



SMART Skills Competency Model

A THEORY OF ACTION FOR CAPACITY BUILDING IN
AGRICULTURE AND LIVELIHOODS PROGRAMMING

Abbreviations

A&L	Agriculture and Livelihoods
CLA	Collaboration, Learning, Adaptation
CRS	Catholic Relief Services
DFSA	Development Food Security Activity
LACRO	Latin America and the Caribbean Regional Office
MEAL	monitoring, evaluation, accountability and learning
MFI	microfinance institution
NRM	natural resources management
PIRS	Performance Indicator Reference Sheets
RFA	Request for Application
SILC	Savings and Internal Lending Communities
SMART	Skills for Marketing and Rural Transformation
STA	senior technical advisor
STAR	Situation, Task, Action, Results
TA	technical advisor
USDA	United States Department of Agriculture
VSA	visual soil assessment
WSA	Water-Smart Agriculture

Cover: Women and men smallholder farmers in CRS Agriculture and Livelihoods projects in Central America and Southern and East Africa have developed essential organizational, natural resources management, livestock production, financial, agricultural marketing and off-farm business competencies to successfully develop their livelihoods. *Photos for CRS by Oscar Leiva Marinero/Silverlight, Jake Lyell, Karen Kasmauski and Will Baxter*

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Competency Development Process

Designing the SMART Skills Competency Model, and testing it in Malawi, Ethiopia and Central America, was a collective effort by CRS Agriculture and Livelihoods, or A&L, program staff from headquarters, the regional offices of Southern Africa, East Africa and Latin America and the Caribbean, country programs and partners. The process was led by Maria Veronica Gottret, Senior Technical Advisor Monitoring, Evaluation, Accountability and Learning and Research, and financed by Catholic Relief Services with resources from the Program Impact and Quality Assurance department, SARO and LACRO Innovation Funds (FY2017-FY2018) and the CRS OverOps Innovation Fund (FY2019-2021). CRS staff from all regions also provided input through events that featured the SMART Skills Competency Model.

The design of the original natural resource management (NRM) and innovation competencies was begun by the LACRO Water-Smart Agriculture project in Central America under the leadership of José Angel Cruz, WSA Regional Technical Manager, and Kristin Rosenow, WSA Technical Director, with valuable contributions from all WSA regional and country project team members from El Salvador, Honduras, Guatemala and Nicaragua.

In parallel, and through complementary interactions with LACRO staff, the Global A&L Team, led by Maria Veronica Gottret, STA Microfinance Tom Shaw and STA A&L Kimberly Tungate, and supported by SARO, led by Regional Technical Advisor for A&L and Learning Cara Raboanarielina and STA for A&L and Environment Geoffrey Heinrich, and the Malawi CP, led by UBALE project SMART Skills Coordinator David Munthali, developed the complete SMART Skills Competency Model, which brings together the earlier NRM, innovation, financial, marketing and organizational skills.

The organizational, financial and (agricultural) marketing competencies were further refined by LACRO under the leadership of RTA SILC Mabel Guevara, and with valuable contributions from CRS Guatemala Microfinance Advisor Margarita Chojolan, CRS Nicaragua SILC Program Manager Jorge Madrigal, and PIQA TA Microfinance Research Benjamin Allen.

CRS began piloting the Competency Model approach in FY2018 within the UBALE project in Malawi. This effort was implemented by David Munthali, Barbara Chisangano, Maria Veronica Gottret and Cara Raboanarielina, with the valuable contributions from UBALE project staff members—Climate-smart Agriculture Specialist Mictor Chaloa, A&L Coordinator Juma Masumba, MEAL Coordinator Jenny Haddle and ICT4D Specialist Trovehey Kazunguza—and Save the Children project staff in Blantyre.

The initial pilot was followed by the application of the methodology in the CRS Guatemala program, led by Kristin Rosenow, José Angel Cruz, Mabel Guevara and Maria Veronica Gottret, with substantial support from staff of CRS Guatemala—Jayron Zaldaña Gustavo Chew, Andrés Bucaro, Margarita Chojolan, Cristian Gonzalez and Marisol Amador—and Caritas Guatemala staff in San Marcos and Zacapa.

In FY2019, the LACRO pilot was expanded to include the Nicaragua, El Salvador and Honduras CPs, leading to a full revision of the Competency Model. LACRO in-country coordination was led by Water-Smart Agriculture (WSA) project MEAL Coordinator Jorge Martinez (Nicaragua), WSA MEAL Coordinator Carlos Bonilla (Honduras), WSA Institutional Collaboration Manager Gisela Cabrera (Honduras), WSA Extension Specialist Douglas Saleh (El Salvador), WSA MEAL Coordinator Luis Torres (El Salvador), and WSA Coordinator Jayron Zaldaña (Guatemala).

In FY2019, the pilot was also expanded to include the East Africa Regional Office staff and the CRS Ethiopia CP staff. Their contributions expanded the Competency Model to include livestock production and off-farm business competencies within the general model. CRS Ethiopia implemented its pilot within the Development Food Security Activity and the Feed the Future Ethiopia Livelihoods for Resilience – Oromia (LRO) projects, under the leadership of Microfinance TA Fetiya Ahmed and EARO RTA Microfinance Anthony Mang’eni, in collaboration with Microfinance Senior Project Officer Sisay Temesgen, Ethiopia DFSA Program Manager Desalegn Akati, Ethiopia DFSA Senior Project Officer Meseret Worku, LRO Program Manager Haile Dolango, LRO Technical Advisor Tsion Belda and MEAL Senior Project Officer Dejene Mideksa, with contributions from various CRS Ethiopia technical staff, as well as staff from partners Mercy Corps, Hararghe Catholic Secretariat and Meki Catholic Secretariat.

The revision of the Competency Model to incorporate climate risk management was led by Climate Change STA Olaf Westermann, Kristin Rosenow, Maria Veronica Gottret, José Angel Cruz and Jayron Zaldaña, in collaboration with Carlos Navarro-Racines, Jesús David Martínez and Osana Bonilla-Findji of the CGIAR Research Program on Climate Change, Agriculture and Food Security, and with contributions from LACRO regional and CP staff.

