

## **Malawi Violence Against Women and Girls Prevention and Response Programme**

MOYO OLEMEKEZEKA, Living with Dignity

Part 2: Enabling Economic Empowerment through Income Generating Activities Manual

# Acknowledgements

This manual was written by Nwabisa Jama Shai (South African Medical Research Council), Atusaye Nyondo (Tithetse Nkhanza Programme) and Lusungu Kalanga (Tithetse Nkhanza Programme). The social context and theory of change driving the outputs of this manual were developed in consultation with Stella Nkhonya (Malawi Human Rights for Women and Girls with Disabilities), Tikondwe Chimkowola (Tithetse Nkhanza Programme), Joseph Sambaya (Tithetse Nkhanza Programme), Stella Makhuva (Tithetse Nkhanza Programme), Robert Silungwe (FOCUS Malawi), Chimwemwe Ndundu (FOCUS Malawi), Sydney Mwakaswaya (Tithetse Nkhanza Programme), Doris Butao (Malawi Human Rights for Women and Girls with Disabilities), and Chimwemwe Mpunga (Tithetse Nkhanza Programme). The manual has been reviewed by Alice Kerr-Wilson (Social Development Direct) and Bon Tafikah Massah (Standing Voices).

The **Moyo Olemekezeka** is adapted from Zindagii Shoista, a model developed by CESVI and International Alert in Tajikistan and on the South African adaptation of *Creating Futures*<sup>1</sup> and the *Business Game*<sup>2</sup>. This manual is contextualized and adopted through a participatory and collaborative process for Tithetse Nkhanza, a Violence Against Women and Girls (VAWG) Prevention and Response programme funded by the UK Foreign, Commonwealth and Development Office (FCDO) and implemented by a consortium comprising of Tetra Tech International Development, Social Development Direct and Plan International Malawi.

This adaptation employs the format and exercise style of the **Moyo Olemekezeka** manuals and builds on many of its strengths, particularly attuned to the Malawian context of rural and peri-urban family structures. The authors are very grateful for the opportunity to draw on its material in the process of writing this document.

The views expressed in this manual take into account the collective input from the authors informed by their institutional knowledge and experience.

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<sup>1</sup> Misselhorn, A., et al. (2012). *Creating Futures - supporting young people in building their livelihoods - a manual for facilitating livelihoods*. Durban: Health Economics and AIDS Research Division; South African Medical Research Council.

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# Introduction

## What is Moyo Olemekezeka?

**Moyo Olemekezeka** is a workshop series designed to help promote harmony, reduce violence and improve the economic conditions of women within families. By considering wider family dynamics when working with local communities, it aims to create a socio-economic environment that enables women to enjoy greater protection from sexual and gender-based violence, with a focus on violence against women and girls. The workshop is comprised of two parts:

- 1) Social empowerment;
- 2) Economic empowerment and livelihoods.

## What is the purpose of this manual?

This **Moyo Olemekezeka's** Enabling Economic Empowerment (EE) through income generating activities (IGAs) is a workshop designed to promote families' understanding of managing household budgets in order to strengthen household economies. Part 2 of the **Moyo Olemekezeka** manual, focusing on enabling EE through IGAs, complements Part 1 of the **Moyo Olemekezeka** intervention on Social Empowerment, designed to promote gender equity and harmonious partner and family relationships, with the aim of reducing violence against women and girls in Malawi.

## What are the goals of this workshop?

This workshop seeks to build an understanding of Malawian women's contribution to household economics; strengthen financial management skills in households through a better understanding of budgeting, spending and saving; and boost household economies by assisting families in developing their own IGAs.

This workshop and its corresponding manual are divided into two parts. The first part focuses on promoting the understanding of women's contribution to household economics, looking at how household income is generated and examining efficient financial management of household income. The second part addresses the development of IGAs, assists in the development of business skills and helps families through common IGA networks to set up an IGA to run for a period of a year or longer.

This manual also strives to be disability inclusive by using approaches that will support and include participants with disabilities. In addition to specific content on disability in the manual, the Moyo Olemekezeka EE and IGA manual also aims to select facilitators and participants with disabilities; provide facilitators with disability inclusion training prior; as well as providing any necessary support to participants with disabilities in the form of accessible materials and assistive devices (eg wheelchair, glasses, hearing aids, sun screen, white cane, additional time, large prints, braille, sign language interpreter) as well as personal assistants or additional training if necessary.

This manual was developed taking into account the challenges experienced by rural and peri-urban households in Malawi. Many families earn insufficient incomes, which places various pressures on the men and women in households. Women are predominantly dependent on the male members of their families. Some women are also abandoned by their husbands or male partners and are left to support their children on their own. Others are dependent on the remittances sent to them by their husbands who are involved in migrant labour.

Many families have difficulties addressing their financial challenges. This workshop seeks to provide solutions by equipping participants with the skills needed to generate income in a collaborative manner that involves the whole family and elevates the role of, particularly, young married women. The workshop seeks to help participants identify IGAs that are in line with the talents and skills inherent in their family members and encourages them to assess accessible assets in their homes in order to contribute to setting up their own small-scale IGAs. This also includes supporting women and other family members with a disability to choose an IGA based on their interests, capabilities and needs, whilst taking into account the local context and market.

The strategies used include providing financial knowledge and skills, which can later be used to select family members, including young women, to play a key role in the development of IGAs. The intervention also uses a collaborative

approach, which allows families interested in a common IGA to work together in the form of a network or cooperative. This approach helps to double the effort in identifying the right IGA for each family, avoids duplication and ensures that participants support one another to reach a common goal. The principle of mutual support in the family is also promoted, which ensures that inputs from all members in the family are appreciated.

Thus, the workshop provides opportunities for participants to examine the skills and talents they already have, which can be useful for developing their own family IGA; to build on their knowledge of economic aspects of the household and IGAs; to develop skills to help them communicate with others including market actors; and, ultimately, to be self-sufficient in managing their households and IGAs.

The workshop is based on participatory learning approaches that promote the idea that people learn better when their knowledge and experiences are affirmed and they are able to discuss and decide things for themselves, rather than just being lectured to.

## How are the sessions structured?

### Aims

The aims of each session are designed to support the facilitators/business assistants (see page 7) to run the sessions. At the start of an exercise, the facilitators/business assistants should not read out what the aims are as this may constrain discussions. The aims can be explained at the end of the session to help summarise the main messages of the exercises.

### Placing emphasis on 'we' and 'us', rather than on 'they' and 'them'

Throughout the text, we have used the words 'we', 'us' and 'our' and have tried to avoid 'they', 'them' and 'their' when talking about concerns and dilemmas in order to highlight that we all benefit from listening and understanding ourselves and others. If you use the words 'we', 'us' and 'our' during the sessions, you will find that participants will quickly develop confidence in you as someone who is willing to reflect and share.

### Note taking

Please strongly discourage note taking during the sessions. Nobody should have a pen and paper, unless it is provided for particular exercises. Note taking by someone can be very unsettling for other members of the group, particularly when people are talking about sensitive or private matters. In addition, it means the person who takes notes is not involving him or herself fully in the group's activities.

### Using games and exercises

Many of the sessions include games and exercises, which some participants might object to as they may deem them 'childish'. Facilitators who are unfamiliar with participatory techniques might sometimes prefer to have a discussion instead and find running a game or an interactive exercise a bit daunting. However, discussion is rarely as productive as an analysis of a game or an exercise. Once participants have a go and see how useful these techniques can be, they will feel more prepared to continue using them in further sessions.

### Role play

**Moyo Olemekezeka** includes a number of exercises in which participants are asked to do a role play. Role play is an incredibly powerful learning tool because it requires the participants (actors) to process – that is, really think through – their ideas and not just talk about them. Participants remember lessons they learned through role play long after they have forgotten facts they have been taught in lectures. Acting can feel daunting for people who are not used to it, but it is amazing how quickly participants can settle into different roles. We do not provide scripts for role plays and do not specify the exact scenario that is to be performed. This is because role plays must reflect the real-life experiences of the participants. Try to avoid telling the participants what to role play, although you can help them decide if they are too shy to come forward with an idea. Remind them there are no prizes for good or bad acting.

### How long are the sessions?

The lengths of the sessions vary according to the activities addressed in each one. Normally sessions will take around two and a half hours and but other sessions may take three hours in order to allow enough time to address complex

processes. It is important to take note of time guidelines for each session and these should be adhered to as closely as possible.

In each session, we suggest you spend around:

- 10 minutes on the introduction
- 10 minutes summarising the previous session
- 40–90 minutes on the exercises

If any of the groups feel they need more time, we suggest that they should be allowed the flexibility to spend more than one meeting on each session.

## Workshop duration

We suggest that you run the workshop on a two-sessions-per-week basis, rather than as an intensive course. Some of the sessions require family visits in order to check that the families have done the exercises or tasks they started during the previous session. This might mean that sessions have to be spaced one week apart. This will allow participants to put what they are learning into practice in their day-to-day lives between each session.

## Before beginning this workshop

This workshop (Part 2) should be conducted after families have gone through Part 1 of the **Moyo Olemekezeka** intervention focusing on gender equity. The first **Moyo Olemekezeka** intervention provides participants with the skills to build family harmony and cohesion through the use of participatory ground rules, open discussion, critical reflection and role playing. Participating in the first part of the workshop series enables participants to understand how to work well together as a family. In addition, without developing the necessary skills such as communication and individual reflection, participants may not be well capacitated to work together in this part of the workshop series.

## Facilitating Moyo Olemekezeka interventions

Facilitating the **Moyo Olemekezeka** EE through IGAs training requires a number of skills. These include: experience in participatory learning approaches, facilitation, communication, counselling, economic and business skills, open-mindedness, creativity, imagination and humour and the ability to be inclusive and work with a range of participants, including those with disabilities. This manual is designed for people who have these skills and who work with local groups.

However, running **Moyo Olemekezeka** workshops requires more than just having the right skills. It is also crucial that you have the time – and institutional support – to run the workshop over approximately 11 weeks.

It is also vital to be an active facilitator during the workshops. As a facilitator or business assistant, you must summarise and draw conclusions from each exercise and enable participants to outline what they have learned from each session. You must also be able to challenge their ideas. The key to building participants' knowledge through participatory processes is being able to challenge what is said in a way that makes participants think rather than just saying "you are wrong". It is very important to do this as a facilitator/business assistant because otherwise the group environment can potentially reinforce unhelpful attitudes or popular myths. The order of exercises in this workshop is designed to help facilitators/business assistants challenge ideas and principles. Drawing on ideas discussed in earlier sessions will help participants with topics raised in the later sessions.

## Who are the trainers?

Trained facilitators and business assistants should run the **Moyo Olemekezeka** interventions. They must have experienced the intervention as participants and must understand economic and business concepts. Facilitators and business assistants should have basic economic knowledge and techniques to support families, including people with disabilities, in the implementation, follow-up and running of the IGAs. Ideally, facilitators and business assistants should receive support sessions twice a week to allow for challenges to be shared, materials refreshed and debriefing where necessary.

The role of the facilitators/business assistants is to guide participants through the sessions, as well as to provide assistance outside of the sessions. When the manual was developed, it was envisioned that different people would have the roles of facilitators and business assistants, however, depending on people's skills, one person could perform both of these roles.

In each TA, two facilitators are flanked by 1–2 business assistants. The facilitator's role is important throughout the two interventions. Facilitators will run all the sessions starting with the gender equity part (Part 1), then conduct the non-technical sessions by virtue of the intimacy they built with participants during the first part of the workshop series. They will introduce the business assistants to participants, when commencing the EE and IGA sessions, and will help to maintain harmonious relationships among participants, and between participants and staff.

The business assistants will focus on the technical activities in this part of the workshop. It is envisaged that the business assistants will firstly provide participants with the necessary knowledge during the sessions and then with practical help and support during the implementation of the IGA. The business assistants will particularly provide support on;

- a) The more specific contents of this manual on economics and finance;
- b) The difficulties related to starting and managing a real IGA for more than one year; and
- c) The significant number of IGAs to be initiated.

Supporting people to think more critically is the core aim of the intervention, and therefore an understanding of the contextual challenges facing participants is of great value for facilitators and business assistants. Where possible and/or when funding permits, it would be ideal for facilitators to provide additional communication and support outside the sessions and at the end of the intervention. This could be in the form of, for example, telephone calls or one-on-one discussions. This is of course more easily accomplished in situations where facilitators and business assistants live in the same community as the participants.

It is necessary for facilitators and business assistants to read and familiarise themselves with each session before conducting it, as the notes are quite detailed and intended to cover a specific set of topics.

### Training facilitators and business assistants

Generally, facilitators and business assistants should be trained so they can conduct the workshops more effectively. An ideal training programme consists of three parts, as follows:

- **Part 1:** Facilitators and business assistants participate in the sessions themselves and gain basic economic and business skills.
- **Part 2:** Facilitators and business assistants go through the workshop again and take turns being the facilitator of different sessions. Their colleagues should give them feedback and guidance on their facilitation skills. This should also be used as a chance to discuss how the work will be organised and what sources of information there are to support problem-solving. The project team should participate as well. The project team encompasses people involved in the implementation of the project, such as project managers and field officers, who will monitor and evaluate project activities.
- **Part 3:** Refresher training before going to the field, as well as constant support and supervision from the project team during the implementation phase.

### Who are the participants?

The workshop series focuses on the family level, where family members are split into four groups: young men, young women, old men and old women. These groups – which were assembled in the first part of the workshop series – should be maintained in this workshop. This means that the same members of the family should participate throughout the **Moyo Olemekezeka** intervention. The sessions in this manual are split into two modules, household focus and IGAs focus. In Sessions 1 to 3 of the household focus module (EE and IGAs manual), the groups will conduct the exercises in their individual groups and all four groups will come together for a joint discussion in Session 4. In Session 1 of the IGA focus module, all family members will take part. From Session 2 onwards, families will identify their possible IGAs and two representatives from each family will take part in the module going forward while the remaining family members will not

participate. The selection of family representatives must take into account personal skills that will be useful in the running of selected IGAs. For example, the work experience of family members should be considered (e.g. the young married man in the family has farming skills but spends nine months a year working in Zimbabwe, so the father-in-law who also has experience in gardening is better suited to be involved in the IGA). The attendance of young married women in the IGA support module is essential for ensuring the EE of women.

