



# TOMAK Study - BDS Counselling Services

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# Abbreviations & acronyms

AEW	Agricultural extension worker
BDS	Business development services
GIZ	German International Corporation
IADE	<i>Instituto de Apoio ao Desenvolvimento Empresarial</i> (Institute for Business Development)
MAF	Ministry of Agriculture and Fisheries
M&E	Monitoring and evaluation
MRM	Monitoring and results measurement
MSD	Market systems development
NGO	Non-governmental organisation
PO	Project Officer
TOMAK	<i>To'os ba Moris Di'ak</i> (Farming for Prosperity) Program

# Executive summary

Key results from this study include:

- Farmers generally have a good understanding of the material and training they received from IADE and through Business Development Services (BDS) counselling.
- **Production and business planning:** In the past, farmers generally made farming decisions based on season and climate, but BDS counselling has enabled them to improve their farm planning. Farmers already had knowledge of how to farm and sell their produce but without a solid business plan. Through BDS counselling, they have begun considering whether their produce is competitive on the market, how to calculate their costs and profits, and how to decide their selling price based on market demand and prices.
- **Bookkeeping:** The majority of farmers understand the concept of '*osan tama, osan sai*' (income and expenses) through both IADE training and BDS counselling. Several farmers had received similar information from NGOs and other agencies in the past but this information was considered too general, while BDS counselling was considered to be deeper and more focused. Some participating farmers had begun basic bookkeeping, while others had not yet started and were still trying to memorise their income and expenses. Reasons given for this included being too busy with other activities or only having small production results.
- The majority of farmers said that they make their production and business plan together with their spouse. Women were reportedly involved in business discussions but men were generally responsible for calculating costs and profit. Men were most often in charge of bookkeeping. One or two households were not yet writing down their costs or profits due to illiteracy.
- In general, women were in charge of bringing produce to market and setting the selling price for smaller quantities. When there was a large quantity of produce to sell, women and men decided the selling price together.
- Women 'held the money' in most households, with women and men deciding together how to use their income. All farmers said they use their money for household necessities, to pay for school fees and cultural commitments. Only a small amount of income was invested in the next planting season (i.e. to buy seeds, pay for weeding, tractors, etc.).
- Most farmers were considering expanding their production areas for certain TOMAK-supported commodities including mung bean, peanut, shallot and red rice but this was dependent on income received from selling other products including vegetables and livestock. Farmers also said this would depend on market demand, with some farmers expressing a desire that TOMAK help connect them with buyers and markets.
- **Farmers were satisfied with benefits received from BDS counselling:** Farmers noted key benefits such as learning how to make a production and business plan (involving both husband and wife), calculate costs, decide prices and manage their income and expenses. They reported that BDS counselling was particularly beneficial because it took place at the household level which helped farmers to increase their focus.
- **Duration of BDS counselling:** Farmers generally reported the length of time was sufficient, with one or two households stating they would prefer the counselling was longer.

# Main report

## 1. Introduction

### 1.1. IADE training

Since the beginning of 2017, TOMAK has provided capacity-building and financial support to the *Instituto de Apoio ao Desenvolvimento Empresarial* (Institute of Business Support, IADE) to deliver agribusiness training to farmers and Ministry of Agriculture & Fisheries (MAF) agricultural extension workers (AEWs) in three municipalities – Baucau, Bobonaro and Viqueque. This training increases farmers' knowledge and skills in agribusiness, with a particular focus on how to move from subsistence to commercial agriculture. The first phase of the training was implemented from the end of 2017 to 2018, with a second phase starting in 2019. In total 1026 participants including 933 farmers and 93 MAF AEWs have participated in the training (38% women farmers and extension workers). TOMAK supported the development of facilitator guides for the two training modules - *Module 1: Transitioning from Subsistence to Commercial Farming* and *Module 2: Business Skills*. Both farmers and extension workers received training in Module 1. IADE facilitators then selected farmers to participate in Module 2 based on selection criteria<sup>1</sup> and their observations of Module 1 training.<sup>2</sup>