As part of the OverOps Innovation Fund project since 2019, we want to express our gratitude to SARO SMART Skills OverOps Innovation Project Manager Barbara Chisangano and PIQA A&L TA for Sustainable Landscapes and Livelihoods Sarah Page, who greatly contributed to the coordination of this work, and provided valuable technical contributions to the design of the Competency Model. Shaun Ferris, A&L Technical Director, as the OverOps Innovation Project sponsor provided valuable guidance and important contributions. Valerie Davis, Agriculture – Gender & Nutrition STA, contributed with a detailed review of the Competency Model with a gender lens, and Dan Barthmaier, Senior Technical Advisor – Markets and Value Chains has further revised the agricultural marketing competencies.

Finally, we would like to acknowledge the comprehensive support and guidance provided by Reinventarte Consultant Jorge Iván Restrepo, without whom the work would not have been possible.



Introduction

The CRS Agriculture and Livelihoods (A&L) program approach is based on an inclusive, multidisciplinary strategy that builds the capacity of both men and women smallholder farmers to:

- Organize and engage in collective action
- Manage their money for household and business well-being
- Farm productively and profitably while sustainably managing their natural resources
- Engage with input and output markets
- Access a range of business support services
- Maintain their competitiveness through innovation

To achieve this, the program has developed an integrated and sequential approach to strengthening smallholder farmers' capabilities—called Skills for Marketing and Rural Transformation, or SMART skills—that focuses on developing the essential skills farmers need to successfully develop their livelihoods.¹

In 2017, the CRS Agriculture and Livelihoods program took a critical look at the performance of the SMART Skills by documenting the delivery models used by selected CRS projects in Central America, and Southern and East Africa, and evaluating their performance in building these skills, and their contribution to improving participating farming families' lives and livelihoods. This led to the adoption of a Competency Model approach to enable project design and implementing teams to:

- Explicitly define the goals of capacity building strategies and activities as behavior change objectives, and clearly communicate these to stakeholders.
- Evaluate the level of competency for each role in the delivery model (extension agents, field agents and farmers) to assess baseline competencies that inform the design of capacity building strategies and activities, and to track progress and impact of capacity building initiatives.
- Allow an informed and systematic decision process to customize the training curriculum (selection, prioritization and sequencing of modules and lessons) for a tailored delivery process that addresses specific implementation contexts and identified baseline competency gaps.
- Guide the structure and content of training materials, and provide evidence on content revision needs and gaps for improving training content.
- Guide the inclusion of content into university and professional training curriculums for scaling the internalization of the principles and capacity building.

This brief starts by explaining the Competency Model approach, followed by guidelines on how the SMART Skills Competency Model is to be used for project design and implementation, starting with a user-focused perspective. Next, the model is organized by the core technical areas of A&L programming, and their associated competencies. The complete Competency Model is included as an Annex.

1. More information on SMART skills can be found here: [SMART skills for smallholder farmers](#).



Competency Model Approach

The Competency Model approach provides a practical framework to inform and support the design, implementation and evaluation of capacity building strategies, curriculum, and activities. A **Competency Model** consists of sets of interrelated **competencies** for each technical area—as well as foundational competencies such as organization skills—that a person must demonstrate in order to perform their job or business successfully. Each competency is described by a set of key behaviors and related **behavioral evidence**, that can be observed to assess the competency.

A **competency** is made up of attitudes, knowledge and skills that enable an individual to carry out an activity effectively, motivated by positive norms and values. How a person demonstrates a competency requires not only that they possess the knowledge but also that they:

1. Have the awareness, motivation and attitude to acquire or change the behavior (the desire).
2. Have the necessary skills to practice the behavior (the capacity).
3. Continually practice the behavior (the commitment).
4. Internalize the values that sustain the behavior (the sustainability of the behavior change).

CRS SMART Skills Competency Model includes competencies in the six core technical areas of A&L programming² as follows:

1. Organization
2. Natural resources management (NRM) and climate-risk management, including innovation
3. Livestock production
4. Finance
5. Agricultural marketing
6. Off-farm business

Each of these technical and foundational areas includes a set of competencies, each with a brief definition (see Section 3 below), a set of key behaviors, and a list of related **behavioral evidence** that the individual must display in order to demonstrate that they have mastered the competency. The key behaviors are used to define the targets for capacity building, and the behavioral evidence to assess the competency (see the **Annex** that includes the key behaviors and related behavioral evidence for each competency).

Each element of behavioral evidence can further be described in the form of **standards** that define good practice in implementing the behavioral evidence to a high level of quality. These standards define the contextualized training content for the developing or strengthening competencies and are not included in this document but in CRS manuals and training materials that have been developed or are being revised.

2. Competencies for an additional technical area—gender equity and equality—will be developed and tested during FY2021, and incorporated in an updated version of this brief.



Use of a Competency Model Approach

This section provides some basic guidelines on how the SMART Skills Competency Model, described in Section 3 and detailed in the Annex, can be used for the design of A&L standalone project proposals or A&L programming components in multisectoral project proposals, as well as during project implementation to support Collaboration, Learning and Adapting (CLA).

USING THE APPROACH IN PROJECT DESIGN

The following steps can be followed when designing a standalone A&L project or an A&L component of a multisectoral project:

1. Identify the technical areas and the corresponding set of competencies that are relevant to the project, based on the donor request for applications (RFA) guidelines for which the proposal is being developed.
2. Select the relevant competencies that the project will aim to strengthen and/or develop for the selected technical area(s), based on what is prescribed in the donor RFA, the selected conceptual framework, the project design team strategic analysis, the review of key studies, and/or the findings of the assessments conducted as part of the project design.
3. Use the description of the selected competencies, the related behaviors and their respective behavioral evidence to identify their fit in the project results framework, and to assist in the writing of the proposal narrative.
4. Be sure to include in the MEAL system design the indicator on the “number of participants who have reached a functional level of the competencies.”³

USING THE APPROACH IN PROJECT IMPLEMENTATION

The following steps can be followed when implementing a standalone A&L project or an A&L component for a multisectoral project:

1. At the project start-up, conduct a baseline of target project participants' competencies as part of the project baseline. This baseline should also assess the level of competencies for the different actors in the training cascade (master trainers, extension agents and field agents, among others).⁴

3. For more information on this indicator and examples of Performance Indicator Reference Sheets (PIRS) designed for this, contact maria.gottret@crs.org

4. For more information on how to assess competencies and to access existing tools, contact maria.gottret@crs.org.

2. Interpret the findings from the competencies assessments with the project team to identify the strengths and areas for improvement, or gaps, of project participants, and of the different actors in the training cascade, by evaluating:

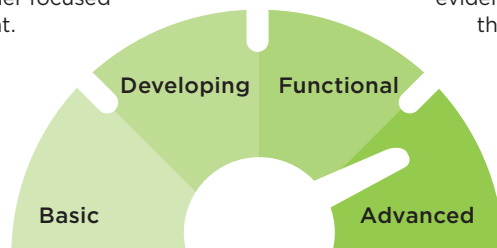
COMPETENCY LEVELS

Developing Demonstrates at least 40% but less than 60% of the behavioral evidence, and needs further focused training and reinforcement.