The total number of participants will be determined by the number of families involved, and the availability and size of workshop space to accommodate groups in keeping with the COVID-19 prevention regulations. We suggest not to work with more than 20 people (meaning working with 10 families) at a time. Due to the COVID-19 pandemic, the number of families need to be smaller, such that people can be grouped into two or more groups and each session has to be conducted separately with each group. This is particularly important when peer groups are meeting, and where possible, facilitators should ensure there is enough space to allow for the workshops to run while adhering to physical distance of 1.5 metres between participants. This can be achieved if facilitator is able to find a big hall or run the workshop outside for example. Remember that the workshop spaces should also be accessible for any participants with disabilities.

### Preparation for families

The first module of this **Moyo Olemekezeka** on enabling EE through IGAs manual consists of three sessions that are oriented around economic empowerment of households working with separate peer groups such of young married women, young married men, older married women and older married men. It focuses on the value of women's work, and household income, budgeting, spending and saving. In the first three sessions, participants are organised according to their peer groups. The fourth session is a peer group meeting, in which all four groups come together as one big group to share and exchange perspectives and experiences of the first three sessions.

The second module consists of eight sessions that focus on developing IGAs. After the first session, families will be required to choose two family representatives, one of whom should be a young married woman. Family representatives will be required to provide updates to the rest of the family on the progress made in the IGA based on their engagement and the practical activities covered in these sessions.

This part of the workshop will begin with participants learning about the process of generating and solidifying an idea for an IGA, learning concepts and skills, and conducting a market assessment. The market assessment activity is necessary to identify the most suitable IGA for each target family according to available grants/inputs distributed by the project and their capacities; to advise target families to form groups of common interest; and to evaluate whether the formation of these groups into cooperatives or networks is also feasible. Creation of common IGA groups will be based on common IGAs that require a similar approach and IGAs that can be linked with each other in a value chain. For example, three families can be producers of peanuts and one family may purchase the peanuts from those three families to make peanut butter and other products.

The results of the market mapping are very important for determining the viability of an IGA. This will be decided with the involvement of the facilitators, business assistants and supervision staff from the implementing organisation with expertise in IGA support.

Between the two parts of this workshop, facilitators will be joined by business assistants and business advisers, who will collect general socio-economic data on each target family. The data will be a combination of the families' economic profiles (sources of income, expenditures, assets, etc.) and their social profile (number of family members, roles within the family, etc.) (see Appendix 1).

### Where and when should the workshop be conducted?

#### Privacy

It is a good idea to find a private place to conduct the sessions, in order to enable discussions that would be awkward to have in front of children or other family members or village inhabitants.

#### Size

You also need to choose a location that is small enough for groups to feel comfortable in but with enough space for people to move around and the ability to maintain the required physical distance as per the COVID-19 prevention

protocols. If you choose a large hall as the location, you can make it feel smaller by organising participants to sit in a circle.

### Accessibility

You will need to choose a location that is easily accessible to any participants with disabilities and that any necessary support is provided to facilitate their participation.

### Time of year

The timing of the workshop should bear in mind seasons, holiday periods or busy periods on farms. If a workshop clashes with other activities in the community, attendance is likely to be very low so planning ahead to avoid this happening is crucial. Unexpected events, such as funerals or transport breakdown, can interrupt the schedule. It is always a good idea to allow extra time in your schedule in case of emergencies or unexpected events.

### Time of day

The time of day that you run the workshop can be just as important as where you run it. It is ideal to ask different groups in the community what would be the best times for them to meet.

### Which materials are needed?

Participants should be provided with notebooks and pencils for use during the relevant sessions. Participants with disabilities may require additional materials and support. Additional materials for all participants are used at certain times, as outlined below:

**Running a business game:** Module 2, Session 6 is a game to enhance participants' understanding of which resources are needed for IGAs to work in real life, their processes, and how money comes in and goes out.

**Templates:** A set of templates are available as appendices to this toolkit, which should be printed before sessions and handed out to participants during the sessions. Some include activities for participants to work through on their own at home. These homework activities are listed at the end of some sessions.

**Endnotes:** There are additional notes to enable facilitators/business assistants to run the sessions more effectively.

# Module 1: Household Focus

# 1. Session 1: Understanding our household inputs and income

## Purpose:

The aim of this session is for participants to gain an understanding of their household inputs and income. The first three sessions will be run in separate age and gender groups and all groups will come together for the Peer group in Session 4 of Module 1. If there is a demand for it amongst participants with disabilities, you can also establish an additional peer group for participants with disabilities or two separate ones, one for women with disabilities and the other for men with disabilities if there are specific issues that they would like to discuss in a private space.

## Materials:

Flip chart, flip chart paper, pens of different colours, marker for writing on flip chart (if desired).

## Time:

2 hours

Contents		Duration
Exercise 1	The work we do	60 minutes
Exercise 2	Household income	60 minutes

## Exercise 1: The work we do

(60 minutes)

### Aim:

To raise awareness about the actual contributions to the household. Some of these are financial but there are many other important contributions that are sometimes not taken into account.

### Description:

Participants analyse family members' contributions by completing the exercise on their own and then discussing it as a group.

### Materials:

Flip chart, flip chart paper, pens, marker (if desired).

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and non-attenders.
- 2) Explain to participants that we are starting the second part of the workshop series, in which we will analyse our family budget and what we can do to insure our future.
- 3) Explain what will be discussed in this session.
- 4) Explain that every successful household has a lot of different contributions made towards it. We often consider income, but there is also a lot of work that is not paid that goes into making a home. Tell participants that in this exercise we will look at the work of wives and husbands in the home.
- 5) Start by asking what types of work are done by women and men in families. List these in two columns on the flip chart.
- 6) Now, give each participant a piece of flip chart paper and a pen. Explain that we are going to start by working individually and making a time map of our day yesterday. Tell participants to write the time they got up at the top of the page and the time they went to bed at the bottom of the page. Encourage participants who cannot write to draw images of the things that represent their timeline of activities they engage in from waking up to bedtime, and pair them up with participants who can write so that they can assist them to indicate the times on the timeline.
- 7) Now, participants should write each hour between getting up and going to bed. After they've done this, ask the participants to write the main things they did each hour. Only activities that took longer than 15 minutes should be included.
- 8) When all participants have done this, ask them to turn the paper over and repeat the same exercise for their husband or wife. If they do not have one, then ask them to do it for someone of the opposite gender in their household. If there is no one, they should not worry as they will still be able to contribute their own information to the group discussion.
- 9) When they have finished, ask the participants to divide into four groups and to have their time maps handy. Give each group some flip chart paper and a pen and ask them to choose one person to write.
- 10) Ask this person in each group to divide the paper into two columns and label one 'Husband' and the other 'Wife'. Each group should answer the below questions, noting down the answers on the paper, by collecting information from each participant's time map:
  - *What time do husbands and wives wake up?*
  - *At what time in the morning do the husband and wife do their first activity of the day that is for other family members?*

- *At what time in the evening do the husband and wife do the last activity of the day that is for other family members?*
- *What are the main activities that wives do at home? How much time is spent on each activity?*
- *What happens if the woman has a disability, is she expected to do the same work as other women?*
- *Are women also likely to be working other jobs? What kinds of jobs?*
- *What are the main activities that husbands do at home? How much time is spent on each activity?*
- *How much time do wives spend earning money?*
- *How much time do husbands spend earning money?*
- *How much time do wives spend relaxing or doing something for themselves?*
- *How much time do husbands spend relaxing or doing something for themselves?*

11) When everyone has completed this part of the exercise, call the groups together. Ask them to share their answers.

12) Ask the participants:

- *Do wives or husbands your age do more work for others during the day?*
- *Do wives or husbands your age spend more time earning money?*
- *Do wives or husbands your age spend more time relaxing or doing things for themselves?*
- *Is there a difference in the work done by women or men by age in the family?*

13) Ask the participants what this exercise tells us about the different contributions to the home. *Have you learned anything new from it?*

14) Summarise by saying that women's work at home is often valued less than men's work, as women may not bring in household income. However, this exercise has shown that women can work very long hours and do a lot for other people. *How would households function without someone washing clothes, looking after the children, cooking meals and growing food in the garden?*

## Exercise 2: Household income

(60 minutes)

### Aim:

To allow participants to understand what makes up their household income; to examine the value of subsistence agriculture and the value of paid and unpaid work.

### Description:

Group work to discuss household income.

### Materials:

Flip chart, flip chart paper, coloured pens, marker (if desired).

### Directions:

- 1) Explain to participants that in this exercise we are going to think about household income. Take a piece of flip chart paper and divide it into four. Label the top left-hand corner 'Money' and the bottom left-hand corner 'Goods' (see table below).
- 2) Explain that there are two parts of a household's income: money that comes into the home and goods that come into the home. First, we will list the different sources of income under the corresponding headings.
- 3) Ask participants to tell you the different sources of money and write them down on the flip chart. If participants only mention earnings, remind them that households can also get money from pensions, rent, interest on savings and from remittances sent by family members working abroad or in the city, or loans from friends or the bank.
- 4) Some households also have a small enterprise that they make money from (e.g. selling honey or sewing *chitenje*). This should also be on the list.
- 5) Now mention that households also produce things that they consume themselves. Ask participants what they produce in their households and list these in the bottom left-hand corner of the flip chart.
- 6) Draw a line under each item so that the chart now has rows as well as columns. Now divide the right half of the paper into three columns. Ask if there are three participants who would be willing to talk about the finances in their household.
  - Ask the first participant which listed sources of monetary income exist in his/her household. Mark 'x' on each square where they have no income of that type.
  - Then, ask the participant which types of goods their household produces and mark 'x' on anything that it does not produce.
  - Now, ask the participant: *In one month, how much income does your household get from each of these sources?*
  - Now ask the participant how much their garden produces for their consumption in a month. *Do they know how much it would cost if they had to buy these products in the shop or market (e.g. potatoes or eggs)?* Mark on the sheet the amount they would have to pay if they bought the produce.
- 7) Repeat this exercise with the other two participants.
- 8) It is possible that participants will not always know how much money comes from rent or salary. If this is the case, ask them to guess. If they cannot guess, leave that cell with a question mark in it.
- 9) Take two coloured pens. Ask participants: *Which of these sources of income come from the work of men?* Circle each one with a pen of one colour.

- 10) Now, ask the participants: *Which of these sources of income come from the work of women? Which of these sources of income come from earnings of someone with disability in the home?* Circle each one with a pen of the other colour.

<i>Income (money)</i>	<i>Participant 1</i>	<i>Participant 2</i>	<i>Participant 3</i>
Wages	10,000	25,000	50,000
Proceeds from VSL	X	X	15,000
Pension	200	X	X
Money sent from relative working in the city or abroad	12,000	20,000	X
<i>Income (goods)</i>			
Rice	X	75,000	45,000
Bananas	8,000	X	6,000
Fish	12,000	6,000	X
Livestock	30,000	15,000	24,000

- 11) Add up the sum of men's work and the sum of women's work to determine how much family income comes from women and how much comes from men. If men and women work together to produce income, then split the amount in half.
- 12) Compare the amount of income from men's work and from women's work. *Which one is greater?*
- 13) Explain that we are often told that women 'do no work' and do not bring in money for the household. Ask participants what we have learned from this exercise about the financial value of women's work.
- 14) Ask participants to think about their household's income.
- *How many people in each family contribute income?*
  - *How often is it more than one person?*
  - *When more than one person makes income in a family, what is the impact on the total income?*
  - *Is it generally lower or higher when more than one person contributes income?*
  - *What happens in homes of abandoned wives?*
  - *Are husbands or wives with a disability able to contribute an income?*
- 15) Conclude by saying that this exercise has shown us that women engage in important activities that bring value to the home. These are often not well recognised. We have also learned that households in which more people earn money usually have more income. This is important for us to consider as we embark on the journey to improve the financial position of our households.



*Thank participants for their contribution in the session and agree on the time and place for the next meeting. Keep the flipchart from Exercise 2 to use in Session 2 (it should be hung on the wall if meeting in a room that can be closed).*

## 2. Session 2: Our household budget and how we spend money

### Purpose:

This session aims to help participants understand household budgeting and planning, while also raising awareness about unwise spending and the need to care for persons who may have a disability or a person who may be unwell.

### Materials:

Flip chart, flip chart paper, flip chart paper with table showing household incomes from previous session (Exercise 2), pens, marker for writing on flip chart (if desired).

### Time:

2.5 hours

Contents		Duration
<b>Exercise 1</b>	Household budgeting	60 minutes
<b>Exercise 2</b>	How we can spend unwisely	90 minutes

## Exercise 1: Household budgeting

(60 minutes)

### Aim:

To help participants understand their household budget including the needs for care of the sick or those with a disability; to raise awareness about household budgeting including planning for short and long-term expenditure through savings.

### Description:

Group work to discuss household budget.

### Materials:

Flip chart, flip chart paper, flip chart paper with table showing household incomes from previous session (Exercise 2), pens, marker (if desired).

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and/or non-attenders.
- 2) Explain what will be discussed in this session.
- 3) Put up the flip chart paper showing the table of household incomes from the previous session (Exercise 2) on the wall, if it is not already there.
- 4) In the previous exercise, we looked at how you can calculate a household's income. Now we want to consider a household's expenses. Take three sheets of flip chart paper and divide each into three rows and two columns. Title one row 'Monthly expenses', the second row 'Seasonal expenses' and the third row 'Large expenses'.