### 1.2. BDS counselling<sup>3</sup>

As a follow up to IADE's agribusiness training, TOMAK provided a sub-grant to a company offering business development services (BDS-SMART, Unip. Lda) to provide counselling services (BDS counselling) to select farmers who had completed Module 2 of the IADE training. Module 2 training aimed to increase farmers business knowledge and skills including learning how to make a business plan and calculate farming profits. BDS counselling then provided deeper support to entrepreneurial farmers (both wives and husbands) who would not otherwise be able to access business support services.

BDS counselling was targeted at farming couples with some commercial experience wanting to transition fully from subsistence to commercial agriculture. The counselling aimed to support farmers in applying what they had learned during the IADE training to improve management of their farm business.

A total of 18 households participated in the training with 33 participants (15 women, 18 men) from three municipalities – Bobonaro, Baucau, and Viqueque. These households were identified by TOMAK project officers (POs) and MAF AEWs from the relevant suku. The selection criteria targeted farming couples (wife and husband) who had been active in IADE training (Modules 1 and 2), with a willingness to learn more through household level counselling. Farmers were selected if they already had an established farm business, and a desire to grow their business further.

Counselling took place over nine months starting in October 2018 to June 2019 with three days of visits to households in three municipalities. Visits were conducted with farmers at their home in order to explain how to make a good production plan, manage their farm as a business and calculate their income and expenses. Materials and topics introduced through the counselling sessions included:

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<sup>1</sup> Farmer selection criteria: 1) Husband and wife were active during Module 1 training; 2) Willingness and commitment to further learning; 3) Operating farm as a business and want to grow business further; 4) Accept to apply knowledge and skills learned.

<sup>2</sup> Instituto de Apoio ao Desenvolvimento Empresarial (IADE), 2018. Training Support for Farmers TOMAK Program-Adam Smith International.

<sup>3</sup> BDS-SMART, Unip.Lda, 2019. Final report on farmer coaching.

- Developing a vision for the farm business;
- Becoming a business owner/manager and self-evaluation on behaviours and characteristics of successful business owners;
- Making a business plan (*business model canvas*)
- Calculating costs, setting price, and understanding profit and loss from the farm business.

## 2. Study objectives

To understand the impact of BDS counselling on target households, TOMAK conducted a small study to investigate what (if any) benefits farmers received from the training. Study tools were designed based on the following key research questions:

- To what extent did farmer knowledge increase as a result of the counselling?
- Are farmers applying what they learned and have they experienced any benefits from this?
- Do farmers think that BDS counselling has helped them?
- What are the obstacles to applying what they have learned?
- How are farm/business decisions being made in the household?

Information collected through the study is intended to help TOMAK decide whether to continue supporting BDS counselling for farming households in the future.

## 3. Methodology and sampling

The qualitative study involved husband and wife participants from three municipalities, with three households selected from each municipality. Both wives and husbands were included in the study to understand female and male perspectives in the household and because both the IADE training and BDS counselling are implemented with farming couples. All farmers involved in BDS counselling produce crops supported through TOMAK including mung bean, peanut, shallot and red rice. TOMAK POs selected respondent households from those who had received BDS counselling and helped coordinate with farmers involved in the study.

Table 1 shows the number of male and female respondents in the sample. In three households, wives did not participate in the interview as planned because they were busy with other activities.

*Table 1. Sample of male and female respondents in each municipality*

Municipality	Feto	Mane
Baucau	2	3
Bobonaro	2	3
Viqueque	2	3

Semi-structured interview questions were developed jointly by TOMAK's market systems development (MSD) team and monitoring and results measurement (MRM) team. Survey tools were designed specifically to capture the information outlined in the research questions.

Interviews were conducted with wives and husbands separately but during one visit to the household to avoid bias. Interviewers made audio recordings of their interviews to ensure the completeness of notes following the interview.