Functional Demonstrates at least 60% but less than 75% of the behavioral evidence, and can successfully do their job or run their business.

Basic Demonstrates less than 40% of the behavioral evidence, and needs intensive training.

Advanced Demonstrates at least 75% of the behavioral evidence, serving as a role model to others.



- The percentage who fall in each of the following four categories for each of the selected competencies.
 - Capacity building gaps, determined by identifying where fewest participants demonstrate specific behaviors and related behavioral evidence. This information is used to select appropriate training content to be prioritized and sequenced through the life of project. This is at the core of a more tailored approach to the delivery of the SMART skills that makes more efficient use of human and financial resources, and reduces the burden of project participants.
3. Based on the assessment findings, design a tailored delivery model for capacity building activities by selecting the competencies and behaviors that the project will strengthen or develop, and how these activities will be sequenced during the project.
 4. Conduct periodic competencies assessments during project implementation, ideally annually or every other year, to evaluate advances in the strengthening or development of the selected competencies.
 5. Interpret the findings of the competencies assessments with the project team to evaluate advances and adjust the delivery model and sequencing of the capacity building activities, as needed.
 6. Conduct an endline assessment of the level of competencies achieved compared to those found at baseline, and the outcomes and impacts that these competencies had on project participants' lives and livelihoods, to generate evidence for positioning for new funding opportunities.

These assessments can be embedded in the project MEAL system in its light version. If a more in-depth analysis is considered necessary, teams can choose standalone assessments for which CRS has ready-to-deploy assessment tools.

SMART Skills Competency Model

The competencies included in the SMART Skills Competency Model are described in this section and linked to the core technical areas of A&L programming. This competency model constitutes the core of the program theory of action.

BUILDING FUNCTIONAL ORGANIZATIONS

Functional organizations are fundamental to building trust and cooperation among smallholder farmers to plan and implement collective action. Strong organizations help to build trust and cooperation among farmers, which facilitates the planning and implementation of activities. Smallholder farmers need collective action to access services to build their technical, financial and business capabilities, access quality seed and inputs, actively engage with higher-value markets, and advocate for an enabling environment that supports transformational change. Therefore, **building social cohesion** to enable smallholder producers to create functional and well-governed organizational processes and structures, which foster gender and youth inclusion, is a strategic objective of A&L programming. These four competencies are described in **Figure 1**:

FIGURE 1: ORGANIZATIONAL COMPETENCIES



Good governance

Being accountable for practicing good group governance

by ensuring transparent and inclusive elections and decision-making, adherence to the group constitution, and the management of conflict until its resolution.



Transformative participation and leadership

Committing to group efforts and inspiring others to do the same

by sharing the group vision and objectives, promoting the inclusion and engagement of all members, and assuming their given roles and responsibilities.



Learning and adaptation for good performance

Using evidence to collectively reflect, learn and adapt group practices

by requesting and sharing information, reflecting on it, and proposing actions with other group members to improve group performance.



Effective networking, negotiation and advocacy

Developing relations with stakeholders to negotiate and advocate for the collective good

by analyzing their interests and priorities, strengthening relations with priority stakeholders, and negotiating and advocating for the benefit of all group members.

RESTORING AGRICULTURAL LANDS AND LANDSCAPES

Building productive, sustainable farming systems for today's farmers that also benefit the next farming generation, depends on the health of the land and access to water. Promoting resilient farming systems and landscapes is a core objective of A&L programming to increase yields and incomes, revitalize water supplies and foster adaptation to climate risks. CRS' people-centered approach to the **restoration of agricultural lands and landscapes** requires that farmers, as well as the agents that support them, demonstrate natural resource management and climate-risk management competencies. The team has identified eight competencies to support restoration of farms and landscapes as described in **Figure 2**.

FIGURE 2: NATURAL RESOURCE MANAGEMENT AND CLIMATE-RISK MANAGEMENT COMPETENCIES



Land restoration and climate-risk management planning

Selecting crops and practices to restore land and manage climate risk by using soil analysis/assessment data, historical climate information and trends, climate forecasts and market information to select crops, trees and practices, and to plan the use of land.



Conservation and regenerative agriculture

Protecting and restoring soil health to increase and sustain productivity by minimizing soil erosion and disturbance, maintaining permanent soil coverage and managing diversified production systems.



Integrated soil fertility management

Managing soil fertility to meet crop nutrition needs by evaluating the condition of nutrients in the soil, assessing soil nutrition limitations based on crop needs, and addressing these needs by applying the right products, at the right dose, at the right place and time.



Efficient water resource management

Managing water resources to meet crop needs and prevent soil erosion by capturing rainwater in the soil where it falls, ensuring that water moves slowly off slopes, building and maintaining water reservoirs, and selecting irrigation methods based on their efficiency and accessibility.



Sustainable management of pastures or grazing areas

Managing pasture areas to protect soil and water resources by enclosing them for regeneration, establishing rotation systems with selected grasses and legumes based on their adaptation to the agroecological zone and the dry season feeding plan, ensuring that carrying capacity is not exceeded, and cutting them or grazing animals when mature.



Sustainable and integrated landscape management

Implementing actions to protect and restore the landscape by understanding the needs and interests of all actors who use and/or affect natural resources in the territory; analyzing trends, problems and opportunities for land restoration and climate risk; and planning and implementing actions to address them.



Integrated pest management

Ensuring plant health to improve productivity by using clean, good-quality seed; meeting crop nutrient, water and light needs; and managing pests and diseases by using cultural practices and botanical pesticides as far as possible, and avoiding the use of broad-spectrum and harmful agrochemicals.



Continuous learning and innovation

Seeking solutions to address constraints, negative trends or opportunities by identifying, analyzing and prioritizing problems or opportunities, identifying and testing solutions to address them, implementing those solutions that work, and sharing them within and beyond the community.