<i>Monthly expenses</i>	<i>Participant 1</i>	<i>Participant 2</i>	<i>Participant 3</i>
<b>Monthly expenses</b>			
Food	17,500	22,700	19,400
Airtime	2,000	3,500	2,600
Transportation	1,400	2,600	2,000
<b>Seasonal expenses</b>			
School fees	6,000	8,000	7,000
Clothes	5,000	6,000	5,500
Medical Expenses	4,000	7,000	6,000
<b>Large expenses</b>			
Farm inputs	24,000	40,000	35,000
House Construction	240,000	360,000	320,000

- 5) Ask the group to break into three smaller groups and give each one group flip chart papers and pens. Ask them to identify all monthly expenses, seasonal expenses (e.g. school fees, buying glasses/spectacles/crutches) and the expensive things that the family buys/spends money on occasionally (once a year or less). Ask them to include expenses for people who have a disability in the home like a wheelchair, glasses, hearing aids.
- 6) Now ask the groups for one volunteer to write on the chart how much is spent on the monthly expenses, seasonal expenses and big purchases in their households.
- 7) Call the groups together and ask them to share their flip charts. Add up the monthly costs. Discuss: *How do the monthly expenses compare to the monthly incomes that were presented for participants' families in the previous*

*exercise?* We expect they will be roughly similar even though different people will be presenting their situations in each exercise.

- 8) Conclude by saying that in Malawi, many families living in the villages earn between 9000 and 18000 Malawi Kwacha a month<sup>3</sup>. You should mention that most of us spend the majority of the money we receive each month. Discuss with the participants: *How do people manage to pay for seasonal expenses and very big items?*

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<sup>3</sup> Urban LandMark & Progressus Research Development Consultancy. 2013. 'Operation of the Market' Study How the poor access, hold and trade land: Findings from research in two settlements in Lilongwe, Malawi

## Exercise 2: How we can spend unwisely

(90 minutes)

### Aim:

To create awareness about ways in which we spend money unwisely and take numerous loans that become difficult to repay, thereby putting ourselves under financial stress.

### Description:

Role play.

### Directions:

- 1) We have talked about how we calculate our household's income, how much we spend at home, and have compared the household's income to its expenditures. Now we are going to look deeper into how we spend money. Sometimes we spend money without planning, and this could have a major impact on the family budget.
- 2) Ask participants to sit back and close their eyes. Then, ask them to reflect on their previous experiences of spending money in a way that was impulsive or which others did not approve of.
- 3) Now, ask the following questions slowly and give participants enough time to think about each answer before moving on to the next one. Ask participants to think about a recent time when they spent money in a way that was impulsive or on something that their spouse or family members did not approve of. Tell them that they will not be required to share this information with the others in the room, this is just reflection for them to think about and we will not be asking specific questions about this in the group:
  - *What did you spend the money on?*
  - *Did you have a prior plan to buy the item at the time you bought it?*
  - *Did your husband, wife or family members know you were planning to buy the item before you bought it?*
  - *How much money did you spend on this purchase?*
  - *Did other people in the household disapprove of the purchase? Why did they disapprove?*
  - *Do you agree now that they were right to disapprove?*
  - *Could you afford to buy the item at the time or did you have to give up other things in order to make the purchase?*
  - *If you could not afford it at the time, why did you buy it?*
- 4) Ask the participants to open their eyes and form groups of 4–5 people. The group task is to plan a role play of a scenario in which a wife or husband decides to spend money without thinking about where in the family budget the money is coming from. Use the role play to show how this happens and how family members react when they discover what has happened.
- 5) After a few minutes, ask the participants to come back together and add to their role play a scenario where a woman is forced by her husband to use their profits to take loans and does not pay the money back and the consequences for the woman.
- 6) Give each group a chance to perform their role play.
- 7) Assess whether any role plays portrayed situations when the wife or husband was forced to buy the item shown in the role play and prompt participants to answer the following: *Did the husband, wife or family member in any way put pressure on the lead person in the role play to buy the item that they did not intend to buy? Why did the person*

comply? How did they feel about being forced to buy that item? What would have happened if they had not agreed to buy it?

- 8) Now ask the participants to come back to their small groups and take the role play one stage further. Explain that this time they should show the consequences of unplanned expenditure on the household. They should show how the household will try to cope with the expenditure and what happens when they do this.



***Consequences of unplanned expenditure include:***

- *Family disharmony*
- *Violence against the wife*
- *Not having money for essential items such as food, basic clothes or school fees*
- *Taking out a loan and then having to cut back on household items to cover the interest*
- *The husband having an affair and spending on that extra relationship*
- *Getting deeper into debt – taking out a loan to pay off the first loan*
- *Gossip*
- *If a family is in deep debt, a member might get involved in criminal activities (such as theft of a cell phone) to pay it off*
- *A person can be harmed physically as a result*

- 9) After a few minutes ask the groups to perform their role plays.

- 10) Ask the whole group: *Were the role plays convincing? Is this how unplanned or impulse spending plays out in reality? Are there any other consequences that can ensue?*

- 11) Now ask the groups to return to their smaller groups one last time and prepare a role play about how a family can make preparations for seasonal or occasional expenses such as school fees, buying glasses/spectacles/wheelchair for a person who is disabled at home.



***Good preparations for seasonal expenditure include:***

- *Saving money every month*
- *Planning for and cutting back on expenses (such as not eating meat)*
- *Thinking of ways and making plans to earn more money*

- 12) Call the groups together and ask them to perform their role plays.

- 13) Ask the entire group: *Were they convincing? Do we feel we could do some of these things in the future? Is there anything else we could do?*

- 14) Conclude by saying that we all want to buy things sometimes and would like to not have to think about whether the household can afford it. However, it is only the wealthiest families that can afford to just spend money without thinking about where it comes from and can manage without making special preparations for unexpected expenses. The rest of us have to be prepared. Taking loans for every problem is not an option without serious consequences, so we need to be careful.

### 3. Session 3: How we can save money and insure our future

**Purpose:**

This session aims to help participants understand household budget planning and also raises awareness about behaviours of people, in order to be able to save successfully and think about ways in which to insure our future.

**Materials:**

Flip chart, flip chart paper, pens, marker for writing on flip chart (if desired).

**Time:**

2 hours

Contents		Duration
<b>Exercise 1</b>	Coping with financial crises	60 minutes
<b>Exercise 2</b>	How we can save money	30 minutes
<b>Exercise 3</b>	Paid work and gender	30 minutes

## Exercise 1: Coping with financial crises

(60 minutes)

### Aim:

To educate participants on how saving can help prepare them for financial crises.

### Description:

Discussion about how a family may plan to make larger purchases and plan for unexpected events that require money.

### Materials:

Flip chart, flip chart paper, pen or marker.

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and/or non-attenders.
- 2) Explain to participants that sometimes we are faced with financial emergencies.
- 3) Ask participants to brainstorm what kinds of events may occur that would incur additional expenses for the household that it is not prepared for. Note these on the flip chart.

### Participants may mention:

- Death in the family
  - Accident/injury to a family member
  - Ill-health
  - A fire
  - Job loss
  - Death of the family cow, etc.
  - Unplanned pregnancy
- 4) We never know when a situation like this will happen but something unexpected is likely to happen to every family from time to time, resulting in an unexpected need for money.
  - 5) Tell participants that this exercise is going to help us think of ways in which we can equip ourselves financially so that we can prepare for such situations.
  - 6) Ask participants to sit back and close their eyes. Explain that we are going to think back to those times in our lives when a crisis occurred which required us to have money, but that we were not financially prepared for. Ask the participants to think about the following questions, but not speak the answers just yet.
    - *What happened?*
    - *Where did you find the money? Was it difficult?*
    - *If you borrowed money, how did you plan to return it?*
    - *Did you return the money? Did you return it on time?*
    - *If you did not return the money, what happened?*
    - *If you did return the money, how did returning the money affect your daily or monthly household finances?*

- 7) Now ask participants to open their eyes and bring everyone back from their thoughts into a group discussion. First, ask the participants: *How many of you have been in this situation?* Ask if someone would like to share what happened.
- 8) Now ask if anyone has been faced with a large unexpected need for money and did not find this very difficult. Ask them to share how they coped.
- 9) Explain that we are now going to look at ways in which we can be more prepared for financial crises.
- 10) Draw a grid with three columns on the flip chart. On the top of the left-hand side column, write 'Saving methods'; in the middle column, write 'Risks associated with each method'; and in the right column, write 'Benefits of using each method'.

Savings methods	Risks associated with each method	Benefits of using each method

- 11) Ask participants what they can do to prepare for crises (i.e. ways they could save money). List these on the left side of the flip chart.



**Ways of saving:** *Small savings schemes are very common ways of helping people save. Usually there is a small group of people who decide they will save an amount they can afford each month (e.g. 1,000 Malawi Kwacha). This money is either shared out once a year or can be withdrawn if there is a household emergency. Investing money when people go through lucrative times in their lives can provide security (or something that can be sold) when money is less available. Investment items include property, gold, livestock and cars. Some people save by taking part in village savings schemes and making regular deposits. If this is done in a foreign currency, it can avoid the risk of the Kwacha depreciating.*

- 12) Go over each type of saving method and ask participants the risks and benefits are associated with each method. Ask if any participants are part of the Village Loans and Savings Schemes in the community and to talk about those as well. If participants ask if they can use the savings schemes as an income generating activity in Module 2, explain that the savings will be the outcome of how well they are doing with the IGA income, so they will have to choose another income generating activity. Note these on the flip chart.
- 13) When you have gone through the entire list, ask participants if they think each saving method is low or high risk, and how feasible it might be for them.
- 14) Conclude by saying that this exercise has illuminated the ways in which money could be saved so that there is some protection against financial emergencies should they arise.

## Exercise 2: How we can save money

(30 minutes)

### Aim:

To show participants the behaviours of people who save successfully.

### Description:

Discussion about the ways to save money.

### Materials:

Flip chart, flip chart paper, pens, marker to write on flip chart (if desired).

### Directions:

- 1) Explain that saving is challenging but that everyone can learn to save no matter their income.
- 2) Ask participants to think about how they or people in their family have saved money in the past. *What is it that they have done?* List these on a flip chart.
- 3) Then ask participants to break into small groups and give each a piece of flip chart paper and a pen. Ask them to think of someone they know who saves money well. First ask: *What kind of lifestyle do people who save money have?*
- 4) Then ask them to discuss and note on their flip chart paper: *What are the characteristics of people who save money? What do these people have to think about and do in order to save money?*
- 5) Call the small groups back to re-form the large group and ask them to share their ideas.



**Lifestyles of people who save:** *People who save a lot of money may lead very modest lives and that is what allows them to save so much. People who save money can have a comfortable lifestyle, as they do not need to worry about unexpected spending as they have savings. In addition, people who save money plan in advance to buy big items such as a refrigerator or a car.*

**Characteristics of people who save money:** *To save money, people need to be disciplined and either save weekly or monthly, or every time there is a surplus of money. They also need to be able to go without something in the present so that they can plan to buy items in the future.*

**Considerations in order to be able to save:** *People who save generally ask themselves if they need something before they buy it, they compare prices, they shop during sales and they try to buy cheaper things. They also take pride in their ability to save and this helps them go without the more expensive items to enable their saving.*

- 6) Conclude by saying that saving is challenging, but if we think about it in terms of crises and risks that we talked about in the previous exercise, then it is worth it.

## Exercise 3: Paid work and gender

(30 minutes)

### Aim:

To allow participants to learn about the barriers to acquiring paid work, especially for women.

### Description:

Participants look for solutions to overcome barriers for getting a paid job. For people with disabilities, there may be additional barriers to overcome in terms of getting a paid job, including both physical barriers regarding accessibility and participation in the workforce as well as barriers in terms of potential employers' and co-workers' attitudes and behaviours towards people with disabilities.

### Materials:

Flip chart paper, pens.

### Directions:

- 1) Explain that in the exercise on household income, we saw that many households only had one person (usually the husband) who earns money, but those households where more members work have more income. Explain that in this exercise we are going to look at paid work and barriers to getting it.
- 2) Ask participants to break into four groups, ask them to work with the same group as before. Give each a piece of flip chart paper and a pen, and ask them to divide the paper into four (like a grid).
- 3) On the top left-hand side, write 'Women' and on the right-hand side, write 'Men'. First, ask the groups to discuss the types of paid jobs that men and women from their districts can commonly find and what kinds of jobs are available for women and men with disability. Ask them to note these on the paper in the corresponding top rows.

Then, ask them to make a list of the barriers men and women face in getting paid employment including specific barriers for women and men with different types of disabilities. Ask them to note these on the paper in the corresponding bottom rows.

- 4) After a few minutes call everyone back together and give one group a chance to present their ideas on the types of jobs men and women can get. Ask: *Does everyone agree? Are there any other types of jobs?* Then ask another group to present their ideas on the barriers men and women face in getting jobs. Ask: *Does everyone agree? Are there any other barriers?* Mention the barriers listed below if participants miss any.



**Structural barriers:** *Very few jobs, lack of education, lack of skills.*

**Personal barriers:** *Lack of confidence, lack of knowledge on how to get a job, mental health or alcohol problems that make it difficult to work consistently, being very argumentative or aggressive.*

**Social barriers:** *Childcare, domestic responsibilities, ideas that women should be at home and not working, jealousy of husband, lack of support for women and men with disabilities.*

- 5) Ask participants to return to their small groups. Ask them to consider all of the barriers that have been mentioned and for each one discuss the following: *Is there something that can be done to overcome the barrier? How can we organise our homes so that, for example, childcare is not a barrier to women earning?*
- 6) Ask participants to re-form in the large group and ask each smaller group to share their solutions to each of the barriers.



*Some of the barriers will be very difficult to overcome, especially the lack of jobs. If participants mention lack of education and skills, you should suggest a discussion on how to increase knowledge, skills and qualifications. For all the other barriers, some approaches would work in some families but not in others.*

*Acknowledge that some of these problems are hard to solve for everybody. This is a good time to mention that making money through small enterprises could be a viable solution.*

- 7) Tell participants that we will have a meeting with all the peer groups in which participants should present the work done today to the other groups. Choose the flip chart they will use for the presentation – it should have everyone's ideas on it – and nominate two people to present. The presentation should cover the ways men and women overcome barriers to earning money.
- 8) Conclude by saying that this exercise has given us a chance to start thinking about some of the things we have to consider if we want to ensure our livelihood. Sometimes spouses or family members may recognise how important it is for a family to have more money and may be very supportive. In general, we have to do some preparations before we share our ideas at home so that we can address everyone's concerns about the ideas.

# 4. Session 4: Peer group meeting

## Purpose:

To share ideas and promote conversation and empathy.

## Participants:

Members of all four peer groups (no one else may attend).

