the PA get feedback from customers on potato sold (varieties, qualities, and added value)?	The PA has no mechanism of getting feedback from customers	The PA is getting some feedback from less than 10% of its customers coming to them	The PA actively gets information informally during meetings with less than 25% of customers	The PA gets feedback from up to 50% of its customers on products sold	The PA gets feedback from more than 50% of its customers on products sold
	<i>Remedial responses</i>	Does the PA adapt/respond to customers complaints?	The PA ignores the complaints	The PA attempts to solve complaints	The PA solves complaints from complainers	The PA also investigates causes of complaints (what did the PA do wrong?)	The PA has a structure that allows using complaints as an opportunity to improve its product



<b>Access input and services</b>	<i>Irish potato</i>	Does the PA have sufficient access to quality potato?	The PA does not have access to quality potato	The PA has Limited access to quality potato	The PA has reliable access to the required quantities of potato but not of good quality	The PA has reliable access to quality potato but insufficient quantities	The PA has reliable access to quality potato in sufficient quantities at all times
	<i>External Finances</i>	Does the PA access and utilize external financial services?	No external sources of capital are used; the PA only uses internal capital	Use of external donations, in kind funds received from partners in addition to internal capital	Use of matching grants for potato production and marketing	Access to seasonal credit for potato production and marketing	The PA is using both seasonal and investment credit sustainably
	<i>Business Development services</i>	What is the level of access to different sources of potato business development services?	Not aware of the BDS and the providers	Aware of the BDS but do not understand the benefits of using them	Aware of BDS, understand the benefits but are not using them.	Aware of BDS, understand the benefits and there is limited use of these services	Aware of BDS, understand the benefits and they fully use these services
<b>Market</b>	<i>Market study and use of market information</i>	Does the PA conduct market study and use the information for decision making?	The PA does not have knowledge on how to carry out market study	The PA has the knowledge but does not carry out market study	The PA carries out limited market study	The PA carries out market study but does not use the information for decision making	Decisions are made by the PA basing on information from the market study
	<i>Demand- Market size and Niche</i>	To what extent does the PA understand the potato demand in the target market?	The PA has no idea of the Potato demand and how to determine it.	The PA has an idea of Potato demand but with no procedures on how to determine it.	The PA has clear understanding of the Potato demand with informal procedures on how to determine it.	The PA has clear understanding of the Potato demand with formal procedures on how to determine it.	PA knows the Potato demand, has identified its market niche and has put in place procedures on how to regularly determine Potato demand.
	<i>Supply- quantity</i>	Does the PA supply what is demanded?	The PA does not supply Potato	The PA meets only 25% of the demand	The PA meets at least 50% of the demand	The PA meets at least 75% of the demand	The PA meets 100% of the demand



<b>PA Governance</b>	<i>Leadership</i>	How do(es) the leader(s) perform in terms of guiding the PA and its members into a commercially sustainable enterprise?	No leadership structure, outsiders govern the PA in the development of a commercially sustainable enterprise	The PA leadership is strongly leaning on external support in its operations for the development of a commercially sustainable enterprise	The PA is operationally led by one or more entrepreneurial farmers taking the lead in the development of a commercially sustainable PA	Leadership has been democratically elected by the PA members, and has the capacity to guide its members operationally in the development of a commercially sustainable PA.	Leadership has been democratically elected by the PA members, and has the capacity to guide its members strategically and operationally in the development of a commercially sustainable PA.
	<i>Committees</i>	Does the PA have functional committees with Clear roles and responsibilities, work plans and reporting structure?	The PA has no committees in place.	The PA has committees in place but unclear roles and responsibilities.	The PA has committees in place with clear roles and responsibilities but no work plans.	The PA has committees in place with clear roles and responsibilities, work plans but no reporting structure	The PA has committees in place with clear roles and responsibilities, work plans and reporting structure.
	<i>Gender</i>	Does the PA have balanced representation of youths, women and men in leadership?	The PA executive committee is not gender (women, men and youths) sensitive.	The PA is 90% dominated by one gender category.	The PA is 70% dominated by one gender category.	The PA is 50% dominated by one gender category.	The PA has equal gender representation in leadership.
<b>Business orientation</b>	<i>Business plan</i>	Are PAs having a business plan (BP) which guides their Potato production and marketing activities?	The PA has no business plan.	The PA has an informal business strategy	The PA has a business plan but is not using it.	The PA has developed its business plan but is using it only for part of their activities	The PA has developed its business plan and is using it fully and is updating it regularly.
	<i>Business records</i>	Does the PA keep and use business records?	The PA is not recording any data on revenues (amounts of	The PA has only rough data (often not recorded) on revenue and	The PA is only recording the cash flow (revenue and	The PA is recording all costs and revenues but has just started	The PA records all data (including land, capital and labor costs) that