MANAGING LIVESTOCK PROFITABLY AND SUSTAINABLY

Smallholder farmers invest in livestock to diversify their income, earn a regular income, and provide a means of saving, which can be drawn upon when they need money. Livestock are also a means of maximizing returns on the land, particularly in drier or more marginal lands that cannot support continuous cropping systems. Livestock also provide smallholder families with nutritious, protein-rich food and with manure to restore and improve their land.

To harness the potential of livestock to improve and diversify livelihoods, farmers need to demonstrate the competencies for **managing livestock profitably and sustainably**, the latter being extremely important if their environmental footprint is to be minimized. These five competencies are described in **Figure 3**:

FIGURE 3: LIVESTOCK PRODUCTION COMPETENCIES



Planning for successful livestock production

Designing a livestock management plan to improve profit and sustain production by selecting livestock that contribute to household nutrition and have market demand, selling and buying animals based on feed and water availability, and analyzing production records and price trends to make decisions.



Breeding with purpose

Crossbreeding animals to ensure their adaptation and demand by selecting best performance animals that are adapted to the agroecological zone, based on their body condition, end use and market demand.



Effective livestock feeding practices

Ensuring that livestock nutrient and water needs are met by keeping only the number of animals that can be adequately fed and watered, storing cut grasses or crop residue with additives for dry-season feeding, and providing animals with supplemental feeding based on their condition and nutritional needs.



Ensuring animal health and productivity

Maintaining animal health to reduce mortality and improve production by keeping them in clean, ventilated and secure shelter away from the family house, implementing preventive health practices (vaccinations, periodical health evaluations, separating sick animals) and using veterinary services.

SCALING FINANCIAL EDUCATION AND FINANCIAL SERVICES

A combination of improved **financial and business capabilities**, savings and access to financial services is fundamental for farmers to manage their business, save and grow their assets, access loans and smooth their income so that they are more able to cope with shocks, manage risk and improve household well-being. There are three competencies that farmers should develop to strengthen their financial competencies, as described in **Figure 4**:

FIGURE 4: FINANCIAL COMPETENCIES



Effective financial management

Managing finances to meet cash needs and save

by identifying cashflows throughout the year, establishing financial goals, prioritizing household and business expenses, and preparing and following a budget.



Saving for a purpose

Saving to achieve a set purpose

by making and following a savings plan and setting aside surplus income to establish a fund to cover costs should an emergency arise.



Borrow Wisely

Borrowing responsibly to meet cash needs

by accessing loans based on repayment capacity, using loans for the intended purpose, and repaying loans on time.

FACILITATING MARKET ACCESS

Markets are highly competitive, and smallholder farmers must sell their goods at prices that cover their production costs and provide them with a profit that allows them to earn a living. Therefore, supporting smallholders to **effectively engage with markets** is a crucial strategic objective of A&L programming. This work requires agents to facilitate market relations between farmers and private sector buyers, so that farmers can learn about markets and enter equitable trading relationships.

Facilitating smallholders' access to markets and improving their competitiveness as they work toward more equitable and long-term business relationships requires developing and strengthening their marketing competencies. These four key agricultural marketing competencies are described in **Figure 5**:

FIGURE 5: AGRICULTURAL MARKETING COMPETENCIES



Agricultural market opportunities prioritization

Prioritizing market opportunities to select crops and/or livestock products by interacting with diverse buyers to identify their needs and requirements, and by assessing their own capacities to meet market requirements and manage risks.



Effective agricultural business planning

Engaging with other farmers to plan for collective marketing by being able to describe the functioning of the value chain, identify constraints and/or opportunities, and develop a collective business vision and a plan to achieve it.



Successful agricultural business implementation

Committing to the success of the business plan by implementing practices needed to meet buyers' requirements, commercializing the agreed-upon produce volume, and complying with agreements made with buyers.



Periodic agricultural business performance review

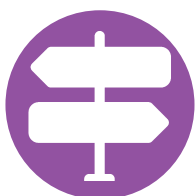
Evaluating individual and group outcomes to identify areas for improvement and growth by calculating production costs, sales and income, assessing profits from the whole production system and commercialization, and revising the business plan as needed.

DIVERSIFYING TO OFF-FARM LIVELIHOODS

Off-farm income diversification by farming households provides ways of meeting the many challenges facing agriculture in developing countries, exacerbated by climate change and land ownership barriers. Off-farm activities are an important supplemental source of income and governments, policy makers and development agencies are keen to support families to adapt and develop strategies that support both on and off-farm income streams. Studies conducted by CRS in Central and East Africa, Central America and Southeast Asia provide evidence that smallholder farmers who have diversified their livelihoods to include off-farm activities are more resilient to diverse shocks and stressors.

To support farm households to **diversify into off-farm livelihoods**, CRS A&L programming has started to introduce specific activities to develop and strengthen smallholder competencies to start and manage off-farm businesses. These four competencies are described in **Figure 6**.

FIGURE 6: OFF-FARM BUSINESS COMPETENCIES



Off-farm business opportunity selection

Selecting a business opportunity to pursue an off-farm activity by identifying a demand for goods or services, assessing the availability of needed inputs and services, and evaluating financial needs, profitability and risks.



Effective off-farm business planning

Designing a business plan to start and/or manage an off-farm activity by designing a production and/or service delivery plan, a marketing strategy and actions to mitigate risk, and securing the needed skills and resources to implement them.



Successful off-farm business operation

Operating an off-farm business to make a profit by ensuring a consistent supply of quality goods or services, addressing customer feedback, and updating knowledge and skills as needed.



Off-farm business evaluation for action

Revising the business plan periodically for continuous improvement by keeping records and differentiating business from household expenses, assessing profits, revising prices and/or identifying ways to reduce costs, and identifying ways to attract more customers to expand the business.

Appendix: Detailed Competency Model

The complete SMART Skills Competency Model is presented below, including the **key behaviors and related behavioral evidence** associated with each **competency**, which serves as a proxy to determine whether an individual has achieved the competency, and is the basis for the design of evaluation tools.

