

Scaling up Aquaculture Production Project – Sierra Leone
Integrating Gender and Nutrition within Agricultural Extension Services

Technical Note
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Establishing a Farmer Tool Bank

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This technical note focuses on experience and tips to establish tool banks as a local intervention to boost availability of and access to tools for smallholder farmers. It is intended to support extension agents and practitioners or program designers.



What's inside?

- What is a Tool Bank?
- Transitioning from Project Reliance for Tools
- Guiding Principles
- Facilitating to Operationalizing a Tool Bank
- Participatory Monitoring, Evaluation, and Reflection
- Appendix I: Sample Tool Bank Farmer-led Record-Keeping

What is a Tool Bank?

Tool Banks offer an innovative means for farmers to overcome tool shortages, especially for farming that requires a large number of sturdy farm tools to be readily available, such as constructing ponds for fish farming (see photo above). In the context of agricultural development initiatives, often farmers have come to expect to receive tools for free. Such expectations cannot be met sustainably and not at scale, and this should be considered when designing a project model. Like village savings and loan approaches have improved financial inclusion and resilience for the poor (Knoll, Lilleor, Lonborg, & Rasmussen, 2014), helping farmers begin a Tool Bank empowers them and makes them less dependent on outside support. An agricultural development project may, in specific contexts, provide or subsidize an initial set of tools to supplement existing tools pooled within the group to form the Tool Bank, but the bank should be initiated and managed primarily on farmers' resources.

As Tool Banks are wholly managed by the farmer group, the process for adding tools to the pools and the conditions for lending from the pool are handled internally. Guidelines for setting up and managing the tool bank are developed with guidance from an extension agent. As the tool fund increases, the group can use the funds raised to repair and/or buy new tools.

From Project Reliance to Farmer Ownership

The Tool Bank was first tested in Sierra Leone when the Feed the Future Scaling Up Aquaculture (SAP)¹ project introduced the concept of fish farming as a business to farmers in rural areas. Farmers asked for free tools to help them construct their fish ponds. This was not unexpected, with working in poor communities and a post-conflict setting; agricultural development projects in Sierra Leone had provided free resources in the past, thus stunting farmers' capacities to innovate and come up with solutions to solve the challenges they face using their own initiatives.

The concept is similar to that of the Village Savings and Loan Association (VSLA), which has been widely implemented in Africa (Knoll et al., 2014). Like the VSLA, farmer groups govern and maintain the Tool Bank and benefit from the savings, but the Tool Bank is intended to be more flexible for farmers to adapt and improve the system as they see fit. Farmers may limit the Tool Bank to only a selected group, or they may open the tool bank to all community members. Potential may also exist for the tool bank concept to be adapted to as a small-scale business with an entrepreneur renting out tools for profit.

This technical note focuses on experience and tips to establish the tool bank as a local intervention to boost availability of and access to tools for smallholder farmers.

The Guiding Principles

Farmer Ownership and Governance: A tool bank is appropriate for a project that promotes transition from subsistence-level farming to farming as a small-scale business. The Tool Bank is a mechanism for farmers to come together and reap the benefits of their collective capacity by overcoming the lack of tools. For a Tool Bank to be successful, the leader farmers (those whom have been selected to manage the Tool Bank) should encourage the shift away from aid and project reliance. Also, the group must trust them to promote fair access to tools for the agreed-upon fee. Diligent record-keeping and participatory update and reflection meetings run by farmer leaders and the group will also support the Tool Bank's sustainability.

Room for Adaptation and Flexibility: An extension agent must remember that the goal of a Tool Bank is to help farmers access their own tools for agricultural activities. If farmers understand this, and begin to understand the benefits, then they may want to adapt the system or modify



“In the past when tools were damaged, we threw them away, but now with a Tool Bank, we can repair our tools using the money we save. We decided that both women and men farmers should play equal roles in monitoring the tool bank, and they should share opportunities to use the tools when they pay the deposit.”

- Mamusu Kamara, Makrugba Fish Farmer

¹ SAP is funded by the United States Agency for International Development (USAID) and executed by WorldFish

conditions such as the deposit amount or specifics in the constitution. To better promote social inclusion and accessibility, the agreed-upon fee should be the same for all users, while promoting an amount that is affordable for members with lower incomes. While an extension agent should be aware of decisions made by the group, his or her role is to support the group, not tell the members what they should do.

Compromise and Minor Subsidies: While there is a push to move agricultural development interventions away from “handouts” and free subsidies, in very poor contexts where farmers lack access to assets like tools, project design should accommodate adaptations. Not providing subsidies may be impractical and inappropriate for the context of very poor farmers. The Tool Bank is designed as a transition tool, to only supplement existing tools that farmers pool with a small number of tools from the project. The aim is for farmers to appreciate the project assistance, but because they also contribute their own tools and savings, to take ownership of the tools and hence give them attention and care.

Facilitating to Operationalizing a Tool Bank

The following would be most useful for an extension agent when establishing a Tool Bank

Initially, the Tool Bank concept and guiding principles are discussed with the farmer leaders and all members of the (prospective) tool bank group.

Next, the group members - under the guidance from the leader(s) - take time to discuss whether the model is attractive for them. They decide whether they would like to partner with the project to establish a Tool Bank. Usually the extension agent or project field facilitator is not present during these deliberations.

The role of the initial meetings is to assess whether the group is truly committed to pooling and sharing their tools, as this is an essential requirement for the Tool Bank. Group cohesion and trust among the members will lead to more willingness to share and contribute together.

Farmers are then asked to pool and inventory existing tools owned by those working together in the group. The group, usually led by a leader farmer, decides on terms and conditions (a group constitution) and an amount to charge to lend tools. The group may also want to develop a vision with milestones and goals in their Tool Bank constitution.

