

Full Length Research Paper

Problems of mobilizing financial resources among farmers' organizations: The case of union group of Maraichers Kindia, Guinea

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The best stimulus for economic development of a country is the food security of its population. This guarantee allows the population to break the vicious cycle of poverty, thereby improving their standard of living by diversifying its operations and increasing income. This explains why agriculture remains a fundamental instrument for sustainable development and poverty reduction. The world development report of 2008 showed that 75% of the poor people in developing countries are from rural areas and most of their sustenance are derived from agriculture. Guinea is one of the least developed countries in the world, but is actively engaged in improving rural livelihood and conditions. Since independence, the authorities have encouraged and supported farmers' organizations to solve common problems which they could not readily, economically and sustainably solve in isolation.

Key words: Group, vegetable growing, farmers' organization, group, gifts, gardening, problem, financial resources, mobilization, contributions, bequests.

INTRODUCTION

Advocacy groups in the context of the market gardening sector are bent on solving two major problems affecting vegetable growers in Kindia, namely: input supply and marketing; though management training and cooperative farming techniques have the capability of improving the living conditions of its members and those of their families. To play this role, the contribution of each person is vital for the survival of these organizations because the combined efforts in a structured environment allow organizations to access aid (state or donors). These aids are allowed for the achievement of the overall objectives which must be endogenous and having extra financial efforts. Mobilization of internal resources needed for developing the organizations requires the development of farmer organizations and improving the living conditions of those members is of paramount importance. Our choice of carrier on the union of groups Maraichers Kindia (The UGMK), which represents the market garden

belt, which we believe has experienced levels of maturity in his life that can serve as examples to reproduce. However, the participation of farmer organizations to co-finance projects and programs for their development is a real problem. It is in part to make our modest contribution to the understanding of problems related to improvement level of financial resources of farmers' organizations in removing any constraints and inhibiting factors and mobilize human, material and financial house in determining the size, structure, distribution, evolution of an active community in the various sectors on the one hand, and establish a tragedy management of these resources on the other hand. Strengthening farmers' organizations (POs) is a goal often displayed in the strategies of states and donors. This goal addresses the willingness to involve people in the definition and implementation strategies of rural development and fight against poverty. In this area of capacity, two approaches can be outlined for farmers' organizations in general:

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1. One that emphasizes on the building of one or more live organizations producers as a specific objective;

2. One that emphasizes support for producer organizations in the part of broader programs (for example, restructuring agricultural services, improving agricultural research, management natural resources, etc.).

By nature, the second approach is more focused on functions as it tends to use the OP by assigning a special role in a sector program or service reform. The first approach is more of policy in that it focused on strengthening the OP as an actor without necessarily looking into a particular role.

Roles of farmers' organizations

Much has been written on this issue. Multiple roles can be provided by POs. The tendency of donors is to prefer a certain OP specialization by major functions when the reality shows that OP necessarily combines several functions or deficiency in their environment, or because this combination is necessary to make services to their members while gaining political weight in their country.

Advocates of popular participation in the budgetary procedure believed that it empowers citizens and promotes public education. Participatory management is then seen as a natural component of more ambitious programs of reform of representative democracy, like that exhibited in the work on deliberative democracy. In addition, greater familiarity with the resource allocation decisions and difficult decisions for governments may lead the public to more realistic expectations with respect to fiscal policy. A participatory component deemed as authentic can increase confidence in the institutions. Finally, public support can also enhance adherence to policies and programs of government and facilitate their implementation (Brinkerhoff and Goldsmith, 2000). Participatory management is part of a broader goal of democratizing the development of macroeconomic policies. According to Cagatay et al. (2000), macro-economic policy including fiscal policy, has historically been portrayed as a neutral subject devoid of social content or as a technical area best left to experts. It remains shrouded in mystery as such in many countries despite its critical importance for social and economic prospects. Therefore, participatory management provides avenues for dialogue and in some cases, decision-making with the public on fiscal policy. Program monitoring and evaluation can also be infiltrated by individuals who are motivated with personal hostility and are interested in making a negative assessment, as shown in the research of Songco (2001). Staff with previous experience in administrative and financial decentralization (local government should have such discretionary resources sufficient to undertake a participatory management involving shared control of local resources). A constitutional environment is conducive

of introducing explicit decentralization is also useful (Navarro, 1998). The ability of governments to introduce participatory management and then increase spending on the poorest neighborhoods compared to fewer disadvantages without alienating the middle classes or other interest groups whose political support is necessary. The Brazilian experience of participatory budgeting suggests that, over time, the middle class joined the program because she considered herself a beneficiary of the highest quality of public services and did not feel excluded from new civic processes (Schneider and Goldfrank, 2001). A related problem is the erosion of internal capacity of public policy, due to the prominent role of the World Bank and IMF in setting fiscal policy. In the opinion of Chabal and Daloz (1999), finance ministries of many countries are now so dependent on these organizations that some have more confidence in their own work. In the long term, de Sousa (1998) remark that may assist as participatory management is rooted in loss of destabilizing potential that is precisely the value of participation. Then, a number of people appear to be specialized in it, which ultimately could reflect the image of the legislative culture that participatory budgeting is intended in part a reaction. Officials may not have the interdisciplinary skills needed to analyze the impact of the budget on sectors or different policy objectives such as the fight against poverty or the needs of children (Krafchik, interview). This analysis for lighting, political decisions and values underlying the budget is thus left to civil society or the representative assembly. However, neither one nor the other is in a satisfactory position to carry out this analysis. Like other key actors in the participatory management, organizations of civil society and the poor themselves have many challenges with regard to their means. They will determine their ability to participate effectively in participatory management programs and promote them. Shultz (2002) suggested different types of resources used in this study as available to civil society. Monitoring starts after budget approval by the elected assembly and allocation of budgets to departments and lower-level structures such as local authorities. In many developing countries, opportunities for rent seeking, skill shortages or bottlenecks in resource flows involve only a fraction of the funds intended for poverty reduction that was actually spent (Wagle and Shah, 2002). So it was a discovery of reality for farmers and their environments. These contacts helped to arouse the curiosity of the future engineer, while familiar with the theories of innovation [(Rogers, 1983) and 11 the other authors on Innovation] and which therefore constructed an image of agriculture needed only to adopt to the innovations available for increasing production and increasing rural incomes, and to improve their living conditions. One of the first conclusions that was reached was that of the agricultural development, which cannot be reduced to a question of technical innovations to develop by agronomists, and the