Data was collected from 24 – 27 September 2019 in Bobonaro and from 15-18 October 2019 in Baucau. Data was collected by the TOMAK M&E Manager and MSD Specialist.



Figure 1: Interview with a red rice farmer in suku Luca, Viqueque

Data was transcribed using interviewer notes and interview recordings.

Analysis was conducted by TOMAK's M&E Manager with support from TOMAK's MRM Adviser. Analysis was conducted by reviewing interview notes, identifying key themes, and writing a summary of study results. This report includes details of the methodology as well as limitations of the study. Survey tools can be found in the Appendix.

### 3.1. **Limitations**

- The sampling for the study was not random. TOMAK POs selected farming households from those who had completed BDS counselling but also based on other TOMAK activities that were taking place in order to combine the interviews with these activities. Selecting households this way may have led to more positive results for BDS services provided. In the future, it is recommended that random selection be used to select respondents, including households that did not fully complete the counselling to learn more about their experiences. POs should receive the survey plan one or two weeks in advance so that they can coordinate with farmers based on a list of randomly selected households.
- Several female respondents did not participate, including women from three households who stated that they were busy with other activities. One of the women stated that although she was at home at the time of the interview, she would prefer her husband to be interviewed on behalf of the household because her husband better understood the material and information received through BDS counselling. Some respondents noted that when participating as a couple in BDS counselling, women participated less because they were busy preparing coffee and snacks for the guests.
- During the interview, interviewers asked questions about financial management and asked respondents if they could show records of their bookkeeping. However some interviews took place outside the farmer's house (in fields or another part of the homestead) and they were unable to show the interviewer their book. These farmers said that they could show their book to TOMAK POs on another occasion.

## 4. Study results

### 4.1. **Demographic information**

A total of 15 men and women respondents (six women, nine men) were interviewed, with all farmers receiving support from TOMAK to produce one of four key crops as shown in Table 2.

Male farmers were aged between 32 and 66 years and women farmers were aged from 33 to 66 years.

Table 2. Respondents, by key crop being supported through TOMAK

Product	Baucau		Bobonaro		Viqueque	
	F	M	F	M	F	M
Red rice						1
Mung bean			1	1	2	2
Peanut	1	2				
Shallot/onion	1	1	1	2		

#### 4.1. Knowledge and its application

##### a. Production and business plan

Farmers generally had some knowledge of how to make a production plan, including deciding which crops to plant and sell. Regarding production, farmers follow a seasonal calendar although this is not usually written down but rather based on their observations, the month of the year, and the climate. Farmers stated that they need to plant at the right time or it will impact the resulting harvest. For example, mung bean farmers stated that if they plant mung beans when there is insufficient water or during a long dry season, they will have a bad harvest. One shallot farmer noted that while shallots should be planted based on the season, it is also important to consider market demand because when there are less shallots available in the market, they can be sold for a higher price.

Prior to BDS counselling, farmers said that they decided whether to sell particular produce based on their observation of which products consumers needed most, and whether many other people were selling the same product. But through both the IADE training and BDS counselling, farmers said they were taught how to make a better business plan to be able to compete in the market.

Farmers described business plans as including calculation of cost and profits. Costs included all expenses necessary to be able to operate the farm e.g. agricultural equipment, seeds and fertiliser, tractor hire, labour costs and the cost of food provided to hired labour. In many instances, farmers did not pay particular attention to the value of their own labour on the farm, or consider this as a cost.

*“Before BDS counselling, we didn’t understand how to count our work hours and connect this with our costs. For example, on one day we might work just one or two hours on the farm but we would say that we worked the whole day. Now we know how to manage and record the time we worked on the farm and we can use this to help determine the price for our produce.”* – Shallot farmer in suku Soilesu, Bobonaro.