			Potato sold, price obtained) or costs (inputs, labor, transport, storage, credit. Etc.)	expenditure	expenditure) of the Potato production and marketing activities without analysis.	analyzing benefits and profits, without looking at return to labor	allows a cost-benefit analysis of the Potato enterprise and used of these data inactivity and investment planning
	<i>Work plan</i>	Does the PA have seasonal activity work plans?	PA does not plan and does not have work plans.	PA plans but have their work plans orally agreed upon and not documented	PA have developed work plans but do not use it	PA has developed and has the work plan but only use them in parts. (inconsistent use)	PA develops work plan on a seasonal basis, fully uses it and where necessary adjusts according to the situation
<b>Mobilization and use of resource</b>	<i>Internal savings</i>	Does the PAs use internal savings for Potato business?	The entire production and marketing is not financed through internal savings- 0%	Production and marketing is partly financed through internal savings- 25%	Production and marketing is partly financed through internal savings- 50%	Production and marketing is partly financed through internal savings- 75%	The production and marketing process is fully financed by internal savings- 100%



### ANNEX 3. ASSOCIATION ACTION PLANS

#### ACTION PLANS FOR DIFFERENT PRODUCE ASSOCIATIONS

No	PA	ACTION PLANS	TRAINING PRIORITY RANKS
1.	KACOFA	Marketing <ul style="list-style-type: none"> <li>▪ Market research/market survey /market study</li> <li>▪ Demand Vs supply</li> <li>▪ Customer analysis and customer feedback mechanism</li> <li>▪ Marketing strategies ( 4Ps- Product, Price, Promotion, Place)</li> <li>▪ Market segmentation</li> <li>▪ Product differentiation</li> <li>▪ Market information</li> </ul>	4 <sup>th</sup> chapter/session
		Business planning <ul style="list-style-type: none"> <li>▪ Aspects of commercial agriculture</li> <li>▪ Selecting a viable business enterprise</li> <li>▪ Business plan</li> </ul>	2 <sup>nd</sup> chapter/session
		Record keeping and management <ul style="list-style-type: none"> <li>▪ Importance</li> <li>▪ Types of Records kept</li> </ul>	3 <sup>rd</sup> chapter/session
		Leadership and governance <ul style="list-style-type: none"> <li>▪ Leadership structures / committee roles and responsibilities in relation to the constitution</li> <li>▪ Gender mainstreaming</li> </ul>	1 <sup>st</sup> chapter/session
		Savings and credit to finance agriculture enterprises <ul style="list-style-type: none"> <li>▪ Resource mobilization</li> <li>▪ Financial management</li> </ul>	5 <sup>th</sup> chapter/session