farmers would be willing to take account of their given profitability. But the adoption of innovations proved to be a very complex process at the peasant, involving several other factors (the opportunity cost, social status, risk, etc.) and can not therefore be reduced to a technical-economic calculations or a simple comparative analysis of advantages and disadvantages. Agricultural development is also a question accessed to rural finance, a problem of availability of land and its security, etc... Moreover, the family and the farm are two entities that are often confused and difficult to define, so that non-agricultural priorities (health, school expenses of sociability, etc.) take very often the top. Therefore, in some contexts, if you want to get improvements in terms of agricultural development, infrastructure issues rural prove to be the first that must be addressed. Immersed in the action, I am witness to an environment that broke down and recompose, or rather is recomposed with decomposition (Kuet, 2000). Indeed, on one side, the purchasing power of farmers and declining living conditions are deteriorating; - The "Coffee God" (Fongang, 2004) which was built around the life of the region gives way to a crop diversification in its infancy, especially with activities that develop the food market.

At the same time, the Central Union of Agricultural Cooperatives of West Cameroon (UCCAO) begins to decline when it comes to the important group of cooperatives built around the coffee and the main tool for agricultural development and socio-economic area that the state had set up to deal with supervision of the peasants; new players are emerging on the side of the agricultural extension (NGOs, cooperatives, offices, village development committees, organizations farmers, non-governmental projects, etc.); the local agricultural sector (agricultural inputs, marketing productions, etc.) is in a competitive market and must now get use to this liberalization. This supports the idea of home Muller (2006) that develops policies in public and configurations of actors and argues that, to understand when the process that led to the development and implementation of a policy, it is "... indispensable to open the black box, which means identifying the actors that participated in policy making strategies to analyze and understand the springs and their behaviors." For decades, the agricultural and rural development is the concern of sub-Saharan Africa. Dufumier (1986) noted that for developing countries, the important agricultural sector is justified by the fact that agriculture provides food products and agricultural raw materials can help bring a large amount of capital to other sectors of the economy, as a reservoir of labor, which has a large population and is a potential market for industrial goods. This importance, however, in no way obscures the challenges facing contemporary agriculture by ensuring the need for food in the world's population, whose growth is estimated at three billion by 2050, limit its negative effects on the environment, contribute to poverty reduction (Griffin,

2006; World Bank, 2007). In Guinea, since independence in 1958, the agricultural sector was considered as the foundation of the economy and the basis of its growth (Engola, 1984). The Guinean agricultural economy was built on export crops. In each region, the state has promoted a culture adapted in terms of agro-ecological and for export. Until the mid-80s, the development strategy of the agricultural sector was known as "interventionist". In many parts of the country, the state had established missions and developed companies as well as agricultural cooperatives that were responsible for serving rural areas in ways necessary for agricultural production and develop infrastructure for marketing and to improve living conditions in rural areas, thus limiting the rural exodus of young people.

The concept of services to agriculture: Meaning and usage

To identify precisely the contribution of agricultural development agencies, we considered agricultural development as a process of improving quality and quantity of agricultural production for the satisfaction of needs and social (food, fight against famine, etc.) or financial access to market competitors. These processes can be conditioned by access to better means of production, by strengthening the capacities of farmers, a better technical management of agricultural production, etc. During such processes, there are interactions involving actors in agriculture together and sometimes other partners outside. Agricultural development agencies are mobilized during these processes. Among the synonyms of the word service include the word "intervention" "Contribution", "earnings" (Henri, 1996). Le Petit (2006) defines service as "a specific job done," "what is made to be useful." In a process of agricultural development and related the work of organizations of agricultural development, the concept of service could help specify the work they do, what they actually do to help agricultural development process in which they participate on. According to other authors (Nguyen and Fox, 1999; Wampfler, 2003), services to agriculture refer to areas as diverse as the development and popularization of new agricultural technology, production and sale of agricultural inputs, the collection and commercialization of production, financing and crop equipment, and training. This definition includes the services of agriculture listed by Carney (1998) or Griffin and Hilmi (1998): The production of seeds, fertilizers and pesticides; - The marketing of inputs and farm equipment; - Veterinary services and disease prevention services affecting plants; - The collection and marketing of production; The financial services and insurance; Research; The extension, training, management consulting and services information; The regulation and the establishment of regulations. Hill (1977) and Gadrey

(1992) have proposed formal definitions of services based on the recognition of the role of the user. Gadrey (1994) defined a "service relationship" implies an act of service achieved through direct interaction between the provider and the client and an amendment process of reality. Mercoiret (1994) likened the concept of service in support to producers rural and identifies four permanent components, namely: local planning, diagnosis, testing and on-farm monitoring and evaluation.