Figure 2. Peanut harvest in suku Triloka, Baucau

The majority of farmers said that before attending training with IADE and participating in BDS counselling, they did not know how to calculate profit. Some farmers said that they had not understood the difference between profit and income and believed that profits were any money that came in from selling their produce. But with individual BDS counselling provided at home, farmers said they were able to do

profit calculations well, taking into consideration their production expenses (no matter how small) in order to know how much profit they made.

Farmers said that they have a good understanding that profit is income only after expenses have been subtracted.

*“Every year we would grow and sell peanuts without knowing if we made money or lost money, but through the IADE training and BDS counselling now we know.”* – Peanut farmer, suku Gariuai, Baucau.

Most of the households said they were applying what they learned about calculating costs and profits from their production, but some farmers had not yet applied the new knowledge. This was particularly true for mung bean farmers because at the time they participated in BDS counselling they had already harvested and sold their produce. At the time of the study, these farmers had not yet started the second phase of planting mung beans according to the cropping season.

#### *b. Financial management*

From the interviewed households, two households said they had received training in financial management and bookkeeping from other organisations including Seeds of Life and GIZ. Seven households said that they had only learned the information through IADE training and follow-on BDS counselling. Respondents stated that in order to know if they made profit from selling their produce, they must write things down in a book (bookkeeping) so that they can see how much money they spent during production (e.g. cost of seeds, agricultural equipment and fertiliser, labour costs, tractor hire, harvest costs, etc.).

Farmers who had previously engaged in some other form of business (e.g. running a kiosk) said that they already knew about how to manage money. Various methods of managing household income were described by farmers:

- Some households who had another business such as a kiosk maintained two books to document their finances, one for their kiosk and one for their agricultural production.
- While some households whose sole business was agricultural production had started bookkeeping, several were still using recall only (memory) because they did not have many costs or income to record or because they were waiting between planting and harvest, and could easily remember their expenses. Some said they did not have time for regular bookkeeping because they were busy with other activities and preferred to use recall instead.
- Several households had not written down their income and expenses because they had a poor harvest result and had not made any profit (particularly mung bean farmers).

For illiterate farmers (mostly women), their spouse (male) typically took responsibility for bookkeeping. However, in one household where both the wife and husband were illiterate, other family members including the couple’s older children helped maintain records.

The majority of farmers said that their income came not only from the crop they produced with TOMAK support, but that they received additional income from selling other products including vegetables, chili, white rice and animals (chickens, pigs, cows). However, most farmers had started recording their income and expenses only for the specific product being supported through TOMAK and not for these other income sources. This is because BDS counselling used the TOMAK-supported commodities as the basis for teaching farmers how to begin bookkeeping.

In general, farmers said that they used income to pay for school fees, household necessities and cultural commitments and only a small amount was invested in the farm for the next planting season.

Income generation and marketing was a concern for farmers, although all farmers stated that they wanted to increase the production area on their farm. Some said they wanted to expand production but that this would depend on income from selling other products such as vegetables, animals, etc. Some farmers said that they wanted to expand production but they would need connection to a company wanting to buy a larger volume of produce from them.

DATA	KUANTIDADE	DESKIPSAUN/ASUNTO	PRESU	OSAN SAI	OSAN TAMA
27/05/2019	1	Servisu main preparasi	\$ 5.00	\$ 5.00	
29/05/2019	1	- main preparasi au no fi loos	\$ 5.00	\$ 5.00	
03/06/2019	1	servisu main preparasi Tanel	\$ 5.00	\$ 5.00	
15/07/2019	2	Hamos Luvt	\$ 10.00	\$ 10.00	
20/07/2019	2	Boileta	\$ 10.00	\$ 10.00	
		konsumo	\$ 20.00	\$ 20.00	
		Transporte ba faan	\$ 15.00	\$ 15.00	
					\$ 500.00
				\$ 70.00	\$ 500.00
				TOTAL \$ 70.00	

Figure 3. Farmer financial records (bookkeeping)

Interviewers noted that some mung bean farmers had limited interest in expanding their production area because of the possibility of a poor harvest depending on climate. They described the possibility of a negative result due to too much rain during the dry season. In these situations, they are unable to earn good income in the market. Farmers who planted red rice and peanuts also wanted to expand their production area, but they asked for support from TOMAK to help them connect with buyers for their produce. This was in contrast to shallot/onion farmers who were happy with their production results and were already planning to increase their production area.

