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ORD EXPERIENCE WITH SMALL FARMERS IN ST. VINCENT

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Chief Coordinator (ORD)

The Organization for Rural Development (ORD) is a unique Organization. In just a few short years it has grown into one of the strongest agricultural and rural development organizations in the Eastern Caribbean.

We realized early on that in order to ensure the continuation of this type of organization, we had to encourage the concept of people participation, volunteerism and shared leadership responsibilities. This, coupled with the fact that the founding members were all rural people, solidified the commitment to help rural people help themselves.

The founding members organized village level structures made up of farmers, housewives and rural leaders. These groups came together from several villages around the country, and identified their critical needs and problems. These village groups selected village leaders and working along with ORD sought to solve these problems.

ORD realized that in order to make headway in a rural environment, it must not fight for them, but alongside of them, so that they could feel that any project was their project.

We have often been asked, "What are the ingredients for success?" I always respond, that the key to ORD's success and survival is the feeling of belonging on the part of the people involved in the Organization, both staff and farmers alike. ORD sees itself as a big family, working together, learning together, staying together.

Several attempts have been made to undermine ORD, by various political forces within the country and overseas. All of these attempts have failed, because ORD was built on a firm foundation of people participation.

Our target groups of beneficiaries are the small producers. That is farmers with under 5 acres of land. Many of them do not own the lands and would, therefore, be considered a high risk group by traditional lending institutions. So in seeking the best strategies to assist the small farmers we decided to implement an agricultural input revolving fund. This revolving fund provides all the necessary agricultural inputs to farmers on a credit basis.

In the initial stage of the revolving fund program, we were giving cash loans to farmers to assist them in purchasing their agricultural needs. However, the loan repayment using this procedure was only about 50 per cent. A very important lesson we learned from this approach was that small farmers, once they have cash in their hands, and if they have some other crisis at home will spend the money on other things.

In 1980 after evaluating that approach, we agreed that instead of issuing cash, we would provide the agricultural inputs on credit. The farmers input would be labour, and loans would be repaid at the time of

the harvest. Inputs currently provided include hybrid seed, fertilizer, planting materials and chemicals. This approach has been operating very successful, over the past few years, and in fact, ORD is the only Organization providing a service of this type based solely on the security of a crop. As this programme became more popular, we recognized the importance of encouraging savings among rural people, and we were emphasizing farming as a business.

In 1982 it was decided to restructure the credit program to include a required down payment of 25% of the total amount of inputs credited. At first there was a lot of reluctance to this approach, but what we have seen over the years is as much as 85 per cent repayment in some of the areas. In some crops repayment is as high as 95 per cent, while in others it is as low as 48 per cent. But we have seen an increase in savings in the rural areas, because people know if they are to access needed agriculture inputs, they must have the required amount of money to put down.

This is also one technique we have used to encourage farming as a business, utilizing basic business principles. Also in our credit programme there are approximately 70 per cent of the farmers repaying their loans on time, while with the remaining 30 per cent repayment is much slower. For instance, even after they have reaped their crops, they are paying back only small amounts, so that the next cropping season finds them still paying for the last crop. As we are small farmer oriented, these people are not excluded from the credit programme. It has been found that as a result of training and the implementation of the revolving credit programme, farmers have made many improvements in their lifestyles.

For the purpose of our many programmes, farmers have been categorized into three groups, namely commercial, semi-commercial and subsistence farmers. Our "farming as a business" awareness efforts attempt to raise the farmers level from subsistence to semi-commercial and so on. One of the key training areas for farmers is farm and crop planning. This planning exercise takes place before they go into production. This information helps us with crop production and marketing forecasting.

In our work with farmers and rural families, we have seen an increase in the number of young people who are becoming interested in farming. This is largely due to their awareness of its business potential. In one area, 40 per cent of our members are under the age of 30 years; this is definitely a changing pattern and we see this as a good sign.

ORD tries to eliminate the welfare attitude that has been inbred by politicians. Politicians tell the people that they are going to solve all of the problems and when the time comes these promises are not fulfilled. It is therefore, important that we separate our programmes from Government handouts.

In the area of agricultural produce marketing, ORD maintains farmers participation in all aspects of its decision making. When the marketing division is setting buying prices they take into consideration a number of factors including farmers input. There are small rural sub-committees located in geographical areas islandwide. These sub-committees consist of ORD project farmers who play an important role in presenting issues and

concerns on behalf of the farmer. When prices are being outlandish, farmer representatives make their input into these decisions; thus farmers share equally in both profits and losses that are made from marketing. This technique instills both confidence and trust in the majority of the farmers.

A recent evaluation of ORD by an independent team, stated that:

"Following the introduction of ORD's programmes, farming for its beneficiaries has taken a quantum leap forward. Youth are participating in an occupation they once scorned. This is due to a number of reasons, the principal one being that they are targeted as a special group and approached by ORD fieldworkers on that basis. Soon young people realized that by using ORD techniques and procedures farming could be a money-making business."

"Women, who comprise over forty per cent of ORD's membership, have shown very clearly the profound role they play in agriculture. The increase in their resources (as female heads of household or as household managers) allows for a more equitable distribution of the resources entering a household. (It was a widespread opinion, voiced by men and women, that some men are more likely than women to shirk their domestic responsibilities.)"

"Diet and nutrition have improved through training courses in hygiene, food preparation, and dietary practices, as well as on account of instruction in the planting of kitchen gardens which supply otherwise unavailable fresh vegetables."

"Farming is becoming rationalized and farmers are taking control of their lives through planning. This includes not only deciding what to plant, but choosing from among a variety of new crops available, timing this to market needs, and book-keeping, record keeping and saving. Acquisition of material wealth and other forms of economic success (sending children to school, for example) have resulted."

"Given the scarce resources available for exploitation available by the population, this is not surprising. What seems to be happening in St. Vincent, however, is that activities clustering around ORD's work are generating social mobilization and community action. For example, in several villages the old "Swap" reciprocal labour teams have been re-established, and community groups meet regularly to discuss their mutual problems".

"Finally, ORD is moving to the position of marketing, with farmers producing for established targets and reaping commensurate profits. This may sound like elementary business, but to farmers who until recently may have been subsistence farmers and never thought of themselves as small business persons, this is an extraordinary and gratifying notion."

A very strong component of ORD's programs is women. They comprise 65 per cent of the staff, and 35 per cent of farmers. They also comprise approximately 75 per cent of the participants in backyard gardening and nutrition programmes and they are key volunteers in the rural areas and involved in many of ORD's activities. A point to recognize about our local

women is the natural leadership and management skills and abilities they possess, by virtue of their daily responsibilities and activities. In the home, they serve as housekeeper, financial controller, manager, mediator, soother disciplinarian, and decision maker. These skills have played a key role in the development of ORD, through both their direct and indirect participation. In developing an agricultural and rural development prototype such as ORD, balancing all of the delicate elements necessary to make it survive and get results, we have had to be dedicated workers.

We have steered clear of politics, which has been important in staying afloat. Though we have members of all political factions, as an organization we remain non-political and always hopeful.

We eliminate the words hopelessness and failure from our vocabularies. Maintaining this philosophy has taken us a long way towards accomplishing our many achievements. We believe that our experience in St. Vincent can set an example and serve as a learning experience for others. Although we have got more to learn and more growing to do, we have also got a lot to share.