For this author, support comes in response to concerns of the three permanent support programs for producers: the producer training (information, technical training and management training), the organization of producers and the contract negotiations between players. Along the same lines, seven lines of approach of rural development allows a better analysis of the notion of supporting rural producers, namely: extension and farm management advice, management natural resources, product management, management of public facilities, financing of local development, women and development in the informal sector of agricultural (trade, production of goods and services).

Thus, services to agriculture are in response to problems or needs of the agricultural world, including: a huge and constant need for information, a renewed desire for training, involvement in the management of coaching and assistance activities in agriculture and food security considered absent or insufficient, a perceived lack of promotion and development, a waiting for better living conditions and security, a need for protection against the manipulation and handling of the agricultural world (Bopda et al., 1998). Analysis of services therefore requires the study of the needs that can be built around the following questions: who needs the service? how and in what form(s) is the service(s) offered? and what service(s) is proposed (Mercoiret, 1994; Marzin, 2004)? It is also interested in the technical content, monitoring costs and definition of profiles and needs of producers. Lemery (2006) studied agricultural advice, which refers to methods extension used in France since 1959. For this author, this approach is affected by changes in agricultural development "which can not be treated as a single instrument for a policy entirely predefined." Indeed the new challenges facing the development of agriculture deeply affected the function of the board consisting of a relay expertise and policy completely predefined. Lemery spoke of a call to the excess of the model diffusionist by the accompaniment. Agriculture is expected to adapt and respond to new demands no matter what it has to adapt to. The Council is strongly influenced by this context of uncertainty and Lemery evoked approaches from the board more in line with the role of the prescription. The author described several types of duties of the board as some of the services to agriculture: legal advice, financial advice, the advice on information and technology, technical advice and technical-economic advice, "comprehensive advice" or "strategic advice". Billaud

(2006) analyzed what he called the "facilitation" about the development place of the habitats directive. He said that "facilitation is to build interactions and frame the profits of agents in a position of interdependence", adaptation strategies of farmers. Although they are not represented in the debates on the institutional development of the sector, producers are all the same, though present in the arguments of sides are opponents and advocates of liberalization. Each emphasized on presupposed expectations of producers, security for some and improving the income and profit for others. Taking into account, the strategies of producers requires a particular approach that goes beyond logical expertise (Berry, 1991) to a comprehensive logical considering the rationale for such producers, farmers have good reason to do what they do (Petit, 1981; Brossier et al., 1997). The concept of strategy is to illuminate how producers go about achieving their goals. Zaslaysky and Yung (1992) spoke of strategy producers when they "are competing with agricultural inputs but not limited to: achieve goals maintenance, growth and reproduction of their family production unit in a more or less strongly marked by uncertainty. The end of World War was until the mid-1970s, policies of rural finance were inspired by Keynesian economics: they were based on strong state intervention and favored the position of "credit agriculture". The sub-rural and agricultural development was analyzed as the result of a disability of poor peasants to save and invest; credit was then used as a "lever for development", which is necessary to start the "virtuous circle" of development and private investment. Public credit was considered as a necessary technical change in the financing of innovation and development of agricultural production. It was also a way of reducing the grip of moneylenders in rural economies.

Of low interest rates, subsidy should stimulate demand for credit rural populations, the use of inputs, and support the development of poor farms. To enhance its effectiveness, the credit was targeted preferentially on production of agricultural exports (coffee, cotton, peanuts) on intensification techniques and farm equipment, in areas of productive specialization. The development effort was concentrated at this time of the creation of institutions credit in various forms in different contexts: agricultural banks, banks development, and cooperative unions. The difficulties faced by the agricultural credit programs at this time are important: the losses from delinquent loans are important; many agricultural credit institutions are in trouble, the entire financial system is revealed heavily dependent on foreign aid. Moreover, development agencies are heavily involved in financing agriculture hire assessments of their actions (AID, 1973; FAO, 1975), which demonstrated the mixed impact of agricultural credit programs. Evaluations show that in some contexts the agricultural credit policies have allowed greater access to short-term loans and financing of investments on agriculture, but these studies also

highlighted many negative effects of these programs. "Agricultural Credit: The positive effects" was observed more widely to people who have benefited a favorable economic base (middle peasants and wealthy).

Generally, the large volumes of funding were not disbursed correlatively with the significant increase of productivity and systematic, and farm incomes of the saving capacity of rural households has not increased and virtuous circles private investment are virtually expected. The grant of the economy and agriculture has not had the expected ripple effect on either the development of agricultural economy or the rural economic activities. The informal sector was to reduce the still very active agricultural credit systems, which are heavily dependent on external subsidies of the savers and the taxpayers who paid the price of agricultural development. The public institutions created to spread the credit in rural economies proved slightly effective: the raised capital happen to be partially distributed only on farms, though institutional management leads to loss and embezzlement, low reimbursement rates and little attention paid to the mobilization of savings in institutions, threaten the viability of finance, as the political use that is often made. Unquestionably, microfinance has extended funding for rural activities and included in the financial market of the rural population but excluded from the banking sector. Why is it that agriculture is not included in it? In rural activities, agriculture has specific features that complicate its financing in a market. These characteristics are discussed briefly here and will be detailed in the following chapter.