ORGANIZATIONAL COMPETENCIES

Competency	Behavior	Behavioral evidence
Good governance	Ensures transparent and inclusive elections	<ul style="list-style-type: none"> ■ Motivates all group members to participate in group elections. ■ Nominates members for group leadership committees without discriminating on the basis of age, gender or disability.
	Adheres to the group constitution	<ul style="list-style-type: none"> ■ Explains their motivation for being part of the group. ■ Participates in the design of the group constitution. ■ Considers the specific age-, gender- and disability-related time and financial limitations of each group member when designing the group constitution. ■ Abides by the group constitution. ■ Applies the group constitution to all members. ■ Documents all expenses incurred and/or payments received by the group.
	Manages conflict until its resolution	<ul style="list-style-type: none"> ■ Proposes solutions to manage conflict in the group by analyzing its causes and effects.
Transformative participation and leadership	Shares group's vision and objectives	<ul style="list-style-type: none"> ■ Shares the group's vision. ■ Shares the group's goals.
	Promotes the inclusion and engagement of all members	<ul style="list-style-type: none"> ■ Builds relationships with all group members (women, men, youth, elderly, people with disabilities). ■ Listens to all group members especially those of different gender and/or age. ■ Promotes the engagement of all group members in collective activities. ■ Participates in collective activities. ■ Contributes to group decision-making.
	Assumes their given roles and responsibilities	<ul style="list-style-type: none"> ■ Commits time and labor to the achievement of the group's goals. ■ Assumes functions, roles and responsibilities in the group.
Learning and adaptation for good performance	Requests, shares and reflects on information	<ul style="list-style-type: none"> ■ Requests or shares information on group activities and performance. ■ Explains group financial records and collective outcomes. ■ Communicates information on the group's financial performance. ■ Shares information and learning with group members. ■ Contributes to the evaluation of group performance.
	Proposing actions to improve group performance	<ul style="list-style-type: none"> ■ Proposes changes in group practices based on lessons learned. ■ Proposes actions to ensure that the group benefits all its members.

Effective networking, negotiation, and advocacy	Analyzes stakeholders' interests and priorities	<ul style="list-style-type: none"> ■ Participates in the identification and prioritization of key stakeholders to engage. ■ Participates in the analysis of the interests and priorities of key group stakeholders.
	Strengthens relations with priority stakeholders	<ul style="list-style-type: none"> ■ Contributes to strengthening relations with key group stakeholders. ■ Contributes to discussions about negotiation/advocacy proposals with key group stakeholders.
	Negotiates and advocates for the benefit of all group members	<ul style="list-style-type: none"> ■ Discusses how the proposed negotiations/advocacy activities may affect different members of the group (women, men, youth, elderly or people with disabilities). ■ Accepts group concessions and compromises for the negotiations/advocacy processes. ■ Assumes given roles and responsibilities on the negotiations/advocacy processes. ■ Provides/requests information on the outcome of group negotiations/advocacy processes. ■ Provides follow-up to agreements reached with stakeholders.

NATURAL RESOURCE MANAGEMENT AND CLIMATE-RISK MANAGEMENT COMPETENCIES

Competency	Behavior	Behavioral evidence
Land restoration and climate-risk management planning	Uses soil analysis or assessment data to plan land use and select practices	<ul style="list-style-type: none"> ■ Uses soil analysis or visual soil assessment to select crops and planting areas. ■ Uses soil analysis or visual soil assessment to select practices. ■ Selects areas in which to diversify the production system and/or implement agroforestry practices. ■ Selects multipurpose crops based on the production potential of their land. ■ Selects crops based on their function in the production system (e.g., soil fertility improvement, biomass production, shade, tutoring).
	Uses historical climate information and trends, and climate forecasts to select crops and practices	<ul style="list-style-type: none"> ■ Considers how the climate is changing in the community to introduce or remove crops in the production system, select practices and make investments. ■ Considers seasonal weather forecast information and local knowledge to select annual or short-cycle crops, practices and the timing of production activities. ■ Considers local weather indicators, daily or weekly weather forecasts, and weather alerts to adjust practices during the growing cycle, as needed.
	Selects crops based on nutritional needs and market information	<ul style="list-style-type: none"> ■ Selects crops that are important for household nutrition. ■ Selects crops that have market demand.
	Plans land use based on crops and practices selected	<ul style="list-style-type: none"> ■ Plans the use of their land based on the selected crops, optimizing the available space. ■ Plans the use of their land based on access to water. ■ Assigns resources (inputs, labor, land) to source quality seeds and seedlings, and establish selected crops. ■ Assigns resources (inputs, labor, land) to implement selected practices. ■ Plans actions to reduce or mitigate any negative impacts of their production system practices.
	Evaluates results to learn and adapt practices	<ul style="list-style-type: none"> ■ Keeps records of the volume of crops harvested. ■ Keeps records of all expenses incurred, including family labor. ■ Assesses total value of production and sales from their production system during the cropping season. ■ Assesses the net income from their production system during the cropping season. ■ Makes production, financial and commercialization decisions based on the results achieved. ■ Assesses the positive and negative impacts of their production system practices on the environment.

Competency	Behavior	Behavioral evidence
Conservation and regenerative agriculture	Minimizes soil erosion and disturbance	<ul style="list-style-type: none"> ■ Uses land preparation methods that minimize soil disturbance. ■ Uses weeding options that minimize soil disturbance. ■ Uses direct planting and seeding techniques.
	Maintains permanent soil coverage	<ul style="list-style-type: none"> ■ Avoids burning crop residue, pruning residue or leaf litter. ■ Keeps the soil permanently covered with mulch, crop residue, live plants or other materials. ■ Selects cover crops and/or green manure based on the production system. ■ Selects cover crops and/or green manure based on the agroecological zone. ■ Establishes selected cover crops or green manure. ■ Manages cover crops or green manure following the recommendations received. ■ Saves seed from their cover crops or green manure to plant in the next season. ■ Uses saved cover crops or green manure seed for new plantings.
	Manages diversified production systems	<ul style="list-style-type: none"> ■ Establishes a crop rotation system on their land. ■ Selects species with complementary growth habits for intercropping. ■ Implements intercropping practices on their land. ■ Integrates permanent crops and trees in their land. ■ Manages dispersed trees on their land. ■ Manages natural regeneration.
Integrated soil fertility management	Evaluates soil condition and nutrients	<ul style="list-style-type: none"> ■ Evaluates their soil condition using the visual soil assessment (VSA) method. ■ Conducts soil sampling following the protocol established by the field or extension agent. ■ Interprets the results of the VSA and/or the soil analysis.
	Assesses soil nutrition limitations based on crop needs	<ul style="list-style-type: none"> ■ Identifies soil nutrition limitations based on crop nutrition needs. ■ Makes crop nutrition decisions based on interpretation of soil analysis and/or VSA results.
	Addresses crop nutrition needs by applying the right products, at the right dose, at the right place and time	<ul style="list-style-type: none"> ■ Applies <i>organic</i> fertilizers to meet their crops' nutritional needs. ■ Applies <i>inorganic</i> fertilizers to meet their crops' nutritional needs. ■ Combines organic and inorganic sources to meet their crops' nutritional needs. ■ Applies the right dose of the selected products based on identified crop needs. ■ Applies selected products in the right place according to the crop, the nutrients applied and plot slope. ■ Applies selected products at the right time based on crop needs. ■ Selects and applies selected products to correct soil acidity if needed.