## Materials:

Flip chart from Session 3, Exercise 3.

## Time:

2 hours

## Directions:

- 1) First, each peer group should present the ways to overcome barriers men and women face in gaining paid employment based on the discussions that they had in Session 3, Exercise 3. They can use their flip chart papers. Discuss: *Does everyone agree with the ways men and women can overcome barriers to earn money that have been presented including challenges faced by women and men with disability? Can anyone think of examples of people who employ these among friends and relatives?*
- 2) Say that one of the options to earn money that participants mentioned is running an income generating activity (IGA). Now, divide participants into 6–7 small groups and explain that each group has to perform a role play portraying the following characters: young wife, young husband, mother-in-law, father-in-law, sister-in-law, brother-in-law and two children. Two of the groups must have a young woman with disability. The scenario is that the family is already running its own small IGA involving the young wife and her husband, but they encounter a problem in the process of working on this IGA. Ask them to demonstrate how they deal with that crisis. Ask each group to choose one of the following scenarios:
  - Children are ill
  - One of the sisters-in-law has just had a baby and is very sick
  - Some relatives are coming to visit for one week and need to be hosted
  - The young husband has gone to Tanzania for work
  - The mother-in-law is in hospital
- 3) Explain that each group is allowed to add a role of an external helper and they must explain to the other groups what role the external helper is adopting (neighbour, friend, relative, etc.). Participants need to think about how they can reallocate both household and IGA tasks in their scenarios. After each group has performed its role play, lead a general discussion with participants around these questions:
  - *Did you find it easy or difficult to manage these situations?*
  - *Do you think these situations are realistic? What about the solutions chosen? Are there any other solutions?*
  - *If a group presented external help, do you think they did the right thing/was it necessary?*
- 4) Explain that this exercise has shown that most people are faced with different barriers to earning money. These barriers are different for men and women, and some can be difficult to resolve. There are alternative ways to making money using a person's talents and skills, equipment and assets. For example, a mother-in-law can help her daughter-in-law with childcare so the latter has more time to run the IGA.

5) Conclude the discussion by highlighting that:

- Starting an IGA means not only allocating roles and scheduling time for activities, but also affects household dynamics and needs, so it is important to determine how to reconcile these aspects in order to devote time both to the IGA and the family.
- Working together means working as a team, that is supporting each other to reach a common goal.
- Mutual support is needed, which means relying on others in case you need help but also being ready to support someone if needed.

## Module 2: Income Generating Activities Focus

# 5. Session 1: Opportunities for income generating activities (IGAs)

## Purpose:

The aim of this session is to explain what an IGA is, to allow participants to start thinking about how they might develop their own IGAs, to highlight what an IGA can provide to families to improve their living conditions, and to outline what tools are necessary to start an IGA.

## Materials:

Flip chart, flip chart paper, pens, marker for writing on flip chart (if desired), camera.

## Participants:

All members from the participating families divided into their family groups (this will be more manageable for the facilitators and business assistants). Ensure that facilitators find a big open space for this session.

## Time:

2 hours

Contents		Duration
<b>Exercise 1</b>	Overview of IGAs	40 minutes
<b>Exercise 2</b>	Identifying opportunities for IGAs	60 minutes
<b>Exercise 3</b>	What [name of the adaptation] IGA support can offer	20 minutes

## Exercise 1: Overview of IGAs

(40 minutes)

### Aim:

To get participants thinking about what IGAs are and the potential benefits they have for participants' lives and to set the stage for participants to think about viable business opportunities.

### Description:

Group work in families.

### Materials:

Flip chart, flip chart paper, pens, marker (if desired).

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and/or non-attenders.
- 2) Ask the participants to recall what was learned in Module 1: Household Focus.
- 3) Explain to participants that we are now in the next phase of our workshop, in which we will be addressing income generation. Explain that in this session, participants will learn what they need to know before they can start a business. This is important in order to make sure that IGAs are founded on a clear understanding of what they entail and how to develop them into productive businesses.
- 4) Ask participants to group into their families. Explain that they will work with family members to discuss and practise what they need to know and do in order to set up productive IGAs.
- 5) Give each family some flip chart paper and a pen. Ask families to select a member who will write. If none of the families have someone who can write, then ask the business assistants to assist them.
- 6) Ask participants to recall a time when they, or people they know, tried to generate income through selling or producing goods for selling. This might include selling sweets, local produce or cigarettes, or sewing traditional dresses or any other business-like ventures.
- 7) Make a note of these activities on the flip chart, making sure to capture any successes, lessons learned and challenges:
  - *What kinds of activities were these?*
  - *How successful were they?*
  - *What lessons were learned from establishing or running these IGAs?*
  - *Who was running the IGA? Were any of the family members doing this IGA a woman or man with disability? Did they experience any particular challenges?*



### **What does SUCCESS mean to you?**

- *Did you make a good profit?*
  - *Did you build good relationships?*
  - *Did you learn something new?*
- 8) Explain that this workshop will help participants start thinking about some of the important aspects of establishing and running a particular business. Most businesses run on the same principles and these will be discussed throughout the

workshop. Highlight that it is beneficial to run your own IGA, but that it is not an easy thing to do. Tell participants that we will be discussing why that is and what needs to be considered.

- 9) Ask families to write down on their flip chart paper and then discuss the following question: *How can my family benefit from running an IGA?* Ask them to record whatever comes to mind.



*If participants have difficulty understanding the concept of IGAs, explain that it is any activity that generates money. **Examples of IGAs include:** Selling mushrooms to a neighbour; selling peanut butter at a market; producing items to be sold such as fire briquettes; renting land out; providing services such as hairdressing, sewing clothes and fixing household items, etc. It does not necessarily mean a big enterprise, in which 50 or 100 people are employed. It is likely that a small IGA would not make people wealthy but can improve their living conditions.*

- 10) Ask a few families to present their ideas to the entire group.

- 11) *Do participants have any questions?* Answer those that can be answered now, but if they ask about complex matters which will be covered in later sessions, you can give a short answer now and underline that it will be looked at in more detail later.



**Facilitator's/business assistant's notes:**

- *Split a notebook into sections based on the number of selected families there are for a project facilitated by the facilitator/business assistant. There should be one section for each family.*
- *Take notes after each family's presentation and house visits to support starting up and maintaining of the IGAs.*
- *Always keep your notebook with you and update it with information regularly.*
- *The notebook will help you to keep track of each family and analyse the situation in order to provide necessary advice and support when required.*
- *If one of the families that you are supporting has a member with a disability, refrain from making assumptions about the types of IGAs that are appropriate for them. Instead take time to find out what their interests, capabilities and needs are as well as the levels of skills, time, movement and labour needed for a particular IGA and whether their additional support will be needed in terms of a personal assistant or additional resources. This will help to match their interests and needs with the local context and market.*

Table 1: List of potential IGAs to choose from and seasons of operation

Karonga		Mangochi		Lilongwe	
IGA Type	Season	IGA Type	Season	IGA Type	Season
<ul style="list-style-type: none"> <li>• Small scale manufacturing: blacksmith, fuel briquette production from rice husk (rice milling by-product)</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Vegetable farming</li> <li>• Vegetable selling</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Cross-border trade</li> </ul>	Jan-Dec
<ul style="list-style-type: none"> <li>• Livestock farming: goat, chicken, pig, fish</li> <li>• Bee keeping</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Livestock farming: goats, chicken</li> <li>• Bee keeping</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Livestock farming: chicken, pig</li> </ul>	Jan-Dec
<ul style="list-style-type: none"> <li>• Vegetable, fruits and grain farming: rice, mushroom, vegetable (leafy, gourd, roots and tuber, etc.) cultivation at field and on homestead areas</li> </ul>	Jan-Dec (Veg, Mushroom), Rice farming (Nov-Mar), Rice selling (Jan-Dec)	<ul style="list-style-type: none"> <li>• Vegetable, legumes and grain farming</li> </ul>		<ul style="list-style-type: none"> <li>• Vegetable farming: mushroom</li> </ul>	Jan-Dec
<ul style="list-style-type: none"> <li>• Soap making</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Soap making</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>• Soap making</li> </ul>	Jan-Dec

<ul style="list-style-type: none"> <li>Baking and food processing or preservation: jam, jelly, juice, peanut butter, palm oil, butter, cocoa</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Processing (empowering them by providing the women with groundnuts flour processing machines)</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Baking and food processing or preservation: jam, jelly, juice, peanut butter</li> </ul>	Jan-Dec
<ul style="list-style-type: none"> <li>Dress making</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Second-hand clothes selling</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Tailoring</li> <li>Second-hand clothes selling</li> <li>Wrapper (sarong) re-selling</li> </ul>	Jan-Dec
<ul style="list-style-type: none"> <li>Selling food: fish, vegetable, fruits</li> <li>Hawkers for groceries, rice, beans</li> <li>Cross-border trade</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Selling food: fish, pastry and confectionery, bananas, cassava</li> <li>Hawkers for groceries, rice, beans</li> </ul>	Jan-Dec	<ul style="list-style-type: none"> <li>Selling food: fish, chicken, other</li> <li>Hawkers for groceries, beans, rice, fruit, and vegetables</li> </ul>	Jan-Dec
<b>Measures of success of implemented IGAs</b>					
<ul style="list-style-type: none"> <li>VSLA/Village Banking</li> </ul>		<ul style="list-style-type: none"> <li>VSLA/Village Banking</li> </ul>		<ul style="list-style-type: none"> <li>VSLA/Village Banking</li> </ul>	

## Exercise 2: Identifying opportunities for IGAs

(60 minutes)

### Aim:

To get participants to choose an IGA; to match their choice of IGA with the talents, skills and individual interests of family members; to help participants identify the skills they need for their IGA.

### Description:

Family group work.

### Materials:

Flip chart paper, pens.

### Additional equipment:

A camera to take photographs of each family's table (that they fill in on their flip chart paper).

### Directions:

#### Part 1

- 1) Remind everyone that in the first part of the **Moyo Olemekezeka** workshop series, participants were asked to think about things that are important to them, things they are good at and things they like about themselves. Now, we will follow this up and explore where participants' strengths and talents lie and what assets could be drawn upon for income generation. In this session, it is important that participants work together with their families and take into account the interests of all family members. Remind them that this workshop is for improving women's economic empowerment (EE) so it is essential that the young women in the family have an active role in the IGA.
- 2) Give each family some flip chart paper and a pen, and ask them to:
  - Write down three things that each family member is good at or three talents that each family member has, which could be useful for an IGA. This might be a skill such as gardening, or involve an asset such as the family cow, a refrigerator or a sewing machine.
  - Then ask them to write down three things that bring each family member joy, what they would like to spend more time doing which might enable them to earn money.
- 3) Call participants back together and ask **one** of the family members to share their skills and talents.
- 4) Then ask a few to share their sources of joy that could be linked to income generation. Finally ask them to share their three assets. Ask: *Did they learn anything new about themselves from this exercise?*
- 5) Now each family should further consider the assets that they have, which might help them earn money. Ask the families to group together and discuss what types of assets they already have that could help them earn money.
- 6) Thank everyone for looking deeper to recognise their talents and assets. Ask: *Has this discussion made any of you realise that you have more talents and assets than you previously realised?* This is an important step towards looking at possible ways we can enhance our livelihoods.

## Part 2

- 1) Explain to families that the next step is to identify the needs for their business ideas.
- 2) Give one flip chart paper and a pen to each family. Ask them to divide the paper into three columns and add the corresponding headings (see the table on the following page). On the left-hand side, ask them to write down the IGAs that they came up with in the previous exercise. Explain that you are going to ask them several questions regarding the IGAs and they should write down the answers for each type of activity. (If participants mention Village Loan Schemes of any sort, explain that **Moyo Olemekezeka** will not be supporting VSLAs as IGAs but will be happy to see people join them as savings will be an indicator of success of their IGAs.)
- 3) Ask families to think about the roles needed to run a particular IGA and to write them down. Explain that the role connotes the position of the family member in the IGA. Using the example of a bakery, the most important role is the baker.
- 4) When families have finished, ask them to think about who will be performing the roles in the IGA. Explain that these roles can be carried out by a close family member who has the required skills, but priority needs to be given to the young married women and her immediate family. Ask them to write their answers on the flip chart paper.
- 5) Now ask them to think about the gaps in skills there are for running a particular type of IGA. Remind them that they already know the skills/experience each family member has for each IGA, so they just need to think about the skills they do not have but need for the IGA to be a success. For example, if they want to run a bakery, they may not have the skills to calculate the costs of baking or to price their products. Remind participants that the answers should be recorded next to each type of IGA.

Type of IGA	Roles needed to run it and who will perform them	Gaps in skills
Bakery	Baker (daughter-in-law)	Lack of knowledge about costing and pricing

- 7) Finally, ask families to brainstorm what risks and challenges they might face in the short term, and anything that could jeopardise their ability to start or run their IGA and how to address these. Risks and challenges can include lack of start-up capital, lack of skills, etc. For example, if they want to run a bakery, they may have limited charcoal during winter, they may not have enough money for a good oven, or do not have enough wood for baking in the iron-cast oven.



### *Facilitator's/business assistant's notes:*

- *Each family should complete this exercise.*
- *After each step, go around and check each family and make sure that everyone understands what to do.*
- *Remember to provide examples in order to better explain each step.*

- 8) When all the families have done the work, ask each one to present to the other families.
- 9) Ask: *What does everyone think of the presentations? Are there any roles, gaps in skills, and risks and challenges that have been missed? **Have the young women in the families been given an active and realistic role in each IGA?** Stress the importance of this if families have not done so, an important goal of the workshop is to support young women's economic empowerment through the development of IGAs. **Have the people with disabilities in the families been given an active and realistic role in each IGA? Have they been given relevant support?***



*There might be a situation in which some of the families lack certain skills. The entire group should help them choose a type of IGA that can be developed more easily (e.g. making peanut butter to sell in the community, or farming mushrooms to sell at the market, etc.).*

- 10) Ask families to add in any new ideas from this discussion or any developments on their current ideas to their tables. They can do this at home.
- 11) Complement the families on a job well done. Take a photograph of each table so that you have a record of the IGAs they have listed.