Agriculture requires substantial financial volume

Funding for crop financing volumes require more importance than the productions are intensive (inputs, labor, delivery service,). These volumes often exceed greatly the resources available in the IMF at their current stage of development. They are thus first blocking factor of a partnership between microfinance and agriculture and can be the clincher leading agriculture to seek a partnership with the banks.

Agriculture needs diversified financial services

Farming requires short-term credits to finance the production cycle (seasonal credit). These productions can be varied within the same operations, resulting in a variety of credit needs of seasonal credit. The duration of these cycles varies, but generally takes place over several months. The Rural Microfinance controls the short-term credit, but often prefers to invest in very short cycles allowing rapid turnover of capital (trade). Farm households need credit to upgrade their equipment, purchase and develop the land, making plantations of

perennial crops ... So credit medium term is required. Microfinance has developed innovations in this direction, but the struggle to expand, including lack of adequate financial resources. The needs of farm households may also cover loans of storage, credits to meet the emergency and consumer credits. In addition, actors agriculture are diverse themselves, low subsistence farmers included in the market, farmers selling occasional surplus, farmers strongly inserted in sectors, entrepreneurs pluriactivity on agricultural farm organizations, Each of these categories of agricultural actors has specific financing needs. Therefore, there is a variety of needs that they are responding to. However, microfinance has far concentrated on the development of short-term credit. With a few exceptions close, the loan portfolios of MFIs struggled to diversify into a wide range of credits and the combination of different loans by the same household is a procedure difficult to manage through microfinance.

Financing agriculture is risky

Agricultural activity is more risky than most other rural economic activities. It combines three types of risks:

1. The risk of production: it can be compromised by the weather, the health risk, the weakness of support services for agriculture and yet it increases livestock;
2. The risk of economic fluctuations in prices and agricultural markets are lowly regulated and important, the current level of organization of agriculture does not curb the risk;
3. The individual risk of the producer, his family, his labor power: illness, death.

Again, the lack of support of services reinforced the latter production and economic risk are the specificity to be widely "Co variants", all producers in the same area may be affected at the same time by flood, drought or disease, which severely limits the use of forms of social security developed through microfinance surety.

Material goods that farm households pledged are weakly recognized by microfinance; the land is most often not titled, the livestock is considered as a guarantee that is too risky.

Non familiarity of agriculture and financial systems

The relationship between agriculture and financial systems are often marked by a difficult history. For financial institutions, agriculture is an industry that pays poorly because it has long been protected by the state and it has resulted in significant arrears, deletions debt resulting in a deterioration of thinking in relation to credit. On the side of farmers, financial institutions are often

perceived as a greedy industry applying prohibitively high interest rates, marked by bankruptcies or diversions that have led to the collapse of the savings of the people. Even when their shared history is not painful, the two sectors interact little. Their references are often not the same: just by forcing the line, we can often argue that the Fibs 'market', where farmers and their organizations reason "social development". Their "reference", their way of understanding the world and to speak is often not the same. Their respective vocabularies are not the same. Add to this to the degree of structuring the two sectors is often uneven: the microfinance has had significant support and is now relatively well structured, it has tools for management, strategic thinking, hearing from environment, where many farmers' organizations are still struggling to get limited financial resources, the difficulty of diversifying credit portfolios, the difficulty of managing agricultural risks and a "historic distrust sector" to contribute and explain why it is so difficult for microfinance fund agriculture. Banks for their part have the same difficulties, compounded by their low proximity to the agricultural world. In the new approach to rural finance, all financial institutions are engaged in logic market. They must achieve financial autonomy and release resources for development. It is therefore logical that they move towards the most profitable sectors and secure it, and in so doing, they would show great caution in financing agriculture.

Consequently, the development of a rural community is closely linked to its ability to mobilize domestic financial resources. In spite of all foreign aid (grants, donations, legacies, etc.) only the domestic resources (subscriptions, membership fees, etc.) guarantee the independence of an organization. It is in this sense that farmers' organizations must have their own strengths safe thus conferring external inputs as a complement or supplement.

It is in order to participate in the understanding of problems related with improvement level of mobilization of financial resources of farmers' organizations that we chose to treat the end of our graduate this topic titled "problems of mobilization of financial resources of farmers' organizations in the prefecture of Kindia: the case of UGMK.

METHODOLOGY

Study areas

Prefecture of citrus is one of the five (5) prefectures in the region of the same name. Its administrative center is located at 135 km from the capital Conakry. It is the junction point between the Middle Guinea and Guinea Maritime, or it is located in the southwest between 9 and 10° 30' 40 north latitude and 12° 50' and 13° west longitude. The prefecture of Kindia is limited to the East by the prefecture of Mamou, the Western by the prefectures of Coyah and Forecariah, the North by the Prefectures of Fria and Dubreka and the South the Republic of Sierra Leone.

Physical aspects

Relief

Western and Northern parts of the prefecture of Kindia are occupied by the mountains with an average altitude of 575 m with deeply cut valleys and generally wide from north to east. There are high hills and highlands armor with an average elevation of rock masses (275 m). The great heights which extend to the north-east of the prefecture are:

- Mount Ganga with 1117 m altitude
- Mount Gennal with 1142 m altitude
- Mount Baudouya with 1060 m altitude
- Mount Balandougou with 850 m above sea level.

Climate

It is sub Guinean type with the alternation of two seasons (a dry season and a rainy season) decomposed into three stages namely:

- Fresh from November to January;
- Hot from March to June;
- Wet from July to October.

Temperature

It remains high throughout the year. It varies between 24° in July to August and 30° in March to April.