Then, the project gives the farmer group a box with two locks, a small number of tools, and log sheets for records (see example log sheet in appendix 1). For example, under the SAP project, groups with 15-25 farming households received 2-4 shovels and head pans from the project.

During the process, the extension agent trains the leaders of the Tool Bank to use the data record sheets, and the agent and the leaders routinely (usually monthly) verify the records against the amount in the box and number of tools pooled. Long before the end of the project, these accountability practices must be well ingrained and trusted by the group.

As the process moves along, the farmer group meets regularly for reflection and to update on the status savings in the tool fund box, to make decisions on use of the savings to repair or buy new tools, and to discuss whether to make changes to the constitution or tool use fee.

Tools are critical inputs and assets for farmers to improve productivity

Lack of access to quality and appropriate tools can increase the amount of time and labor farmers spend on farming activities and limit their abilities to pursue new production practices. Yields and productivity are often lower for women farmers, not because they are less skilled, but because they have less access to appropriate quality tools.

When an extension agent facilitates the establishment of a Tool Bank, they should consider measures to promote inclusive and fair access to the tools. If women are targeted to benefit from an agricultural intervention, it should be examined whether access to appropriate farm tools is a potential gendered barrier. If so, in addition to promoting women as leaders of the Tool Bank (i.e. as leader farmers and box key holders), efforts should encourage access to membership and tool rentals based on farming needs. Involving all members in planning of labor-sharing by the group is another way to facilitate access to the Tool Bank.

Participatory Monitoring, Evaluation, and Reflection

Data Collection and Monitoring

After the Tool Bank is established, it is recommended that extension programs collect data at routine intervals or establish a schedule to evaluate the uptake and benefits of the system as well as identify potential problems early on. Data collection enables the project to assess the return on the project's and farmers' investments in the Tool Bank – whether more tools are purchased, if they are being maintained and repaired, and ultimately whether farmers transition away from expecting free tools. Data collection is most practical when leader farmers are properly trained to use simple record-keeping for the group on tool use, deposit, and withdraws from the Tool Bank fund box. At routine intervals, extension staff meet with leaders and review records, attempt to identify and fill any gaps, and together with two “key holders” that have been accepted by the group verify that the amounts on log sheets are reflected inside the boxes. It is key that the group, leader farmers, and key holders hold mutual trust with the extension agent, and are co-owners of the data collection processes. It is important these practices are embraced by the group as serving their interests and improving the reliable management of the tool bank, not the needs of the project.



Appendix I shows an example of a log sheet that can be used by leader farmers to keep records for the group. Table I is an example of how farmers and/or the extension agent can report cumulative Tool Bank data. Upon establishment, an extension agent (or farmer leader if the Tool Bank is not linked to an organization or program) should also document whom the key holders will be, confirm the transfer of the

small number of tools from the project, and list the number of tools pooled initially by the group members to better document tools added or purchased afterwards.

Cluster ID	Cluster group (Community)	Tool Bank Initiated date	Contribution/use of tools (Le)	Number of Tools Pooled by Members for Construction	Total Funds Contributed or Used Individually	Purchase of new tools/repair (Le)	Net Balance (Le)
5	Mathele Bana	April 20 th 2017	44,000	20	44,000		44,000
Totals:			44,000	20	44,000		44,000

Table 1: This Tool Bank reporting table is an example used by extension staff with farmers participating in the Scaling up Aquaculture Production project in Sierra Leone.

Farmer-led Reflection

Key to promoting ownership, rather than monitoring by the extension agent, are farmer-led mechanisms to involve the group in monitoring and evaluation to address issues and improve their Tool Bank. Farmer groups should include in their constitution steps who the leaders and key holders will appoint to update the group routinely on the funds saved. They should also set up a democratic and transparent process to make decisions about use of the funds for repair and purchase of new tools. Additionally, over time, farmers may decide to increase the contribution amount to accumulate more funds for tool purchase. The extension agent’s goal should be to transfer all management of the Tool Bank to the farmers, with the ultimate aim being for the farmers to be self-reliant to own and access tools, maintain their own monitoring and record-keeping, and to phase out the expectation for free tools from projects.



References

Knoll, C., Lilleor, H.B., Lonborg, J.H., Rasmussen, O.D. (2014). Impact of Village Savings and Loan Associations: Evidence from a cluster randomized trial. *Journal of Development Economics*, 120 (2016). Retrieved from <http://dx.doi.org/10.1016/j.jdeveco.2015.12.003>

Appendix I: Sample Tool Bank Farmer-led Record-Keeping

Table A: Tool Use and Deposit Records

Date taken / added	Tool(s) taken or purchase/repair	User name (if taken) *	Sign/print when taken (user) *	Return date *	Sign/print on return (user)*	Deposit or withdraw paid	Leader confirmation (signs)	New balance (net in box)

* indicates that this field is only filled when farmers take tools and pay the agreed-upon amount for their use. These fields should not be filled when a withdraw is taken to buy or repair tools.

The form above is an example of a format that can be used or adapted by the leaders of the tool bank group to track when members (users) come to take tools and then return them and pay the agreed-upon amount for the use. The extension agent can use this form to fill their own reporting tables. In addition to tracking tool use, contributions, and updating the net balance in the box, the same table or a different one can be used to record purchase or repair of tools.

A Note to the Reader

We are still learning about how to best introduce and develop the Tool Bank. The first Tool Banks were tested in Sierra Leone by the Scaling up Aquaculture Production (SAP) project led by WorldFish with support from the INGENAES project starting in 2017.

Please contact us with questions and to share your experiences using a Tool Bank to help us improve this technical note: Colby Silvert, SAP Project Extension Coordinator (c.silvert@worldfishcenter.org).

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