- 12) Explain that before proceeding, participants will need to reflect on and further discuss their IGA ideas as a family. It is essential that they ask themselves the following questions:
- *Do we have the required skills and tools?*
  - *How difficult would it be to acquire the skills and tools we do not have?*
  - *How difficult is it to get the raw materials or ingredients?*
  - *How difficult will it be for us to produce the product/service?*
- 13) Ask them to identify one IGA idea that would be the best fit for their family and ask them to prepare to report back on this in the next session.
- 14) Conclude by explaining that before moving forward, they will need to learn about some of the concepts and terms related to developing, starting and running an IGA, which will be taught in the upcoming sessions.



***Facilitator's/business assistant's notes:***

- *Ask families to keep their flip chart paper as they are going to work on it at home and use it in other sessions.*
- *Inform participants that house visits will be made to each family. The visit will focus on revising the work done in this exercise and identifying one IGA that the family will announce in the next session.*

## Exercise 3: What Moyo Olemekzeke's IGA support can offer

(20 minutes)

### Aim:

To explain what the project is offering to participants, its processes and required contributions.

### Description:

Short presentation by a business assistant.

### Materials:

Flip chart paper, pens.

### Directions:

- 1) Tell participants that in this exercise, they will learn more about how **Moyo Olemekzeke's** IGA support will work. This part of the project is supported by an economic empowerment organisation (business advisers) that provides training and support for IGA development and implementation via the use of facilitators and business assistants who work with families.
- 2) Explain that business advisers will support families in three ways:
  - By **providing materials needed** for the IGAs (for example, for agricultural IGAs materials may include seeds, seedlings, tanks, fertilisers, small equipment, green houses; for production of dairy products materials may be small machines and so forth).
  - By **assisting with business development** (this can include providing information on how to conduct the market assessment/analysis; what facilities are available to start a business; how to structure a business, i.e. people involved and their roles and responsibilities; development and management of the IGA and writing a business plan; how to make your business a success).
  - By **providing technical assistance** (this will be provided depending on need. For example, in case of agricultural activities, training may be provided on making compost, cultivation of different vegetables, good agricultural techniques and so on. Training will be provided at the beginning of activities for groups of participants with common interests and during the implementation of IGAs at certain stages, such as when seasons change, during product harvest, product conservation, etc. Business assistants will also be able to provide specific support to people with disabilities and their families to develop their IGAs).
- 3) Now explain:
  - **The roles of the facilitator and business assistants:** Facilitators and business assistants will guide participants in choosing an appropriate IGA, providing objective reasons why some ideas are not suitable by referring to data collected for the initial economic assessment. Business assistants will support participants for the duration of the project and will be available for any kind of support to improve the implementation of activities. They will visit each target family weekly.
  - **The principle of cost sharing:** Explain that participants will be asked to provide contributions (such as working labour, local construction materials, etc.) to start and implement their IGAs.
  - **Working together in groups of common interests:** Explain that the project would like to bring people working on similar IGAs together to create a joint network. The joint network will allow them to avoid overlapping and competing, in order to be able to deal with the market from a stronger position. Working together on a similar IGA will also ensure that there are more people performing different activities that contribute to the bigger picture, thus creating a value chain. For example, one family produces and sells mushrooms while another family produces and sells tomatoes, and another family takes the mushrooms and tomatoes and sells them at the market. In the bigger picture, vegetable farming evolves from farming to selling in busier markets even in the city.

- 4) Ask the participants if they have any questions.
- 5) Explain that the project uses a participatory approach, which involves the following:
  - Some assistance will be provided but the IGAs will not be possible without a main contribution from the families in terms of labour and some items.
  - Each target family must sign an agreement before starting the activities. The agreement will list the contributions provided by the project and the family.
- 6) Ask participants if they have any questions and respond according to the information provided in the facilitator's notes in Appendix 2: Organisation's expectations for participation in the **Moyo Olemekezeka** enabling EE through IGA workshop.
- 7) Lastly explain that each family must keep a diary of activities in order to describe and track the activities, the successes and results achieved, and the problems faced and overcome. The families will be assisted by the facilitators in doing this.
- 8) Conclude by explaining that we have reached the end of the first session. Participants have a lot to think about between now and when we meet again.
  - Explain that the next session will help participants better understand if their chosen IGAs are viable or not, and why. Ask families to do their homework before the next session.
  - Explain that during the week, a business assistant will visit them and continue the discussions and provide support.
- 9) Explain that all family members were asked to come to this session, as we want everyone to understand what **Moyo Olemekezeka** IGA support is about and be part of developing the first ideas for the family IGA. However, for future sessions, we would like to work with only two members of each family, with one of these members being the younger married woman. Emphasise that it is critical for young women of participating families to have an active role in their family business.
  - Explain that families should decide on the second family member who will be attending the next sessions with the younger married woman. When selecting members to represent the family, the family should consider that this person might be the one with the relevant skills for the IGA, someone who has time and energy for new work, and has the personal qualities that would make them reliable. If there are family members with relevant skills who happen to have a disability, they should also be considered as additional support can be provided to them if necessary.
  - Mention that we will look at all the ideas for IGAs and may invite families to attend sessions with other families who have similar IGA ideas.

#### Preparation for facilitators/business assistants' family visit:

During the family visit, facilitators/business assistants need to ensure that they critically analyse each family's IGA choices. Look at the tables photographed in Exercise 2 of this session. Identify points for discussion with the family before the visit. During the visit:

- Guide the families in discussing gaps in skills by asking who among the family members is able to perform each of the roles required for the chosen IGA.
- Help the family identify the risks and challenges that you foresee. Discuss these and help families consider some possible solutions.
- Help families estimate costs and guide them on whether the IGA will be affordable.
- Provide each family with feedback on the feasibility of their IGA. Help families answer the following questions:

- *Is the process of preparing or producing the product realistic?*
  - *Are raw materials (or ingredients) available at the local market or do you need to find them in other districts' markets?*
  - *Do family members have the skills to run the IGA? Do family members have the time to run the IGA?*
  - *Does the family have the right and/or enough tools to run the IGA? Are they available at the market if not?*
- End the visit by preparing the family for the market assessment that will provide more detail on their ability to start their IGA.

## 6. Session 2: How to initiate IGAs

### Purpose:

The purpose of this session is to provide participants with the basic necessary economic knowledge to start an IGA and to explain to them what assessing the market means by doing a practical activity. Participants will also learn how the project will assist them during the entire period of IGA development and implementation.

### Materials:

Flip chart, flip chart paper, A4 paper, cards, sticky tape, pens, marker for writing on flip chart (if desired).

### Participants:

Two members from participating families allocated to one facilitator (young married woman and another individual) grouped according to common IGAs.

### Time:

2 hours

Contents		Duration
<b>Exercise 1</b>	What is needed to initiate an IGA?	30 minutes
<b>Exercise 2</b>	Forming common IGA teams	30 minutes
<b>Exercise 3</b>	'Cooking' a <i>nsima</i> and <i>ndiwo</i>	30 minutes
<b>Exercise 4</b>	Potential risks of teamwork	30 minutes

## Exercise 1: What is needed to initiate an IGA?

(30 minutes)

### Aim:

To get participants thinking about what is necessary to set up an IGA.

### Description:

Brainstorming about starting an IGA using the example of baking a *chigumu*.

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and/or non-attenders.
- 2) To demonstrate to participants the important things that need to be considered when setting up an IGA, engage them in an activity about what baking a cake involves. Ask participants questions about baking a cake and give them a few minutes to respond. Add to their responses if they have missed anything, and then explain the relationship between baking a cake and setting up an IGA.



#### **What do you need to bake a cake?**

To bake a cake, you need different ingredients that you can find in the market or shops, money to purchase the ingredients, tools to bake (oven and electricity), time and effort.

- **In terms of setting up IGAs**, we call these the essential materials/resources that you need to make a cake like *chigumu* (the final product).

#### **What ingredients do you need to bake a cake?**

There are different layers in a cake and each layer requires different ingredients. You need eggs, *mgaiwa* (maize flour), bananas, baking soda, salt and sugar. If you are missing even one of these ingredients, you will not have a cake. For example, if you have only maize flour, milk and eggs, can you still bake a *chigumu*? Or do you need to mix baking powder, sugar in to make it? So, if your product does not have certain characteristics that are essential to make it, then you do not have a product.

- **In terms of setting up IGAs**, we call the essential ingredients needed to produce whatever we are making the raw materials.

#### **Who will you bake the cake for?**

There are many reasons you could bake a cake. Imagine that you are baking a cake because your parents are coming to visit you and asked you to bake a cake for them. They are people who want to eat your cake. You may think it fashionable to add pecan nuts to the *chigumu* but your mother is allergic to all nuts so you cannot do so, or if you do, then make a separate batch and be careful not to contaminate the surfaces where you are mixing the cake ingredients.

- **In terms of setting up IGAs**, we can consider your parents to be your customers who want to enjoy your product. You may think *chigumu* with pecan nuts are the nicest but if your mother does not eat nuts, it is useless for you to bake her a cake with nuts. When you set up an IGA, you need to be customer orientated and produce what the customers will want. Your customers may just prefer the original *chigumu* with just bananas.

#### **Where can you find the ingredients to bake a cake?**

Before starting to bake a cake, you need to purchase the ingredients. You want to bake a fantastic cake to make your parents happy so you need to find good quality ingredients but for a reasonable price. So what do you have to do? You have to go to different shops and/or markets to check the price and quality of the ingredients.

- **In terms of setting up IGAs**, you are analysing the market and looking for good quality raw materials at a good price. Remember it is not enough just to have cheap materials because if the quality is not good, your mother will not like the cake. To purchase raw materials, you need money. The money may come from remittances that your husband sends you every month. In the case of an IGA, this is called the capital.

### **What else do you need to do to prepare?**

Before you start baking, you need to organise your time to go to the market and purchase the ingredients. When baking a cake, you will use a recipe. You must give yourself enough time to make the cake before your parents arrive.

- **In terms of setting up IGAs**, we plan our activities so we know exactly what we have to do.

### **What to do after the cake has been baked?**

After you have baked the cake, you can put icing on it. But is icing necessary to a chigumu? Not really. It is just something to add to make the cake sweeter and to decorate it, but it is not essential. Without the icing, you will still have a cake. Perhaps on the icing you could also sprinkle some granadilla. But if you do not have granadilla, you will still have a cake. The granadilla and other sprinkles are just for decoration.

- **In terms of setting up IGAs**, the icing represents one of a product's ingredients to attract customers that is nice to have but not essential. It costs extra money but a cake with icing may sell for more than one without. The granadilla, sprinkles or other decorations are the extra nice things that could be added to improve the taste and quality of the cake, but they are not necessary. You might find out which other trimmings can be added to your product as you get to know your customers better and build sales. Or you may find that your customers would rather pay less for the cake without the granadilla.

### **What you definitely do not want to have in the cake?**

Bad eggs would ruin the cake. A bad cake is a risk and could upset your parents. Another risk is the electricity cutting off while you are baking the cake. This could mean that you will not be able to bake the cake on time and are unable to offer your parents cake when they arrive.

- **In terms of setting up IGAs**, these are the characteristics that you do not want in a product that you are producing. There is a risk of losing customers if your product is not good enough or your IGA will fail if the baker of the chigumu, in this example, is not a hardworking person.

- 3) Conclude by saying that the process of baking a cake for your parents or other family members is similar to setting up an IGA. First of all, you need to think about what you need to start an IGA. The essential things you need to do include purchasing the raw materials (ingredients for cake), planning your time and activities, thinking about the customers who want the product (parents), carrying out a market analysis (looking for better ingredients), and so on.

## Exercise 2: Forming common IGA teams

(30 minutes)

### Aim:

To group participants according to common IGAs.

### Description:

Brainstorming.

### Materials:

Flip chart, flip chart paper, pen or marker, A4 paper, sticky tape.

### Directions:

- 1) Explain to participants that people with the same goal can work together to ensure they achieve the desired results, save time and avoid duplication of the same activities for similar IGAs in their communities.
- 2) Now introduce the idea of IGA teams. Say that we would like to group together families that are working on common IGAs, which means that families will be working together while keeping physical distance.
- 3) Ask participants to brainstorm why the project would want families with common IGAs to work together. Record the answers on a flip chart.
- 4) Then summarise the advantages of working together, which include:
  - More people working on the same idea.
  - Avoidance of duplication of effort.
  - Avoidance of competition between families for the same suppliers or customers.
  - Being able to deal with the market from a stronger position.
  - The importance of having a value chain (this means that more people do different activities to contribute to the wider aim. For example, one family produces and sells peanuts, another family buys peanuts and processes it into peanut butter, another family takes the peanut butter and transports and sells it in the market).
  - Saving time and money for common purchase/delivery of products to the market.
- 5) Explain to participants that families will be assembled into groups according to common IGAs for the reasons outlined above.
- 6) Now ask each family to name the IGA that they have chosen. Record each IGA on a piece of A4 paper and stick these onto the wall using the sticky tape. Using your discretion, place similar IGAs together.
- 7) Then ask the families with similar IGAs to stand near the signs corresponding with their chosen IGA.



*Go over each group of common IGAs and explain the commonalities making sure each family understands them. You may find that there is a family/families that is/are standing on their own. Explain that this means that there happens to be only one family that wants to run that particular IGA. This does not mean that there is a problem with their choice.*

- 8) Conclude by saying that these groups have been organised according to the IGAs that families have chosen to work on in this workshop. Depending on future developments, families may change their IGAs or an IGA may prove to not be viable. They will find this out when they do a market assessment in the next session. Next, they will do a couple of activities to learn how to work well with members of other families that share a common IGA.

## Exercise 3: ‘Cooking’ a *nsima* and *ndiwo*

(30 minutes)

### Aim:

To get participants to learn how to work well together in their common IGA teams by playing a game.

### Description:

Game that uses the example of cooking *nsima* and *ndiwo* to encourage teamwork.

### Materials:

Cards with ingredients for *nsima* and *ndiwo* written on them, sticky tape.