Rainfall

It varies from season to season; the average annual rainfall is 764.92 mm.

Moisture

It varies from 93% during the wet season to 51% in the dry season.

Wind

The prefecture of Kindia's geographical position is dominated by two principal winds:

- The monsoon, which blows almost throughout the rainy season and is most evident in late May.
- The harmattan which blows from the continent to the ocean; the maximum wind speed is 27 m/s, the direction is the east.

Vegetation

It is very poor in general, characterized by fruit trees and a grassy savanna with shrubs. We meet galleries forest on the slopes of the mountains and along some rivers.

Hydrography

Kindia prefecture has an extensive network of rivers; the main rivers are:

- Killissi in the sub-prefecture Molota;

- b) Kolenté in the sub-prefecture Kolenté;
 c) Wantamba, Samou and Hayeya in the sub-prefecture Friguigbe;
 d) Konkouré and Balankhoure in the sub-prefecture Sougueta.

Soil

In this study, we met four types of soil: a) lateritic soils, b) hydromorphic soils, c) gravionnaires soils and d) skeletal soils.

Wildlife

They are relatively rich; they consist of mammals, birds, reptiles, amphibians and insects. This fauna is influenced by factors such as bush fires, deforestation and uncontrolled hunting.

Human aspects

Kindia covers an area of 9115 km² with a population of about 291,600 inhabitants (RGPH, 1996) with a density of 32 inhabitants per km². Taking advantage of the decentralization policy, the prefecture is divided into (10) communities, including (9) rural development communities (CRDs) and (1) urban municipality. Kindia prefecture is a cosmopolitan region; it is home to almost all ethnic groups in the country with predominance of Soussou, Fulani and Malinkes. The vernacular language is spoken in Susu. The main religions are Islam (dominant), Christianity and animism.

Economic aspects

Kindia region holds significant agro potential; the socio-economic activities are dominated by agriculture.

Agriculture

It is the main activity of the prefecture. It is a substance and agriculture is practiced by over 60% of the population. The tropical climate favors the development of agriculture. Thus, 64.38% of the working population is the farmers. The main crops grown by the people in the prefecture of Kindia are: food crops, vegetable crops and industrial crops. It is through these cultures that Kindia took the name of the fruit capital of Guinea (the knowledge of the prefecture of Kindia 1995). In addition to their agricultural activities, rural practices in Kindia were gathered. Since colonial times, the town of Kindia is a shopping center and important for communication. As a result, the prefecture is the capital of Kindia citrus and vegetables with a rich and varied environment, with a socio-economic development of the area.

Presentation of the belt Maraichers

The belt is maraichère in all areas, and is covered by UGMK. It includes some of the common urban and peri-urban areas. In the urban districts, Sambaya, Koleadi, Tabouna and parts of the CRD Damakanya (komoj, Goleah and Koumbaya) are located 5 km from the urban commune of Kindia on the national Conakry.

The belt is limited to the east by the municipality's urban Kindia; to the west by the CRD Friguigbe; to the north by the CRD of Samaya; and to the south by the CRD Molota.

The peri urban areas are limited to the east by Sambaya, Kambalia, Tabouna and Koleadi; to the west by Mount Gangan; to the North by koba Pastoria, Koumbaya and Tanen Kela; to the Northwest by Yanfou; to the South by Comoyah; and to the South-

west by Goleah.

To achieve these objectives, the following methodology was adopted as thus explained.

Business planning

For the selection of groups, we referred to the archives of APEK and to travel around the different investigation sites as we have developed a schedule investigation, which allows us to find most of the elements of the group. Our study focused on the situation for years: 2007, 2008, 2009 and 2010.

Consultation with managers, general books, documents and archives

It has allowed us to collect information relating to the knowledge of the UGMK. Union (groupings maraichers Kindia), deepened our research and broadened our knowledge in organizing farmers.

Investigations

Preparation of records of investigations through sheets investigations established for members of groups, union leaders, authorities and support structure, we preceded to face interviews to obtain information on the evolution of L 'UGMK (union groups maraichers Kindia). This method of interviewing seems to be most appropriate for obtaining reliable information.

Sampling

In all surveyed areas of Comoya, kela Tanen, Koba Pastoria, Yanfou, Koumbaya, Koliada, Golea, and Kambalia, it was a sample of 13 groups of 52 that is a sample of 13 groups of 52 that is the union. And out of a total of 264 persons, the investigation on 87 carried out including 58 men. The sample was left on the basis of disparities, the gender distribution and zonation.

The mobilization of financial resources is facing countless problems among which are:

- (i) The non-transparency in the management of resources;
- (ii) Lack of training and information on the importance of mobilizing domestic resources;
- (iii) Lack of penalty and incentive encourages irresponsibility by policymakers.

The non-implementation of the contents of the rules of the union and inadequate working capital is reliable (Table 1).

Investigation

Gathering information on the field was carried out by the method of direct interview. Gathering of information was made with some resource persons from the union of groups in Maraichers Kindia. Treatment analysis and interpretation of data was collected: As evolved as we have the results were treated, analyzed and interpreted. After analysis and interpretation, the results reached are shown in Table 2.

RESULTS AND DISCUSSION

After survey, the results reached are recorded in tables

Table 1. Timetable of activities.

Phases	Activities	Periods
Preparation	Consultation framework documents and Archives; Preparation-collection of tools and sampling.	From January 12 to February 5
course	Direct observation interview with the authorities and support structures, Authorities and support structures level survey of union groups and responsible.	From 6 February to 10 March
Treatment	Counting and data analysis. Interpretation, editorial	From 12 March 15April

Table 2. Sample of respondents.