Competency	Behavior	Behavioral evidence
Efficient water resource management	Captures rainwater in the soil where it falls	<ul style="list-style-type: none"> ■ Captures rainwater in the soil where it falls (e.g., zai holes/pits, half-moons/demi-lunes, box ridges). ■ Keeps the soil permanently covered with mulch, crop residue, living plants or other materials. ■ Breaks hardened layers of soil to improve soil structure to increase water infiltration.
	Ensures water moves slowly off slopes	<ul style="list-style-type: none"> ■ Builds contour trenches along the slope (with or without infiltration pits). ■ Plants vegetative cover or live barriers along the contour. ■ Protects contour trenches with vegetative cover, live barriers or other materials. ■ Covers steep hillsides with trees or plants with strong roots. ■ Plants crops in rows that are perpendicular to the slope. ■ Diverts runoff water to farmland and gardens during the rainy season.
	Builds and maintains water reservoirs, and selects irrigation methods based on their efficiency and accessibility	<ul style="list-style-type: none"> ■ Builds water reservoirs to catch and store excess runoff. ■ Protects water reservoirs to reduce runoff. ■ Protects water reservoirs to prevent contamination. ■ Maintains water reservoirs. ■ Takes measures to prevent mosquitoes from multiplying in water reservoirs. ■ Makes joint decisions with their spouse/partner on the use of stored water. ■ Selects irrigation methods based on their efficiency and accessibility.
Sustainable management of pastures or grazing areas	Encloses pasture areas for regeneration	<ul style="list-style-type: none"> ■ Assesses the limitations of their grazing area. ■ Encloses pastures or grazing areas to allow them to regenerate. ■ Manages dispersed trees and living fences in their pastures or grazing areas.
	Establishes rotation systems with selected grasses and legumes based on their adaptation to the agroecological zone and the dry season feeding plan	<ul style="list-style-type: none"> ■ Selects grasses and legumes based on the agroecological zone to establish their pastures. ■ Selects grasses and legumes based on their dry season feeding plan to establish their pastures. ■ Selects grasses and legumes for pasture based on their nutritional value. ■ Integrates selected grasses and legumes into their pastures or grazing areas. ■ Establishes a rotation plan for pastures or grazing areas.
	Ensures that carrying capacity is not exceeded, and cuts pasture or grazes animals when mature	<ul style="list-style-type: none"> ■ Ensures that the number of animals does not exceed the carrying capacity of their pastures or grazing areas. ■ Cuts grasses and legumes when they are mature to feed their animals.

Competency	Behavior	Behavioral evidence
Sustainable and integrated landscape management	Understands the needs and interests of all actors who use and/or affect natural resources in the territory	<ul style="list-style-type: none"> ■ Describes the interests of all actors that use and/or affect the resources of their community or territory. ■ Describes the conditions in their community or territory that make it susceptible to land degradation. ■ Describes the conditions in their community or territory that make it susceptible to climate risks. ■ Describes the impact of climate and its variability on their community/territory. ■ Describes multiple water uses and the distribution of water resources among them.
	Plans for sustainable and integrated landscape management	<ul style="list-style-type: none"> ■ Contributes to the analysis of constraints to and opportunities for land restoration. ■ Contributes to the evaluation of the capacity of different groups to adapt to climate change. ■ Contributes to the design of an integrated land management plan for their community or territory. ■ Proposes actions at the community or territory level for climate change adaptation and mitigation. ■ Discusses the constraints that may hinder men, women, youth, the elderly and people with disabilities from contributing to the implementation of the integrated land management plan and complying with community by-laws.
	Implements agreed collective actions for sustainable and integrated management	<ul style="list-style-type: none"> ■ Contributes to the design of community by-laws for sustainable and integrated land management. ■ Ensures the application of environmental regulations for sustainable land management. ■ Commits to the implementation of the integrated land management plan. ■ Implements agreed practices. ■ Complies with agreed community by-laws.
Integrated pest management	Uses clean, good-quality seed and meets crop nutrient, water and light needs	<ul style="list-style-type: none"> ■ Uses clean, good-quality seed. ■ Assesses the nutrient, water and light needs of crops. ■ Makes crop management decisions based on the assessment of nutrient, water and light needs. ■ Manages their resources to optimize water availability for their household use and crops. ■ Provides plants with regular access to moderate amounts of water.
	Manages pests and disease by using cultural practices and botanical pesticides as far as possible	<ul style="list-style-type: none"> ■ Establishes plants that attract natural enemies to control pests and disease. ■ Scouts their fields to identify the presence of pests and disease. ■ Uses cultural practices for pest and disease control where possible. ■ Applies pesticides only if pest and disease thresholds have been reached. ■ Uses botanical pesticides whenever possible.
	Avoids the use of broad-spectrum and harmful agrochemicals	<ul style="list-style-type: none"> ■ Only uses chemical pesticides, especially broad-spectrum agrochemicals, as a last resort. ■ Avoids the use of pesticides that are harmful to human and animal health. ■ Uses protective clothing and equipment when applying pesticides.

Competency	Behavior	Behavioral evidence
Continuous learning and innovation	Identifies, analyzes and prioritizes problems or opportunities	<ul style="list-style-type: none"> ■ Identifies problems and opportunities for innovation. ■ Analyzes problems and opportunities for innovation. ■ Prioritizes problems and/or opportunities for innovation.
	Identifies and tests solutions to address problems or opportunities	<ul style="list-style-type: none"> ■ Accesses information, including local knowledge, to identify solutions or innovations. ■ Establishes trials to compare identified solutions with traditional practices. ■ Records observations of their comparisons between identified solutions and traditional practices. ■ Evaluates the results of these comparisons to make decisions. ■ Selects the most appropriate solutions that address identified problems or opportunities.
	Implements those solutions that work, and shares them within and beyond the community	<ul style="list-style-type: none"> ■ Tests the selected solutions on a small area of their land. ■ Applies tested solutions that worked well to a larger area of their land. ■ Shares their results and learning with their neighbors and others in their community. ■ Shares their results and learning beyond their community.