### Directions:

- 1) Explain that participants are now going to play a game. The aim of the game is to demonstrate how the groups can work together by following instructions. Explain that the instructions will consist of small tasks that group members will need to perform in order to cook a national dish called *nsima* and *ndiwo*.
- 2) Participants should form two groups with a maximum of 10 people in each group. Write the basic ingredients required to make *nsima* and *ndiwo* on each card (one ingredient per card), making sure you have enough cards for the number of participants. One set of ingredients includes: maize flour and water for *nsima* and oil, onion, cabbage, tomato, garlic, garam masala, turmeric powder, dhanajeera, chili, magic masala and salt for *ndiwo* (14 cards). So, for two groups, there needs to be two sets of ingredients (28 cards). Participants should be able to allocate themselves to ‘cook’ as many *nsima* and *ndiwo* as there are sets of ingredients. Ask participants to stand in different areas of the room and stick one card on the back of each participant.
- 3) Now announce the rules of the game:
  - Participants do not know what ingredient they themselves have, but they can see others’ ingredients.
  - They have to form into a group that has all the ingredients to cook a *nsima* and *ndiwo*.
  - Participants approach each other, turn around and show each other their back, asking the question “*Do I need you?*” Participants can only reply “Yes” or “No”.
  - If a participant answers “Yes”, he/she stays in the group but if he/she answers “no”, he/she moves on until he/she finds a group that needs him/her.
  - This should result in participants forming a team with the full set of ingredients needed to ‘cook’ one pot of *nsima* and *ndiwo*.
- 4) Once all groups have understood the instructions, start the game and give groups enough time to ‘cook’ a *nsima* and *ndiwo*.
- 5) Afterwards, ask the participants to re-form in the large group. Begin a discussion about the following:
  - *What did participants do to achieve the result – they organised themselves according to the ingredients required to ‘cook’ nsima and ndiwo?*
  - *What did participants learn about the other members in the group, including their own family members?*
- 6) Conclude by saying that the purpose of the game was to teach participants how to work together and to observe and appreciate the efforts of each group member to accomplish the task. This is not easy to do initially but the longer they work together, the more they gain momentum to deliver and complete the task. This is how participants might experience things when they work together for their IGAs, but it requires effort and patience.

## Exercise 4: Potential risks of teamwork

(30 minutes)

### Aim:

To allow participants to understand and discuss the risks associated with teamwork.

### Description:

Brainstorming potential threats of teamwork and their consequences.

### Materials:

Flip chart paper, pens or markers.

### Directions:

- 1) Explain that while it is important to work together – which participants have shown they are willing to do – there are potential risks to working in a group.
- 2) Ask participants to brainstorm what things could happen that might threaten their ability to work together.
- 3) Divide a flip chart paper into two columns. Record each potential threat of teamwork that participants mention on the left-hand side. Then ask participants about the potential consequences of these threats and record each one on the right-hand side.
- 4) Looking at the potential threats and consequences, ask participants to think about the ways in which these could be prevented or solved.



### *How to solve problems while working in teams:*

- *Improve communication*
- *Build trust*
- *Listen*
- *Negotiate*
- *Share experiences*

*Participants learned about these solutions in the previous sessions. Participants will need to remember how communication can help to improve bad relationships.*

- 5) Conclude by reminding participants that teamwork is achieved more easily when participants put effort into solving issues. Being aware of what could threaten their ability to work well together will help them to identify potential problems before they arise. Assure participants that the facilitators and business assistants are equipped to help whenever there are problems within the group. Explain that disagreements are normal, so participants do not need to worry too much if they disagree.

# 7. Session 3: Assessing the market for IGAs

## Purpose:

The purpose of this session is to allow participants to evaluate the viability of their chosen IGAs by assessing the local market.

## Materials:

Flip chart paper, notebooks, pens of different colours.

## Participants:

Two members from each family, participating families in total.

## Time:

3 hours

Contents		Duration
<b>Exercise 1</b>	Anticipating the market	30 minutes
<b>Exercise 2</b>	Task division and fieldwork	90 minutes
<b>Exercise 3</b>	Market assessment debrief	60 minutes

## Exercise 1: Anticipating the market

(30 minutes)

### Aim:

To compel participants to imagine and anticipate what they need to do for their IGA by assessing the market.

### Description:

Group work and discussion.

### Materials:

Flip chart paper, coloured pens.

### Directions:

- 1) Start by saying that today we are going to do a market assessment. Explain that first we will go through the process of assessing the local market as part of learning about the viability of IGAs. Then participants will be grouped into common IGA teams and will go out into the field. Ensure that the teams have been briefed on the COVID-19 prevention protocols before going to the field and they have PPE as well.
- 2) Ask participants to break into their common IGA teams and then into smaller groups within those teams. Give each group some flip chart paper and coloured pens.
- 3) Ask them to brainstorm what kinds of things they must know about the market before setting up their IGAs and write these on the flip chart paper.
- 4) Prompt participants to think about the following:
  - *Who are your customers? What do customers expect from the types of products you want to make or services you want to provide? Where do the customers usually purchase these products?*
  - *Who are your competitors? Where are they located? What do they offer to customers? What do they use to bring in business (equipment, shop, hiring staff, etc.)?*
  - *What needs to be done to produce your products? What kind of raw materials do you need?*
  - *What kind of infrastructure or tools do you need?*
  - *Where will you be selling your product or service? What makes this a good location?*
  - *What kind of prices will you sell them for? What do you need to consider before setting your prices?*
  - *Who are your suppliers?*
- 5) Ask individual groups to present to the larger group. After all the groups have presented, discuss the following:
  - *Did the groups cover everything? Is anything missing?*
  - *Would an intermediary (someone who helps access the market) be useful for these IGAs?*
  - *What did participants learn from this exercise?*
  - *What preparations should be made ensure the market assessment is accessible to women and men with disabilities in the groups e.g., transport, suitable entrances at the market?*
- 6) Explain that all these issues will be addressed in today's market assessment. Encourage participants to rely on the facilitators, business assistants and their group members for support.

## Exercise 2: Task division and fieldwork

(90 minutes)

### Aim:

To allocate tasks to common IGA teams for conducting a market assessment; for teams to conduct fieldwork as part of carrying out the market assessment in order to find out the viability of running their IGAs; to help participants make decisions about their IGAs.

### Description:

Group work.

### Materials:

Flip chart paper, coloured pens, notebooks, pens. Print outs of the market survey.

### Directions:

- 1) Ask participants to get together in their common IGA teams that they formed in Session 2, Exercise 2.
- 2) Explain that common IGA teams will go out together with facilitators and business assistants to interview all the people involved in the market in order to get the information they need before initiating their IGAs. This process is called 'conducting a market assessment', which is a way of checking whether the IGAs are viable. This process is useful because participants will find out whether they are on the right track before they start investing time and money into a project. Sometimes an IGA cannot be implemented because of a problem with the market (e.g. there is no availability of raw materials or their prices are too high).
- 3) Explain to participants that questions from the section entitled 'Market assessment survey' on the following page need to be answered in order to conduct an assessment of the real market. Explain that they are going to ask each interviewee all these questions and take notes in their notebooks. They can also use observation in the field to answer the questions. Participants will have to interview at least:
  - **2–5 customers** (people who desire to buy their product/service): These may be relatives, neighbours, friends, etc., who are using similar products or services that participants want to sell. Customers can be found in the village, in the village shop or market, but they must be real users of the product/service. Identifying if there are enough customers who will buy your proposed product/service is essential.
  - **2–5 competitors**: These are people who already have similar IGAs. We may already know where such people sell their products/services or we may have to ask around.
  - **Suppliers** (3 for each product): These are the people who will provide raw materials and equipment/tools. If possible, look for these in the market.
  - **Traders/intermediaries**: These are people who can help access the market if one cannot do it oneself. It is important to speak to these people in order to understand at what price they would buy the product and whether they would also transport the product.
- 4) Ask common IGA teams to divide tasks among their members and decide who will interview the market actors, how many interviews he/she will conduct and where. Introduce them to the 'Market assessment survey'. Give each team 15 minutes to agree on the tasks and plan their market assessments. Ask them to write their plans down on flip chart paper.
- 5) After the tasks have been divided, ask participants to go out and collect the necessary data for their market assessments.
- 6) Explain that time is limited and groups should share their tasks. It is advisable that family members work together to locate and interview the market actors. Remind participants that they must only do what they are comfortable with. If

they need help or do not have the confidence to conduct the interviews themselves, they can group with other families in the common IGA teams.



**Facilitator's/business assistant's notes:**

*Share yourselves among the groups and support the groups during task division and assessment by giving helpful advice. Take note of how participants are working and provide feedback in the next exercise.*

## MARKET ASSESSMENT SURVEY

### Part 1: Customers

1) Tell the participants to ask the customers the following questions:

- Where do they buy these products/services?
- How often and for how much?
- The highest and lowest price they pay?
- What attracts them to buy that particular product/service?

### Part 2: Competitors

1) Tell participants to visit 2–5 places where competitors are located and use observation to note down the following details:

- The price that is set by your competitors for the product.
- The way he/she is selling – quantity (small or bulk).
- The quality of the products.
- The packaging of the product and what makes it attractive or not.
- If someone helps him/her to run the IGA.
- The tools he/she uses.

2) If the competitor is open, participants should ask where the competitor purchases the raw materials and equipment. If possible, also enquire about the contact details of his/her suppliers.

### Part 3: Suppliers

1) Before going into the field, participants should prepare a list of raw materials that are required to produce their products. Tell them to pinpoint at least three suppliers of these products. Then, they should introduce themselves to the suppliers and ask the following questions:

- Are the required materials available? Are they available throughout the year or only during a specific time period?
- Where can you buy the materials (location points of the supplier)?
- What is the price per unit and what is the quality of the material?
- If I bought larger quantities regularly would you give me a better price?
- If the materials are defective, what assistance can you offer?

- 2) The participants should thank the suppliers for their time and take their contact details.
- 3) Then participants need to make a list of the equipment that is required to produce their product. They need to find at least three suppliers and ask them the following questions:
  - Is the necessary equipment available? Is it available throughout the year or only during a specific time period?
  - What are the specifications of the equipment (e.g. how big should the oven be)?
  - What is the price?
  - Is a discount offered if I purchase more than one piece of equipment?
- 4) Participants should thank the suppliers for their time and take their contact details.
- 5) When participants finish collecting this information, business assistants and facilitators should support them with online research to investigate the advantages and disadvantages of using different models and other specifications of equipment so participants can make the best purchase.

#### **Part 4: Intermediaries**

- 1) Interviewing intermediaries depends on how the IGA group might sell the products: either directly or through someone. If the IGA needs an intermediary, they need to use the guidelines below to collect information about the intermediaries:
  - Who will be responsible for delivery of the product?
  - There should be agreement about the price and quality of products if the intermediary is ready to cooperate.
  - Their contact details.

## Exercise 3: Market assessment debrief

(60 minutes)

### Aim:

To encourage participants to share their experiences of conducting their market assessments.

### Description:

Group discussion.

### Directions:

- 1) Welcome everyone back and say that we want to review the information collected.
- 2) Ask groups to combine all the information collected for a presentation. Ask them to discuss:
  - *Does the market currently sell what customers want?*
  - *Are there any gaps (e.g. customers want a lower quality product at a lower cost)?*
  - *What did you learn from customers?*
  - *Does it look like current competitors in the market are making a good profit and could sell more than you can? Does it look as if there is space for you in the market?*
  - *What did you learn from competitors?*
  - *What are the risks (or threats) that you thought about while doing the market assessment?*
  - *Are there any risks that could make the IGA difficult for women and men with disabilities?*
- 3) Ask each group to present what they did and what they discovered and learned in the field.
- 4) Discuss each assessment as a big group and ask common IGA teams to take note of what they need to get more information about. Groups will do the fieldwork as their homework and obtain any missing information.
- 5) Then ask participants if they encountered any problems. *How did they handle these?*
- 6) Finally, ask groups if their IGAs have the potential to be implemented and why. If participants think there are some IGAs that do not have the potential to be implemented and you agree with them, then:
  - Explain the potential problems that they may come across if they go ahead.
  - Ask participants not to worry because groups will be given a chance to conduct another market assessment for an IGA that was their second choice.
- 7) In the case of the IGAs that are not viable, explain that in the next session 3.1, these groups can 'try again'. This means that these groups will do a market assessment for another IGA they had been interested in previously.
  - Ask them about their other choices as outlined in Session 1 of this module to assist them in choosing.
  - Explain that even if families want to choose viable IGAs that other groups have chosen, they need to assess the market for themselves in order to have ownership of their project.
  - Explain that after they have finished the market assessment, they will do a similar exercise of analysing its viability.
- 8) Give groups time to organise themselves and submit their research to the facilitator/business assistant.

- 9) Thank participants for doing a good job and agree on a date for the next session. Explain that we cannot proceed until our fellow participants have done their own assessments and completed their analysis. Say that the date for the next session, which will include all participants, will be announced shortly.



**Facilitator's/business assistant's notes**

*Agree on the dates and times with the relevant participants for Session 3.1 (a second field visit to carry out a market assessment for a different IGA). Support participants in this process and ask them to bring the table that they filled out in Session 1, Exercise 2. Assess if women or men with disabilities in the group are comfortable with the IGA they have chosen even if the market assessment has a positive result.*

## 8. Session 3.1: Try again

### Purpose:

To give participants whose IGAs were found to be not viable another opportunity to select an IGA.

### Materials:

Flip chart paper, notebooks, A4 paper, pens of different colours, a stopwatch, an envelope.

### Participants:

Two members from each family, 10 families in total.

### Time:

3 hours

Contents		Duration
Exercise 1	The A to Z of positive character traits	30 minutes
Exercise 2	Market assessment round 2	150 minutes

## Exercise 1: The A to Z of positive character traits

(30 minutes)

### Aim:

To improve participants' self-confidence by recognising each other's positive traits.

### Description:

Game.

### Materials:

A4 paper, pens, a stopwatch, an envelope filled with about 12–15 of the most commonly used letters of the alphabet in the local language (written on small pieces of paper).