#### 4.2. Women and men’s involvement in household decision-making

TOMAK’s gender and social inclusion analysis notes that women and men in Timor-Leste are equally involved in agricultural activities. Early TOMAK research<sup>4</sup> revealed that while men participate in a larger range of farming tasks, women are heavily involved in land preparation, watering, and bringing products to sell in the market (mung bean and shallot). For red rice and peanut, women were heavily involved during planting, transplanting (for red rice), weeding, harvesting, as well as bringing produce to the market.

Results from this study showed that women and men both had important roles in making production and business plans and in managing household income. The majority of women and men farmers said that they always sat together to discuss and make decisions about which crops to plant and sell.

The majority of farmers said that they had discussions with their spouse about costs and profits, but in some households women were involved only in the discussion, while men made the cost and profit calculations.

<sup>4</sup> TOMAK’s baseline studies for four crops (shallot, mung bean, red rice and peanut)

Respondents stated that women have an important role in deciding the selling price for the household's produce. The majority of respondents (male and female) said that they discuss the selling price for their produce with their spouse based on market prices. For small quantities of produce, women mostly set the price, with the ability to reduce or increase the price in the market based on the prices observed. For larger quantities, wives and husbands decide the selling price together.

Some farmers said while women were responsible for holding or saving the household's money, women and men decided together how to use the money. Table 3 shows the involvement of women and men in various household decision-making processes.

*Table 3. Women and men's involvement in household decision-making*

Activity	Women's role	Men's role	Women and men together
Production plan			Joint discussion and decision-making
Business plan			Joint discussion and decision-making
Calculating costs	Involved in discussions about production costs, but several women were not involved in doing calculations (husband made calculations)	Calculate costs	
Calculating profits	Involved in discussions about profits, although one or two women made profit calculations only with their husband	Calculate profits	
Selling produce	Take produce for sale		
Setting the price	Set price for smaller quantities		Set price for larger quantities
Using income			Joint discussion and decision-making

### **4.3. Impact of BDS counselling**

In general, farmers reported that they benefited from BDS counselling. Farmers reported that the methods and approaches used by BDS-Smart during counselling were helpful to them. These activities included:

- Group discussions
- Exercises for calculating costs and setting price
- Exercises on how to prepare financial documents
- Counselling for the household (wife and husband) on their aspirations and vision for their farm business
- Farm visits

The majority of farmers said that BDS counselling helped them learn and understand how to do business, how to be competitive in the market, how to make a business plan, how to calculate costs and profit, and how to keep records of income and expenses (bookkeeping). The majority of farmers said that this was new for them, although one or two farmers said that they had heard some

information about income and expenses from other NGOs in the past (but appreciated the reinforcement).

*“We have experienced a change in our lives, because before now we didn’t know how to calculate our production costs and profits. We had learned through an NGO about income and expenses but BDS counselling was deeper and now we understand and practice what we learned.”* – Female shallot farmer in suku Lahomea, Bobonaro.

The majority of farmers felt that the duration of the counselling (3 days of visits per household) was sufficient, although one household said that this was not sufficient because they learned new information during the counselling sessions. All farmers felt that the counselling was relevant to their life as a farmer. Farmers said that they were able to learn more and understand the content more deeply because the counselling was provided to them as an individual/household, providing them with opportunity to talk and express their opinion.