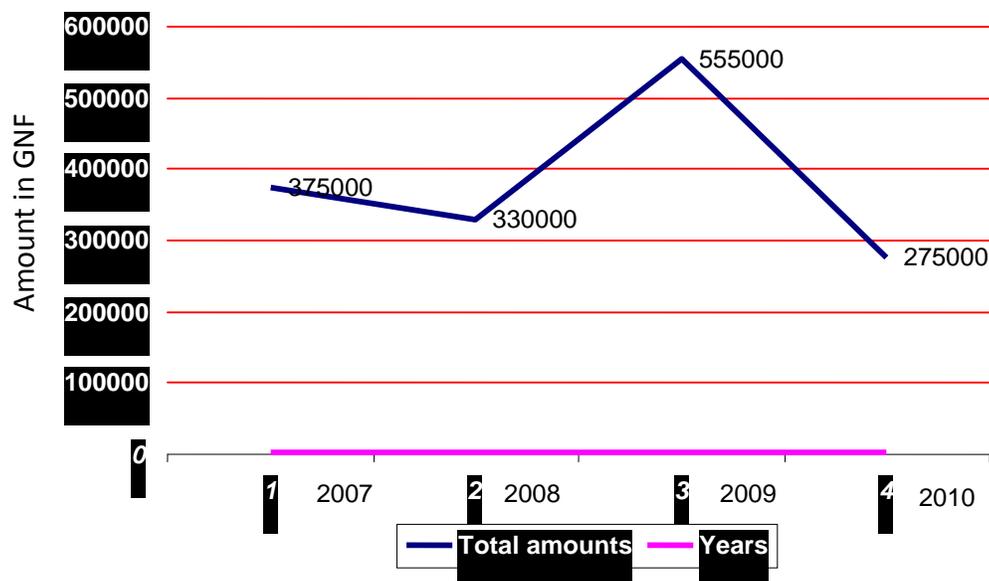
Areas	Appointment of the united peasant	Numbers inquiry		
		Men	Women	Total
Comoya	Wawa	3	2	5
	Fothonkkhoone	5	0	5
Tanene Kela	Mounafanyi	4	1	5
	Limaniya	2	3	5
Koba Pastoria	Limaniya	4	1	5
	Horoya	2	3	5
Yanfou	Nafaya	3	2	5
	Tatagui	3	2	5
Koumbaya	Yabandi	0	5	5
Koliadi	Sobe	2	3	5
Golea	Souguekhoure	1	4	5
Kambalia	Wakili	3	2	5
Total		34	28	60

Table 3. Annual statements of contributions (The UGMK) 2007-2010.

Years	Groupment number	Annual dues /group (GNF)	Total amount (GNF)	Have acquitted
2007	52	15000	375000	25
2008	52	15000	330000	22
2009	52	15000	555000	37
2010	52	15000	275000	11

and graphs. Analysis of Table 3 and Graph 1 shows that the largest mobilization was observed in 2007 with \$ 555000 GNF. cet increased in terms of mobilization and

reflects the fact that the union had in the course of this year built stores and miscellaneous investments and consequently establishes trust. The lower mobilization



Graph 1. Evolutions of annual contributions (2007 to 2010).

Table 4. Overview of social union groups maraichers of Kindia 2007 to 2010.

Years	Forecasts (GNF)	Realization (GNF)	Outstanding (GNF)	Completion rate (%)
2007	780.000	375.000	405.000	48.07
2008	780.000	330.000	405.000	42.38
2009	780.000	555.000	225.000	71.15
2010	1.300.000	275.000	1.025.000	21.15
Total	3.640.000	1.535.000	2105.000	-

was observed in 2008 with only \$ 275000Gnf. This fall for the interviewees is due to increased contributions of more than 15 to 25,000 Guinean francs by the group. It was also noted that there was a variation in the amounts for these four (4) years and this variation is due to the following facts of lack of training and information on the importance of mobilizing resources and especially the reluctance of some as'acquirer producers of their contributions that they ignore the destination.

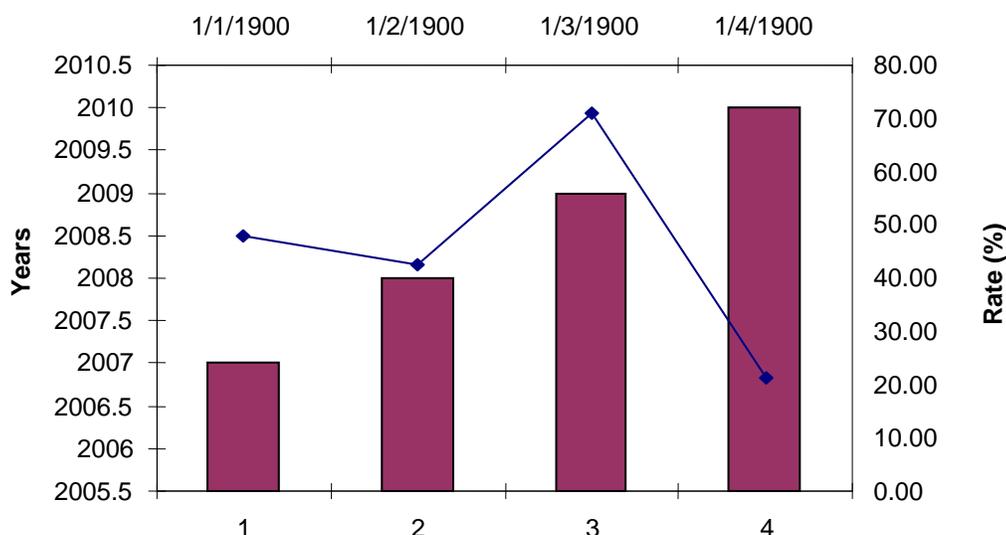
From Table 4 and Graph 2, the year 2007 saw the greatest achievement with the amount of 555000GNF, a completion rate of 71.15% while the year 2010 recorded the lowest achievement due by instability of policy. The analysis of the chart also shows that the remains which were recovered each year are important. This is mainly due to a lack of dynamism and mobility of players in the recovery.