**NB:** Do not include letters that are not often the first letters of words as they make the game more difficult.

### Directions:

- 1) Explain that we are going to play a game to boost participants' confidence and encourage them.
- 2) Start by saying these words: ambitious, athletic, artistic and altruistic. Explain that these are some words that begin with 'a' and that there are plenty more words beginning with other letters in the alphabet that describe the positive characteristics of people we know or even of ourselves.
- 3) Ask participants to think of other words that also have positive meanings. *Do participants know anyone who possesses these characteristics?*
- 4) Divide the group into four teams.
- 5) Ask each team to write down on one piece of paper all the names of the people in their team and in the other teams.
- 6) Once all the names have been written down, ask a participant to select a letter from the envelope containing the letters of the alphabet. Inform the teams what letter was chosen and give them four minutes to work as a team to think of a positive word, or words, beginning with the chosen letter that describes each person. For example, if the letter 'h' is chosen and the names Chimwemwe, Mtima and Abikanile were on the list, one team may come up with:
  - Chimwemwe: hard worker
  - Mtima: honest
  - Abikanile: happy
- 7) Once the four minutes are over (you can use the stopwatch to time this), bring the teams together and ask them to read the positive attributes they have come up with for members of their group first and then for the other participants.
- 8) Play more rounds of this game.
- 9) At the end of the game, ask participants:
  - *How do you feel about the words that were chosen to describe you?*
  - *Were you surprised by any of the words used to describe you? If so, why?*
  - *Is it easy or difficult to think of positive words to describe others? To describe yourself? Why is this?*

## Exercise 2: Market assessment round 2

(150 minutes)

Please repeat the same steps and follow directions from Session 3, Exercises 2 and 3.

# 9. Session 4: Planning and budgeting IGAs

## Purpose:

The purpose of this session is to provide participants with the practical skills they need to start planning their IGAs. The planning process includes identifying the characteristics of the product, and pinpointing the human resources, equipment and raw materials needed. This session also aims to provide participants with the skills to create budgets for their IGAs and understand the cost and pricing of products/services.

## Materials:

Flip chart paper, coloured pens, participants' tables from Session 1, Exercise 2 of this module, three sets of materials for the game 'Let's bake a *chigumu*', double-sided Scotch tape or Prestik.

## Participants:

Two members from each family, 10 families in total.

## Time:

2 hours

Contents		Duration
<b>Exercise 1</b>	Drafting a plan and budget for your IGA	60 minutes
<b>Exercise 2</b>	Let's bake a <i>chigumu</i> !	60 minutes

## Exercise 1: Drafting a plan and budget for your IGA

(60 minutes)

### Aim:

To allow participants to learn how to draft a business plan for their IGAs.

### Description:

Group work and discussion.

### Materials:

Flip chart paper, coloured pens, participants' tables from Session 1, Exercise 2 of this module.

### Directions:

- 1) Explain that part of setting up IGAs means being organised and planning. This exercise is going to allow participants to do just that by using information collected during the market assessments.
- 2) Divide participants according to their common IGA teams. If the teams are too big, break them into three groups of at least 4–6 people. Give them some flip chart paper and coloured pens.
- 3) Explain that when setting up an IGA, several components need to be considered. This activity will teach teams the steps they need to take when they develop a plan for their own IGA, whether it is to produce milk products such as cheese or vegetables such as cucumbers. These principles work in the same way regardless of what the IGA is.

### Part 1: Product characteristics

- a) Explain that common IGA teams have already chosen the product to sell as part of their IGAs. Now they must look at the product specifically. Explain that a product such as a cake can be made from expensive, special ingredients and sold for a high price, or be made and sold cheaply. It can be a fancy wedding cake or an everyday cake we eat when we have visitors. The quality influences the cost of making the cake, the number of customers and the sale price.
- b) Ask participants to discuss these points in their small groups and then write 'Product characteristics' on their flip chart paper. Ask them to make notes on the quality they want their product to be, who the customer is likely to be, and the size and weight (or other aspects) of the product.
- c) Now ask them to think about the packaging that they would like to use. Do they want to sell their product in plastic boxes or use other kinds of packaging?
- d) Ask participants to write down the price of packaging that they determined during their market assessments.

### Part 2: Human resources

- a) Now explain to participants that it is important to think about the kinds of people they should work with to run their IGAs. They started discussing this in Session 1, Exercise 2, but as they have learned a great deal more about IGAs since then, they need to revisit their ideas to see if they need to add to them or change them.
- b) Ask participants to go back to their groups, refer to their tables from Session 1, Exercise 2, and take another sheet of flip chart paper and pens.
- c) Ask the groups to discuss and list what kinds of people are needed to work for their IGA, what role or roles they will be playing, how much time each role will take daily or weekly, and how the roles will contribute to the overall success of the IGA. Allow the different groups to present their discussion, comparing the presentations of similar IGAs in order to capture any important points that groups may have missed.
- d) Afterwards, participants should discuss the following: *Does everyone agree about the roles needed? If not, why not? Are there enough people who have enough available time to fill these roles?*

### Part 3: Equipment needed

- a) Firstly, ask participants to think about the tools/equipment that they will need for their own IGA and write them on the left-hand side of a flip chart paper. Remind groups to draw from the information they collected during the market assessment.
- b) Ask: *Is there other equipment that they may have missed during the market assessment? Is there any equipment that they already have at home or could easily borrow?*
- c) Now ask them to list everything that they need, even if some of these are assets that the families already own.
- d) Then ask the groups to extract from their market assessment the costs of the equipment and tools that they need to buy and write them on the right-hand side of the flip chart paper opposite each corresponding tool/piece of equipment.
- e) Afterwards, ask the group to price the tools/equipment they already own. This will show what will be contributed by the family and what will be contributed by the project.

### Part 4: Raw materials

- a) Now explain that the next step is for participants to consider the raw materials that are needed to produce their products.
- b) First, ask participants to divide a new flip chart paper into three columns. In their groups, ask participants to identify what raw materials they need in order to produce their product. Depending on the type of product chosen, participants need to consider the specific ingredients/materials that are required. If they are producing cucumbers, what raw materials are needed to grow the best ones? Ask them to list these on the flip chart paper.
- c) Second, ask participants to write down details of the ingredients, like quantity and price (e.g. 1 kilogram of butter = 1,084 MWK or 1 egg = 500 MWK), opposite each corresponding ingredient. Participants should use the information they obtained from the suppliers during the market assessment.
- d) Then ask the groups to think about the number of products they need to produce for one day, one week or one season. Explain that this depends on the type of IGA. In the growing cucumbers example, a greenhouse might be required and so what is required for the greenhouse to operate needs to be calculated (amount spent on seeds, fertilisers, etc. versus approximate harvest reaped). Ask them to take notes.
- e) After, ask participants to agree if their product will be made and sold every day or once a week, or is it something that may only be sold at certain times of the year? If it is agricultural produce, do you need raw materials all year round, or are they a seasonal or a one-off investment? Ask participants to take notes on the flip chart paper.



#### **Facilitator's/business assistant's notes:**

*It may not be easy for participants to come up with the quantities of raw materials. You might have to make suggestions. Go around each group and help them to decide on reasonable quantities.*

- *For IGAs that are regularly making products, ask the group to think about how many times they will purchase these raw materials in one day/week/month. Knowing in advance how much of each ingredient is needed for one day's/week's/month's production will help in the planning and budgeting of the business. Ask the small groups to take notes on their flip chart paper (below the table). Remind them that it is usually cheaper to buy a larger quantity than a smaller quantity.*
- *Ask them to include the associated transportation costs or in some cases electricity costs.*

#### **Directions continued:**

- 4) Explain to participants that we will stop here today in order to play a quick game, and we will need the flip chart paper with the list of raw materials for the next session.
- 5) Bring everyone together and ask each smaller group to present their work to everyone.

- Ask all participants: *What did you learn when deciding on equipment? Were all the equipment listed necessary or were some just nice to have? Could you start with less equipment and buy more once you become more successful?*
  - *Are all the equipment needed every day or are some of the equipment only needed occasionally (or seasonally)?*
  - *If only occasionally, could equipment be shared?*
  - *What did you learn about costs of the equipment?*
  - *Are there any very large, high-cost items that could be shared?*
  - *What did you learn while listing the raw materials needed to produce the products?*
  - *How did you come up with the quantities required?*
- 6) Now explain to groups that they have done a good job and they now have information on their product and its characteristics, the required human resources, equipment and raw materials.
  - 7) Ask the families to take with them the flip chart paper showing the product characteristics, human resources, equipment (with division between project and family contribution), list of raw materials and other costs (remind them it should include details of ingredients like quantity and its price).
  - 8) Ask families to revise their work at home considering all the comments and suggestions they received during the presentation today.
  - 9) Inform families that we are going to visit each of them and check their homework progress during the week.
  - 10) Explain to the groups that we are going to practise calculating the product's cost. But before filling in the remaining columns on the flip chart paper, we will play a game centred on calculating the cost of a product.

## Exercise 2: Let's bake a *chigumu*!

(60 minutes)

### Aim:

To allow participants to learn how to calculate the cost of a product/service and how to determine its pricing.

### Description:

Group work and discussion.

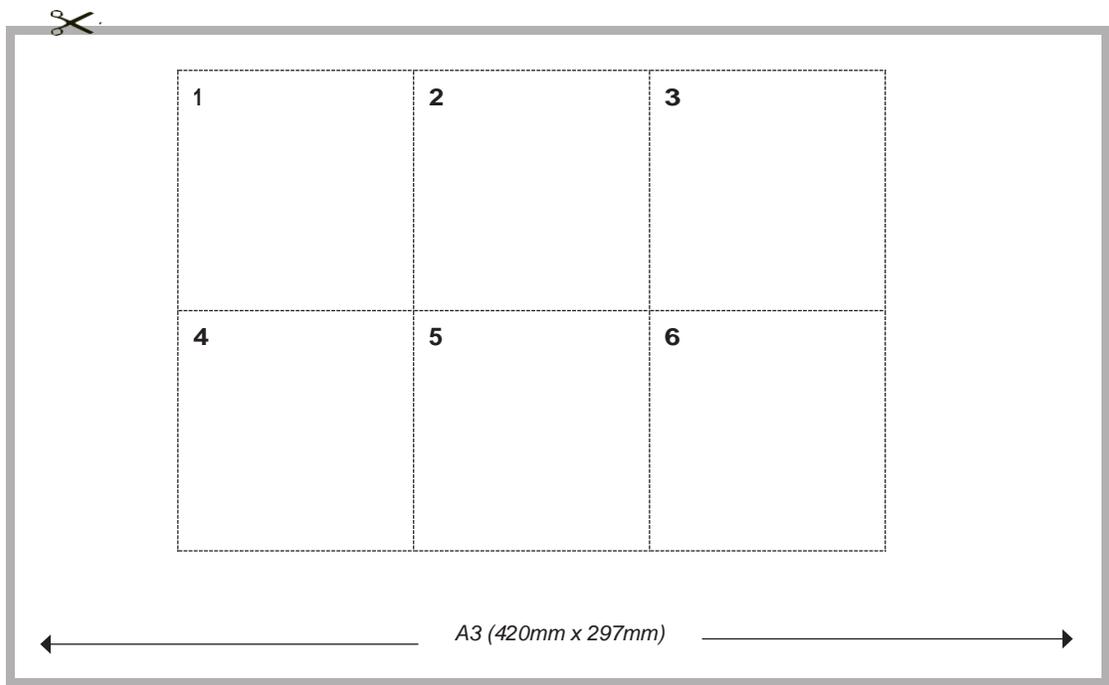
### Materials:

Double-sided Scotch tape or Prestik, three sets of templates and materials for the game 'Let's bake a *chigumu*'.

### Preparations:

This exercise requires considerable preparation and it is important to have all the materials prepared before starting. Materials can be re-used every time this session is facilitated if they are printed on good paper or card. The materials required are listed below. The ingredients list is available in Appendix 3.

- 1) Three copies (one for each team) of 'Let's bake a *chigumu*' template should be printed large enough to be visible if hung on a wall (A3 or larger). Items 4–6 should be printed at the same size.



- 2) Three copies (one for each team) of the ‘What’s needed for the chigumu and costs’ table (Appendix 3) should be printed.

### Appendix 3: Let’s bake a chigumu game – What is needed for the chigumu and costs

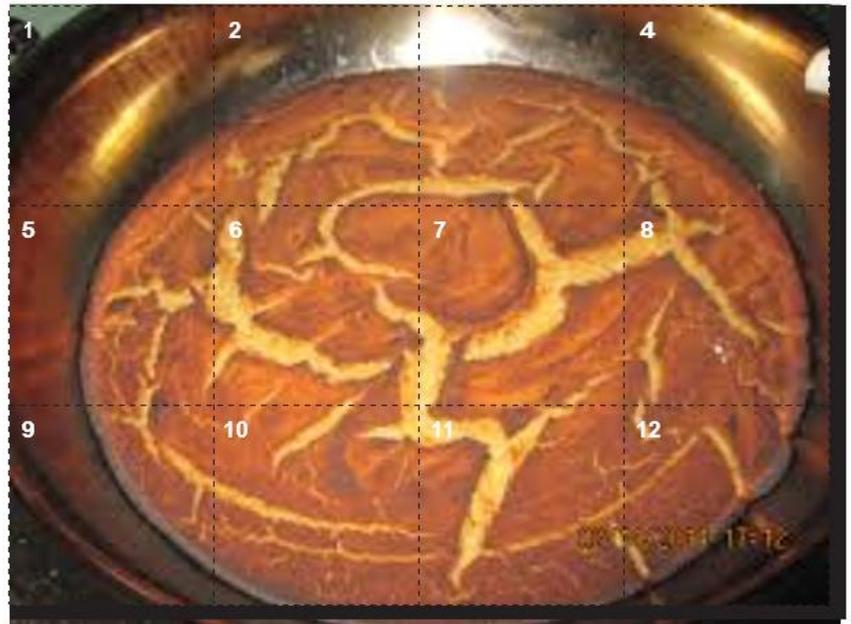
Let us imagine that we are group of economic experts. The bakery that produces chigumus hired us to help them to calculate the cost of a chigumu and set its price. The bakery has provided us with all the necessary information: ingredients and their costs, as well as lowest and highest prices of a whole chigumu or slices in the market.