### **Vision of a male shallot farmer, suku Soilesu, Bobonaro municipality**

*“We’ve always farmed and done business, but we didn’t know how to make a good plan. BDS really motivated us and taught us new things starting with farm planning, managing the farm from planting to harvest and sale. Through IADE training and BDS counselling we started learning to calculate costs and profits and now we understand it. For example, when we calculate days of labour on the farm. Sometimes we only work a few hours per day on our farm, but we count it as a whole day, because we have no time left to do other work during that day.*

*We now understand the importance of documenting our finances because when we don’t write things down we take money from our savings whenever we want and suddenly it’s all gone. We need to write it down so that we can understand how much money we’ve spent, how much money has come in and how much profit we made.*

*We know that to benefit from BDS counselling, we need to apply what we learned in our lives as farmers.*

*Going forward, we want to look for larger land so that can expand our shallot production further. This is a big dream that requires investment. We want to borrow money from a microfinance institution, with low interest so that we can invest in our shallot production and apply more of what we have learned from BDS.*

*I need to believe in myself. I know there will be risks but I am ready. To become a competitive farmer, I must be ready to accept some risk. In the future, I want to have my own space for keeping my financial records, so that I can better manage the administration and production on my farm.”*

## **5. Conclusion and discussion**

IADE agribusiness training is the first step in building farmers’ knowledge about farming as a business. Follow-on BDS counselling was found to be relevant to farmers and an advantage in their transition to becoming commercial farmers. Farmers reported that they benefited from what they learned through both of these institutions. Through IADE, farmers learned how to manage farm production and do business, how to calculate the costs of production as well as their profits, as well as bookkeeping, but farmers felt that this was a more general introduction. BDS counselling focused more on each farming couple’s specific situation, with farmers reporting that they now understand more deeply how to make a business plan, calculate production costs and profit, and keep financial records.

The majority of farmers said that before IADE training and BDS counselling, they had not received any information about agribusiness. They had also not known how to make a business plan, although one or two had received general information about managing income and expenses from other organisations. This information was not specifically about their own farm production, with farmers reporting that BDS counselling helped them understand how to do business for their specific crops including calculating costs, profits and managing their income.

Some farmers had started applying what they had learned through BDS counselling including making a business plan, calculating costs, calculating profits and deciding the price for their produce. However, some farmers had not yet started because they had not yet entered the next planting season (mung bean) or because they had very small production in the previous planting season. Some farmers had started bookkeeping, but some farmers said they had been too busy with other activities, or that their production had been small so they could just remember their income and expenses. The farmers who had not yet begun bookkeeping said that they were committed to applying these practices in the next planting season.

The majority of women and men farmers said that both wives and husbands were involved in discussions to decide which crops to plant and take to market, to calculate production costs and profits, to decide on the price of produce sold, and to use income. Although wives and husbands were involved in all aspects, men mostly did calculations of costs and profits. Women farmers were involved in doing these calculations in only a small number of households. Women and men were both involved in deciding the price to sell their produce (women in particular for smaller quantities of produce) and how to use household income. Men were mostly responsible for recording income and expenses. While a small number of women were also involved in bookkeeping, some women were unable to record income and expenses due to limited literacy.

In some households, wives did not participate in BDS counselling because they were preoccupied with domestic duties. These women also had limited literacy and said that they preferred to prepare refreshments during the counselling sessions as their husband was responsible for the farm.

Farmers stated that they want to increase the production area of their farm but this depends on increased income or a permanent company being able to buy their produce.

## **6. Recommendations**

- TOMAK should continue to support BDS counselling for entrepreneurial farming couples because it is more targeted and specific, and offers a progression from the agribusiness training offered through IADE.
- TOMAK should identify farming households that can most benefit from BDS counselling.
- TOMAK should develop a booklet from the counselling guide that can be distributed to farmers.
- Counselling material should focus on one topic at a time, to be covered in two hours. Counselling sessions should not combine many topics at once so that farmers can understand the material quickly.
- When counselling farmers on how to make a business plan, manage the farm and to keep records, BDS counselling should cover all commodities produced by farmers, not just the specific product being supported by TOMAK.
- Women should be encouraged to actively participate in BDS counselling with their husbands, especially given their role in bringing produce to market. Avoid creating situations where women are occupied with household chores, especially preparing coffee and snacks for the

training. Counselling sessions should be scheduled when both wife and husband are available to participate and should avoid times that are close to lunch or dinner.