The analysis of Table 5 shows that the financial sources of the union are not only internal, but both internal and external. The largest mobilization of resources was conducted in 2009 for a total of 165482106GNF, followed by the year 2008 to 131899129

GNF. However, 2010 has achieved the lowest with only 42000000GNF mobilization. This drop is due to unsteady policy that the country experienced during this past year. From Table 6, it is noted that the contribution of amounts are higher than premium contributions, however, only guarantees the independence of the organizations (Graph 3).

The data in Table 7 shows that during the period from 2010 and 2007, amounts for investment were higher than those for operation; which indicated that overall, the budget of the union is not only a consumer budget and can invest a lot for his ambitions. The analysis also showed that capital expenditures are remarkable in 2009 and 2008 with rates of 98.05 and 97.02%, the year 2010 was a low rate is 90.66%, it is due to instability of policy that prevailed in the country.

Table 8 indicated that the union has collected a total of 359.953.823GNF. The largest grant was awarded in 2009 and 2008, respectively and 156.768.000GNF; 123.185.023GNF with respective rates of 94.73 and 93.39%. It also appeared that it has been a considerable fall in 2010, which was due to instability policy of the



Graph 2. The evolution of annual dues of UGMK 2007-2010.

Table 5. Status of the amounts raised by UGMK in 2007 to 2010.

Years	Mobilized amounts in (GNF)	Premium	Contributions	Apek	G44	FAO/PSSA	Figure	Fruits and vegetables
2007	55.000.000	375000	9625000	0	0	45000000	0	0
2008	131899129	330000	8384106	2950000	11845000	108390023	0	0
2009	165482106	555000	8159106	32275000	57076000	0	53375000	14042000
2010	42000000	275000	6725000	0	35000000	0	0	0
Total	394381235	1535000	32893212	35225000	103921000	153390023	53375000	14042000

Table 6. Orientation of the resources mobilized by UGMK 2007 to 2010.

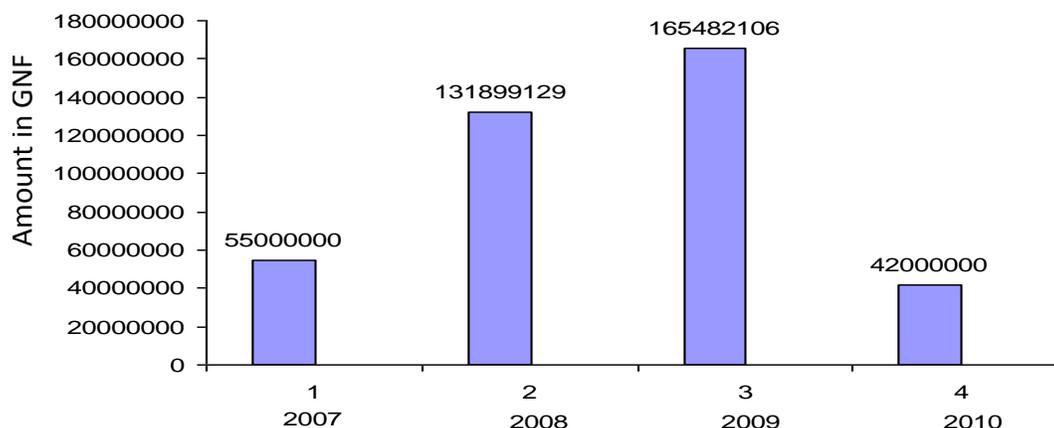
Expenditures	2007		2008		2009		2010	
	Amount GNF	%	Amount GNF	%	Amount GNF	%	Amount GNF	%
Operation	3.220.000	5.85	3,920.000	5.98	3.220.000	1.95	3.920.000	9.34
Investment	51.780.000	94.14	127.979.000	97.02	162.262.106	98.5	38.080.000	90.66
Total	55.000.000	100	131.899.129	100	165.482.106	100	42.000.000	100

country.

Analysis of Table 9 appears that it is decentralized cooperation with Guinea 44 which is constant in its ongoing support of international cooperation and Apek NGOs. In terms of allocations is the International cooperation that comes to mind. It is clear from the analysis of Table 9 that a sharp increase was seen from 2008 to 2009 implementation of 165482106 GNF, and then a significant decrease of 42000000GNF was seen in 2010. As regards the participation of the union, the increment was known in 2007 with 18.18%. It follows from the observation from Table 9 that for the past four

years, among the partners in the union is the FAO/SPFS was awarded the largest amount with 153,390,023 GNF, while the lowest grant was made by fruit and vegetables (14,042,000 GNF). We also noted that Guinea 44 was subsidized by the union during the four years (except 2007). Accordingly, it remained the preferred partner of the union.