LIVESTOCK PRODUCTION COMPETENCIES

Competency	Behavior	Behavioral evidence
Planning for successful livestock production	Selects livestock that contribute to household nutrition and have market demand	<ul style="list-style-type: none"> ■ Selects the type of livestock to raise based on their contribution to household nutrition and/or market demand. ■ Plans their production based on an analysis of their records from the previous cycle. ■ Plans their production based on the seasonality of their markets. ■ Plans their production based on the availability of feed and water.
	Sells and buys animals based on feed and water availability	<ul style="list-style-type: none"> ■ Sells animals when feed and water shortages are expected (applies only to sheep, goats and oxen). ■ Buys animals when there is surplus feed and water (applies only to sheep, goats and oxen).
	Analyzes production records and price trends to make decisions	<ul style="list-style-type: none"> ■ Keeps records of the status (pregnant, milking, ready for slaughter, laying) and physical condition of their livestock. ■ Keeps records of all expenses incurred, including family labor, in their livestock production activities. ■ Keeps records of their livestock production and produce (live animals, meat, milk, hides, skins, eggs). ■ Keeps records of the quantity and value of sales of their livestock produce. ■ Assesses the total value of production and sales. ■ Assesses the profits or losses of their livestock production activities. ■ Analyzes their records to identify the causes of sub-optimal production and/or profit levels. ■ Assesses the positive and negative impacts of their livestock production practices on the environment. ■ Identifies actions to reduce or mitigate the negative impacts of their livestock production practices. ■ Designs a livestock improvement plan to address identified causes of sub-optimal production and/or profit levels. ■ Assigns resources (inputs, labor, land) to implement their livestock improvement plan, considering the workloads of women and men.
Breeding with purpose	Selects best-performing animals that are adapted to the agroecological zone	<ul style="list-style-type: none"> ■ Evaluates the breed of their animals to identify needs for improvement. ■ Selects the best-performing animals from local breeds for breeding purposes. ■ Selects improved breeds that are adapted to the agroecological zone.
	Selects animals based on their body condition, end use and market demand	<ul style="list-style-type: none"> ■ Selects breeds that have a market demand. ■ Selects breeds based on their end use (milk, meat, live animals, eggs). ■ Selects animals based on body condition, age, health, sex and end use. ■ Crossbreeds animals with the selected breeds using available services (bull services, artificial insemination, neighbor animals).

Competency	Behavior	Behavioral evidence
Effective livestock feeding practices	Keeps only the number of animals that can be adequately fed and watered	<ul style="list-style-type: none"> ■ Decides how many animals to raise based on feed and water availability. ■ Decides jointly with spouse/partner how many animals to raise. ■ Considers climate-related risks when selecting feed sources for their animals. ■ Ensures their livestock have access to needed feed based on the requirements for their status (pregnant, milking, ready for slaughter, laying) and end use. ■ Ensures their livestock have permanent access to water.
	Stores cut grasses or crop residue with additives for dry season feeding	<ul style="list-style-type: none"> ■ Stores crop residue in a clean dry place to feed their livestock during the dry season. ■ Adds urea, molasses, limestone and effective microorganisms to crop residue used to feed their livestock (applies only to sheep, goats and oxen). ■ Stores feed in clean dry areas that are protected from pests to feed their livestock during the dry season (only applies to sheep, goats and oxen). ■ Prepares hay or silage when surplus forage is available. ■ Prepares feed from locally available sources to meet the nutrition needs of their poultry based on their end use (egg laying or for meat).
	Provides animals with supplemental feeding based on their condition and nutritional needs	<ul style="list-style-type: none"> ■ Provides supplemental feeding to ensure that the nutrient needs of their livestock are met based on livestock type, status, age and end use (applies only to sheep, goats and oxen). ■ Uses locally constructed poultry drinkers and feeders.
Ensuring animal health and productivity	Keeps animals in clean, ventilated and secure shelter, away from the family house	<ul style="list-style-type: none"> ■ Keeps their livestock in designated clean, ventilated and secure shelter. ■ Keeps their livestock separate from the family house.
	Implements preventive health practices and mitigates negative impacts of livestock production practices	<ul style="list-style-type: none"> ■ Evaluates the health and status of their livestock daily. ■ Vaccinates their livestock to prevent common diseases in their production areas. ■ Keeps livestock with contagious diseases separate from their other livestock. ■ Implements actions to reduce or mitigate the negative impacts of their livestock production practices.
	Uses veterinary services	<ul style="list-style-type: none"> ■ Uses veterinary services when needed. ■ Castrates animals to improve their weight gain and/or meet market requirements (only applies to sheep, goats and oxen).

FINANCIAL COMPETENCIES

Competency		Behavioral evidence
Effective financial management	Identifies cash flows throughout the year	<ul style="list-style-type: none"> Registers their income and expenses throughout the year. Identifies their cash flow throughout the year. Identifies times during the year when they could save. Identifies times during the year when they will need loans.
	Establishes financial goals and prioritizes household and business expenses	<ul style="list-style-type: none"> Establishes their financial goals. Identifies unnecessary expenses that can be postponed, and the money saved. Prioritizes their expenses.
	Prepares and follows a budget	<ul style="list-style-type: none"> Prepares a budget, even if it is not written. Follows their budget.
Saving for a purpose	Makes and follows a savings plan	<ul style="list-style-type: none"> Sets a purpose for saving. Specifies the amount to be saved. Specifies the frequency of their savings. Identifies a place to save. Saves the amount planned. Saves regularly at the planned frequency.
	Saves surplus income to cover emergency costs	<ul style="list-style-type: none"> Saves more when there is an income surplus. Establishes an emergency fund.
Borrow wisely	Accesses loans based on repayment capacity	<ul style="list-style-type: none"> Identifies their borrowing needs. Evaluates their available borrowing options. Assesses their capacity to repay loans.
	Uses loans for the intended purpose	<ul style="list-style-type: none"> Applies for the needed loans. Accesses the needed loans Uses the loans for their intended purpose.
	Repays loans on time	<ul style="list-style-type: none"> Repays the loans on time.