2.	MIFA	Marketing <ul style="list-style-type: none"> <li>▪ Market research/market survey /market study</li> <li>▪ Demand Vs supply</li> <li>▪ Customer analysis and customer feedback mechanism</li> <li>▪ Marketing strategies ( 4Ps- Product, Price, Promotion, Place)</li> <li>▪ Market segmentation</li> <li>▪ Product differentiation</li> <li>▪ Market information</li> </ul>	3 <sup>rd</sup> chapter/session
		Business planning <ul style="list-style-type: none"> <li>▪ Aspects of commercial agriculture</li> <li>▪ Selecting a viable business enterprise</li> <li>▪ Business plan</li> </ul>	2 <sup>nd</sup> chapter/session
		Record keeping and management <ul style="list-style-type: none"> <li>▪ Importance</li> <li>▪ Types of Records kept</li> </ul>	4 <sup>th</sup> chapter/session
		Leadership and governance <ul style="list-style-type: none"> <li>▪ Leadership structures / committee roles and responsibilities in relation to the constitution</li> <li>▪ Gender mainstreaming</li> </ul>	1 <sup>st</sup> chapter/session
		Savings and credit to finance agriculture enterprises <ul style="list-style-type: none"> <li>▪ Resource mobilization</li> <li>▪ Financial management</li> </ul>	5 <sup>th</sup> chapter/session
3.	MPODA	Marketing <ul style="list-style-type: none"> <li>▪ Market research/market survey /market study</li> <li>▪ Demand Vs supply</li> <li>▪ Customer analysis and customer feedback mechanism</li> <li>▪ Marketing strategies ( 4Ps- Product, Price, Promotion, Place)</li> <li>▪ Market segmentation</li> <li>▪ Product differentiation</li> <li>▪ Market information</li> </ul>	4 <sup>th</sup> chapter/session
		Business planning <ul style="list-style-type: none"> <li>▪ Aspects of commercial agriculture</li> <li>▪ Selecting a viable business enterprise</li> <li>▪ Business plan</li> </ul>	2 <sup>nd</sup> chapter/session
		Record keeping and management <ul style="list-style-type: none"> <li>▪ Importance</li> <li>▪ Types of Records kept</li> </ul>	3 <sup>rd</sup> chapter/session
		Leadership and governance <ul style="list-style-type: none"> <li>▪ Leadership structures / committee roles and responsibilities in relation to the constitution</li> <li>▪ Gender mainstreaming</li> </ul>	1 <sup>st</sup> chapter/session



		<p>Savings and credit to finance agriculture enterprises</p> <ul style="list-style-type: none"> <li>▪ Resource mobilization</li> <li>▪ Financial management</li> </ul>	5 <sup>th</sup> chapter/session
4.	WASWAPPA	<p>Marketing</p> <ul style="list-style-type: none"> <li>▪ Market research/market survey /market study</li> <li>▪ Demand Vs supply</li> <li>▪ Customer analysis and customer feedback mechanism</li> <li>▪ Marketing strategies ( 4Ps- Product, Price, Promotion, Place)</li> <li>▪ Market segmentation</li> <li>▪ Product differentiation</li> <li>▪ Market information</li> </ul>	4 <sup>th</sup> chapter/session
		<p>Business planning</p> <ul style="list-style-type: none"> <li>▪ Aspects of commercial agriculture</li> <li>▪ Selecting a viable business enterprise</li> <li>▪ Business plan</li> </ul>	2 <sup>nd</sup> chapter/session
		<p>Record keeping and management</p> <ul style="list-style-type: none"> <li>▪ Importance</li> <li>▪ Types of Records kept</li> </ul>	3 <sup>rd</sup> chapter/session
		<p>Leadership and governance</p> <ul style="list-style-type: none"> <li>▪ Leadership structures / committee roles and responsibilities in relation to the constitution</li> <li>▪ Gender mainstreaming</li> </ul>	1 <sup>st</sup> chapter/session
		<p>Savings and credit to finance agriculture enterprises</p> <ul style="list-style-type: none"> <li>▪ Resource mobilization</li> <li>▪ Financial management</li> </ul>	5 <sup>th</sup> chapter/session



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