The solutions to each problem are not exclusive, because they can be applied to other problems without being shown in Table 10. We noted in Table 10 that there is a multitude of problems and difficulties related to the mobilization of financial resources. But these difficulties



Graph 3. Evolutions of amounts mobilized by UGMK (2007 to 2010).

Table 7. Summary of the amounts mobilized in 2007 to 2010.

Years	Grant of partners (GNF)	Participation of UGMK (GNF)	Total (GNF)	Percentage of participation	
				UGMK (%)	Partner (%)
2007	45.000.000	10.000.000	55.000.000	18.18	81.81
2008	123.185.023	8.714.106	131.899.929	6.60	93.39
2009	156.768.000	8.714.106	165.482.106	5.66	94.73
2010	35.000.000	7.000.000	42000.000	16.66	83.33
Total	359.953.823	34.428.212	394.382.035	46.73	353.26

Table 8. Funding status of the UGMK (2007 to 2010).

Years	Amounts GNF	APEK	Guinea 44	PSSA IFAO	Figure	Fruits and vegetables
2007	45.000.000	0	0	45.000.000	0	0
2008	123.185023	2.950.000	11.845.000	108.390.023	0	0
2009	156.768000	32.275.000	57.076.000	0	53.375.000	14.042.000
2010	35.000.000	0	35.000.000	0	0	0
Total	359.953.023	35.225.000	103.921.000	153.390.023	53.375.000	14.042.000

Table 9. Determination of share of union resources Achievement (2007 to 2010).

Year	UGMK	APEK-Agriculture	Guinea 44	PSSA IFAO	Figure	Fruit and vegetable	Total	UGMK (%)
2007	10.000.000	0	0	45.000.000	0	0	55.000.000	18.18
2008	8.714.106	2.950.000	11.845.000	108.390.023	0	0	131.899.129	6.60
2009	8.714.106	32.275000	57.076.000	0	108.390.023	53.375.000	165.482.106	5.26
2010	7.000.000	0	35.000.000	0	0	0	42.000.000	16.66

are of no fatalities, as every type of problem at least has one possible solution, if only the application of these

proposed solutions are used to remedy the problem of financial resources of farmers' organizations.

Conclusion

The difficulties are attributed to "rigidities" induced by the intervention of the state in the financial system. In keeping interest rates on agriculture, credit is artificially low, the state prevented the financial market to establish and operate. The support provided by state owned banks to public enterprises failed, limit the operation of the financial system and its effectiveness. The failure of the financial system discourages investors faced with the "failure of agricultural credit," the theorists of financial liberalization advocate the divestiture of the financial sector. The liberalization of financial services activities, which should lead to the emergence of financial markets are included in rural areas; this is called "market rural financial". The closure or restructuring of public measures such as agricultural credit, and the application of these policies and the financial sector liberalization as part of structural adjustment programs will become widespread in the next 80 years. In the early 80's, the "agricultural credit" was replaced by the "markets rural financial". The new approach needed for the 80 years is a transformation of radical change in the way of "thinking" credit. The approach of agricultural credit is seen as a political instrument "lever" that the state legitimately used to guide development and promote the virtuous circle of rural investment. In the new approach to financial markets, credit is used as a form of transaction in the market to purchase money. During this study, an opportunity was given to see the full recovery of dues from the union which is still far from being required by the mobilization of financial resources including contributions that have countless problems which must include inadequate training and information on the importance of resource mobilization.

The following are some of the problems encountered while trying to mobilize financial resources among farmers' organizations:

1. Non-transparency in resource management;
2. Delay in the payment of contributions;
3. Inadequate management tool;
4. Absence or ineffectiveness of the supervisory bodies;
5. Lack of sanctions or incentives, so the makers of irresponsibility;
6. Lack of organization for the establishment of a marketing channel;
7. Lack of dynamism of delegates from some areas and responsible groups.

Members of the group properly discharge their contributions and avoid late payment of contributions.

Officials of the union

The officials of the union are expected to carry out the following:

1. Strictly enforce content rules;
2. Deploy the means to boost and make more efficient recovery;
3. Enforce unanimity in decision making;
4. Train and inform members about the importance of resource;
5. Promote new membership by mobilization;
6. Support structures and authorities;
7. Involve and motivate all development actors at all levels through awareness sessions;
8. Supply members with agricultural inputs, and the establishment of a marketing network;
9. Build a cold room for food preservation;
10. Promote a cooperative and technical training to improve farming conditions and lives of members of their families;
11. Involve the community in awareness sessions.

The financial market is going to connect the agents who have the financial resources (savers) to those who need the financial resources (borrowers) and who are able to buy it. In this transaction, the financial resources (money) at a price are the interest rate. According to the neoclassical economic theory which underlies this approach, the market function efficiently requires that the price may vary depending on supply and application so that interest rates must be liberalized. This interest rate covers the cost of the resource and the cost of the financial transaction (the cost of the delivery of the resource savings to the borrower) as well. The theory always frees market operations and promotes the allocation of financial resource agents, and the activities that have the best ability of the return are called "the optimal allocation of resources." This concept is important because in this case, the agricultural sector is rarely the most profitable of the rural economy and as a result, it does not readily attract capital. This new approach to rural finance in rural financial markets will emerge in the next 80 years and lead to the fast or slow dismantling of the market, depending on the country's forms of public funding for agriculture. The change in approach to rural financing will come in the next 80 years, though the passage of the "credit agricultural" to "rural financial markets" has led to a scarcity of supply of agricultural finance, even as agricultural modernization needs result from financing new and growing markets.

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