AGRICULTURAL MARKETING COMPETENCIES

Competency	Behavior	Behavioral evidence
Agricultural market opportunities prioritization	Interacts with diverse buyers to identify their needs and requirements	<ul style="list-style-type: none"> ■ Interacts with a diverse group of potential buyers. ■ Identifies products that buyers want to buy. ■ Describes buyers' requirements for prioritized products (e.g., quantity, quality). ■ Describes buying conditions for prioritized markets (e.g., pricing, form and timing of payment).
	Assesses their own capacity to meet market requirements and risks	<ul style="list-style-type: none"> ■ Assesses family labor needed to access identified market opportunities. ■ Assesses inputs needed to access identified market opportunities. ■ Assesses opportunity cost of engaging in identified market opportunities. ■ Evaluates how long it will take to start getting an income from identified products and/or markets. ■ Assesses the level of risk of different market opportunities.
	Engages with other farmers to evaluate and prioritize collective market opportunities	<ul style="list-style-type: none"> ■ Engages with other farmers to identify opportunities for collective marketing. ■ Contributes to the evaluation of market opportunities with other farmers. ■ Engages in the prioritization of market opportunities with other farmers.
Effective agricultural business planning	Describes the functioning of the value chain	<ul style="list-style-type: none"> ■ Describes the functions of the actors engaged in prioritized value chains.
	Identifies constraints and/or opportunities	<ul style="list-style-type: none"> ■ Contributes to the analysis of bottlenecks for engaging with prioritized markets. ■ Contributes to the analysis of constraints for engaging women and youth in prioritized markets. ■ Contributes to the analysis of opportunities for engaging women and youth in prioritized markets.
	Develops a collective business vision and a plan to achieve it	<ul style="list-style-type: none"> ■ Engages in the design of production, postharvest and marketing plans. ■ Assesses the risk of implementing different production, postharvest and marketing activities. ■ Engages in the design of actions to mitigate or manage identified risks. ■ Estimates the financing needs to engage in prioritized markets. ■ Seeks finance needed to engage in prioritized markets. ■ Estimates the profitability of engaging in prioritized markets. ■ Contributes to the group's business vision. ■ Contributes to the group's assessment of potential business relationships and partnerships. ■ Provides input for the preparation of the group's business plan.
Successful agricultural business implementation	Plans their activities based on the group's business plan	<ul style="list-style-type: none"> ■ Plans their production, postharvest and marketing activities based on the group's business plan. ■ Plans their finances based on the group's business plan.
	Meets buyer requirements and commercializes through the group	<ul style="list-style-type: none"> ■ Agrees to the terms of the contracts with buyers. ■ Commits to complying with agreements made with buyers. ■ Implements practices needed to meet buyers' requirements. ■ Sells the agreed volume of produce through the group. ■ Demonstrates proper record keeping

Periodic agricultural business performance review	Calculates production costs, sales and income	<ul style="list-style-type: none"> ■ Evaluates their production, productivity, and product quality. ■ Calculates their production costs. ■ Includes family labor in the calculation of their production costs. ■ Evaluates the total value of sales from their production system.
	Assesses profits from the whole production system and commercialization	<ul style="list-style-type: none"> ■ Evaluates their income and profit from their production system. ■ Contributes to the evaluation of the group sales, income and profit.
	Reviews the business plan as needed	<ul style="list-style-type: none"> ■ Identifies opportunities to improve results in the next production season. ■ Identifies opportunities to improve results in the next commercialization cycle. ■ Identifies opportunities to improve results for women and youth. ■ Contributes to the revision of the group collective marketing plan.

OFF-FARM BUSINESS COMPETENCIES

Competency	Behavior	Behavioral evidence
Off-farm business opportunity prioritization	Identifies demand for goods or services	<ul style="list-style-type: none"> Identifies goods or services demanded by different types of consumers. Identifies demanded goods or services that they can provide. Identifies potential clients for the goods or services that they can provide. Describes different types of clients' requirements for the goods or services that they can provide.
	Seeks inputs, service providers and capacity building opportunities	<ul style="list-style-type: none"> Seeks input and service suppliers for the provision of identified goods or services. Describes the skills needed to be successful in the identified business opportunities. Assesses their skills in relation to those needed for the identified business opportunities.
	Assesses financial needs, profitability and potential risks	<ul style="list-style-type: none"> Estimates the financial requirements of the identified business opportunities. Identifies potential sources of finance for the identified business opportunities (MFI, SILC, family members). Identifies potential risks associated with the identified business opportunities. Assesses the profitability of the identified business opportunities. Selects a business opportunity that is feasible to pursue.
Effective off-farm business planning	Designs a production and/or service delivery plan	<ul style="list-style-type: none"> Specifies the goods or services to sell. Characterizes the clients and markets for the goods or services to sell. Assesses different suppliers for the needed inputs and services. Estimates the quantity and cost of all the needed inputs and services. Specifies the volume and selling price of their goods or services. Designs their production or service delivery strategy to reach selected clients.
	Designs a marketing strategy and actions to mitigate risk	<ul style="list-style-type: none"> Designs their marketing strategy for selected clients. Designs actions to mitigate identified potential risks. Documents their business plan.
	Secures the needed skills and resources to implement their business plan	<ul style="list-style-type: none"> Acquires the necessary skills to start the business. Secures required finances to start the business. Secures the needed resources to start the business (infrastructure, equipment, inputs/materials, personnel, services).
Successful off-farm business operation	Ensures a consistent supply of quality goods or services	<ul style="list-style-type: none"> Ensures timely provision of the needed inputs and services. Operates their business regularly and on time. Ensures a consistent supply of their goods or services. Ensures the quality of their goods or services. Monitors the demand for and prices of their goods or services. Describes the seasonality of their market and its effect on their business.
	Addresses customer feedback and deals with them honestly	<ul style="list-style-type: none"> Requests customer feedback. Responds to customer feedback. Deals honestly with customers. Promotes their goods or services.
	Updates knowledge and skills as needed	<ul style="list-style-type: none"> Updates their knowledge and skills as needed.

Off-farm business evaluation for action	Keeps records and differentiates between business and household expenses	<ul style="list-style-type: none"> ■ Keeps an inventory of all assets, inputs/materials and products. ■ Updates their inventory of assets, inputs/materials and products. ■ Keeps records of their clients and monitors their desired products. ■ Keeps records of all expenses. ■ Keeps records of all income. ■ Differentiates business expenses from household expenses.
	Assesses profits, revises prices and/or identifies ways to reduce costs	<ul style="list-style-type: none"> ■ Assesses the profitability of their business. ■ Revises their prices as needed. ■ Identifies ways to reduce costs.
	Identifies ways to attract more customers to expand their business	<ul style="list-style-type: none"> ■ Identifies ways to attract more customers. ■ Identifies ways to expand their business. ■ Revises their business plan periodically.



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