- Counselling should consider approaches for low literacy households, including how to involve other literate members of the family in counselling.

# Appendix

## SEMI-STRUCTURED INTERVIEW WITH FARMERS REGARDING BDS COUNSELLING

### Consent

Hello, my name is (interviewer name) and I am conducting a small study to help TOMAK evaluate some of its activities with farmers about agribusiness.

Today I'm here to talk with you about the counselling you received from BDS-Smart (mana Betty). I would like to know some information about:

- What you learned through this counselling
- Whether you've experienced any benefits from this counselling
- Whether this counselling has helped you or not

If you agree, we will talk for about one hour.

The information you share is confidential and will only be used by the TOMAK program.

We may take some photos to use in our report or to use in TOMAK's social media or website.

Do you agree to being interviewed? Yes/No (*circle one*)

*(If the respondent does not want to participate, the interviewer must stop the interview)*

a. Date of interview:	b. Interviewer:
c. Respondent name:	d. Respondent gender:
e. Year of birth:	f. Family member:
g. Municipality	h. Administrative post:
i. Suku:	j. Aldeia:

### 1. Basic information

- What produce/crops do you grow? For which crop do you receive support from TOMAK?
- Which produce/crops do you sell?
- Can you share a bit about your experience with BDS counselling? What did you think about this counselling?
- Before the counselling with BDS, did you hear any of the information anywhere else (do not include the agribusiness training with IADE)

### 2. Farmer application of knowledge

#### • Production and sale

- How do you make a plan for your farm production? Who do you make this plan with? Do you involve your spouse?
- Who manages harvest and sale?
- How do you make a business plan? Do you do this alone or does someone help you? When did you start making this plan?
- How do you calculate your production costs? Do you do this alone or does someone help you? When did you start calculating costs?
- Is your spouse involved in making your business plan and calculating production costs?
- Who usually makes decisions about the price of the products you sell?

- **Bookkeeping**
  - Are you recording your income and expenses? How are you doing this? (*writing in a book or using recall only*)
  - When did you start using a book to keep records? Who usually writes in the book? Is it OK if I see the book and take a photo? (*interviewer looks and records number of entries*)
- **Using household income**
  - How do you calculate income and profits from each crop? Do you do this alone or does someone help you do this? When did you start calculating income and profits?
  - Which crop brings you the most income and profit?
  - Who makes decisions about how to use income from farm production (including income and profits)
  - From your profits, how much do you save? Have you already used any of the profits? What were they used for?
  - Do you and your spouse save any money to invest in the next planting season? Where does this money come from? Who usually makes decisions about saving and farm investment?
  - Are you thinking about expanding your farm production area? Will you spend money to do this?

### 3. Benefits of BDS counselling

- Can you explain about any benefits you and your spouse have experienced from BDS counselling? Do you feel that there has been any change (or any successes) for your family after you received the counselling? Can you give an example?
- In your opinion, was this counselling relevant for you?
- How did you feel about the duration of the counselling? Was it sufficient? Did you complete all counselling sessions? If you did not complete the counselling, why not?
- Did you experience any challenges applying what you learned through BDS? If so, what were they? How did you resolve this?
- Do you require anything else for you and your spouse to apply what you have learned through the counselling received?
- Based on your experience, would you recommend BDS counselling to other farmers or is the IADE agribusiness training enough by itself?

Before we finish, do you have any questions you would like to ask me?

Thank you for your time!



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@TOMAKTimorLeste

[www.tomak.org](http://www.tomak.org) | [info@tomak.org](mailto:info@tomak.org)



Adam Smith International



@adamsmithint



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