Ingredient/Tool and price	Amount we need	Cost
<b>Mgaiwa/Maize flour</b> (1 kilogram = 4 cups = MK 250)	2 cups = 500 grams	MK 150
<b>Warm water</b>	1 cup = 250 millilitres	MK 0
<b>Sugar</b> (1 kilogram = 4 cups = MK 850)	3 tablespoons	MK 100
<b>Salt</b> (500 grams = 2 cups = MK200)	1/4 teaspoon = 1.25 millilitres	MK 20
<b>Bicarbonate soda</b> (100 grams = 20 teaspoons = MK 50)	1 teaspoon = 5 millilitres	MK 5
<b>Bananas</b> (1 bunch/10 bananas = MK 100)	3-5	MK 50
<b>Charcoal</b> (50 kilograms = MK 2000)	1 plastic bag = 1 kilogram	MK 50
<b>Baking pan</b> (30 cm round = MK 700)	1x 30cm	MK 700
<b>Plastic dish with a lid</b> (40 cm round = MK 1000)	1 x 40 cm	MK 1000
<b>Transportation cost</b> (1 day=10chigumu slices)	1 chigumu	MK 500=1000
	<b>Total cost:</b>	
	<b>Lowest price in the market:</b>	<b>MK 50</b>
	<b>Highest price in the market:</b>	<b>MK 100</b>
	<b>OUR PRICE:</b>	<b>MK 50</b>

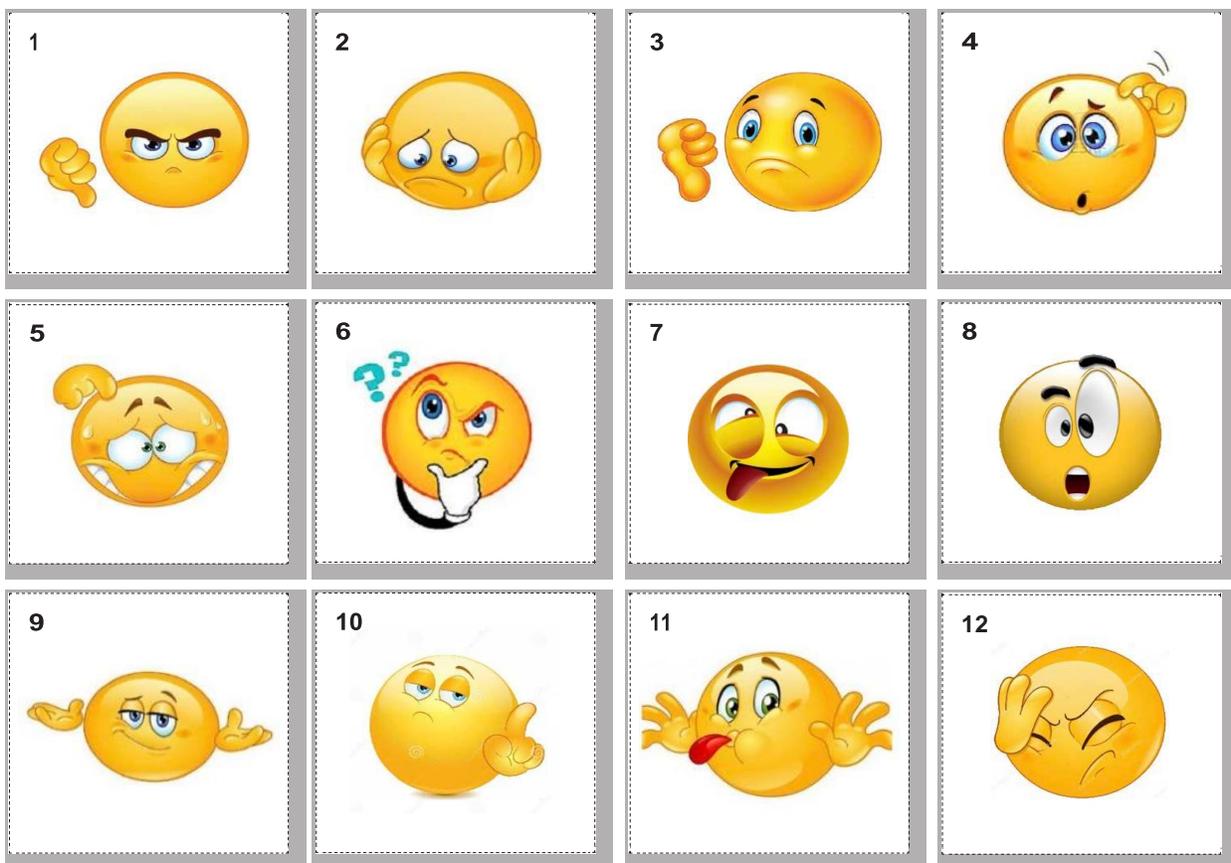
- 3) Three sets (one for each team) of **6 bags** (real bags should be purchased at the market), each named with one of the elements needed to bake the *chigumu*, as pictured.



- 4) Three copies (one for each team) of the 'Chigumu' cards sheet should be printed on thick paper with a glossy finish, and cut into squares, as below. Print the sheet on the same size paper you are using to print the 'Let's bake a chigumu' template (see page 62).



- 5) Six copies (two for each team) of the 'Expressions' cards sheet should be printed on thick paper with a glossy finish, and cut into squares, as below. Print the sheet on the same size paper you are using to print the 'Let's bake a chigumu' template (see page 62).



- 6) Three copies (one for each team) of the 'Correct answers' cards sheet should be printed on thick paper with a glossy finish, and cut into squares, as below. Print the sheet on the same size paper you are using to print the 'Let's bake a chigumu' template (see page 62).

<p><b>1</b></p> <p><b>Maize flour</b></p> <p>MK250/1000 grams* 500 grams = MK150</p>	<p><b>2</b></p> <p><b>Water</b></p> <p>MK0/1litre* 250 millilitres = MK0</p>	<p><b>3</b></p> <p><b>Sugar</b></p> <p>MK850/1,000grams 3 tablespoons = MK100</p>	<p><b>4</b></p> <p><b>Salt</b></p> <p>MK 200/500grams* ¼ teaspoon=MK5</p>
<p><b>5</b></p> <p><b>Bananas</b></p> <p>MK100/1 bunch* 3-5 bananas=MK50</p>	<p><b>6</b></p> <p><b>Bicarbonate of Soda</b></p> <p>MK50/100grams* 1 teaspoon = MK5</p>	<p><b>7</b></p> <p><b>Charcoal</b></p> <p>MK2000/50kilograms* 1 bag = MK50</p>	<p><b>8</b></p> <p><b>Baking pan</b></p> <p>MK700/30cm*</p>
<p><b>9</b></p> <p><b>Plastic dish</b></p> <p>MK1000/40cm"</p>	<p><b>10</b></p> <p><b>Transportation</b></p> <p>MK500/1chigumu</p>	<p><b>11</b></p>	<p><b>12</b></p>

- 7) Three copies (one for each team) of the 'Incorrect answers 1' cards sheet should be printed on thick paper with a glossy finish, and cut into squares, as below. Print the sheet on the same size paper you are using to print the 'Let's bake a *chigumu*' template' (see page 62).

<p><b>1</b></p> <p><b>Maize flour</b></p> <p>MK250/1000 grams* 500 grams = MK10</p>	<p><b>2</b></p> <p><b>Water</b></p> <p>MK0/1litre* 250 millilitres = MK0</p>	<p><b>3</b></p> <p><b>Sugar</b></p> <p>MK850/1,000grams 3 tablespoons = MK100</p>	<p><b>4</b></p> <p><b>Salt</b></p> <p>MK 200/500grams* ¼ teaspoon=MK5</p>
<p><b>5</b></p> <p><b>Bananas</b></p> <p>MK100/1 bunch* 3-5 bananas=MK50</p>	<p><b>6</b></p> <p><b>Bicarbonate of Soda</b></p> <p>MK50/100grams* 1 teaspoon = MK5</p>	<p><b>7</b></p> <p><b>Charcoal</b></p> <p>MK2000/50kilograms* 1 bag = MK50</p>	<p><b>8</b></p> <p><b>Baking pan</b></p> <p>MK70/30cm*</p>
<p><b>9</b></p> <p><b>Plastic dish</b></p> <p>MK1000/40cm"</p>	<p><b>10</b></p> <p><b>Transportation</b></p> <p>MK400/1chigumu</p>	<p><b>11</b></p>	<p><b>12</b></p>

- 8) Three copies (one for each team) of the 'Incorrect answers 2' cards sheet should be printed on thick paper with a glossy finish, and cut into squares, as below. Print the sheet on the same size paper you are using to print the 'Let's bake a *chigumu*' template (see page 62).

<p>1</p> <p><b>Maize flour</b></p> <p>MK250/1000 grams* 500 grams = MK150</p>	<p>2</p> <p><b>Water</b></p> <p>MK0/1litre* 250 millilitres = MK0</p>	<p>3</p> <p><b>Sugar</b></p> <p>MK850/1,000grams 3 tablespoons = MK80</p>	<p>4</p> <p><b>Salt</b></p> <p>MK 200/500grams* ¼ teaspoon=MK5</p>
<p>5</p> <p><b>Charcoal</b></p> <p>MK2000/50kilograms* 1 bag = MK30</p>	<p>6</p> <p><b>Bicarbonate of Soda</b></p> <p>MK50/100grams* 1 teaspoon = MK5</p>	7	<p>8</p> <p><b>Baking pan</b></p> <p>MK700/30cm*</p>
<p>9</p> <p><b>Plastic dish</b></p> <p>MK800/40cm"</p>	<p>10</p> <p><b>Transportation</b></p> <p>MK500/1chigumu</p>	11	12

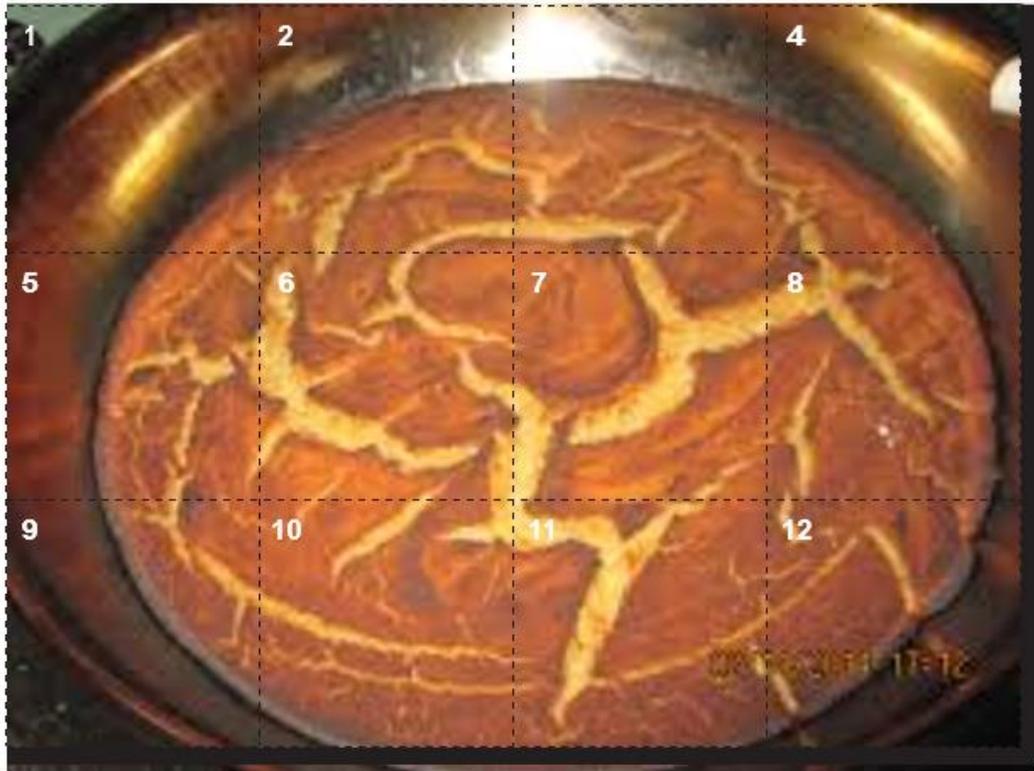
- 9) Prepare the materials as follows:

- Using double-sided Scotch tape or small pieces of Prestik, stick the 'Correct answers' cards on top of the 'Chigumu' cards in order of the ingredients (e.g. the 'Maize flour' card should be on top of the first 'Chigumu' card, the 'Water' card should be on top of the second 'Chigumu' card, and so on) so that the images of the 'Chigumu' are not visible. Prepare three sets like this.
- Using double-sided Scotch tape or small pieces of Prestik, stick the 'Incorrect answers 1' cards on top of the first set of 'Expression' cards in order of the ingredients (e.g. the 'Maize flour' card should be on top of the first 'Expression' card, the 'Water' card should be on top of the second 'Expression' card, and so on) so that the images of the expressions are not visible. Prepare three sets like this.
- Using double-sided Scotch tape or small pieces of Prestik, stick the 'Incorrect answers 2' cards on top of the second set of 'Expression' cards in order of the ingredients (e.g. the 'Maize flour' card should be on top of the first 'Expression' card, the 'Water' card should be on top of the second 'Expression' card, and so on) so that the images of the expressions are not visible. Prepare three sets like this.

- Then, for each team, put a set of all cards with the same ingredients in the corresponding bag, e.g. three 'Maize flour' cards should be put in the bag 'Maize flour', three 'Sugar' cards should be put in the bag 'Sugar', and so on. Each team should end up with three sets of '*Chigumu*' elements.

### Directions:

- 1) Explain to participants that we are going to play a game that uses the example of baking a *chigumu*. We need to work in small groups that were formed earlier. Distribute to each group one 'Let's bake a *chigumu*' template and 6 bags with the *chigumu* elements inside.
- 2) Explain that we are going to imagine that each team is a group of economic experts. The bakery that produces *chigumu* hired us to help them calculate the cost of a *chigumu* and set its price. The bakery provided us with all the necessary information: ingredients and their costs, as well as the lowest and highest prices of *chigumus* in the market.
- 3) Mention that we are not only going to be calculating the cost of ingredients but will also 'bake' the *chigumu*.
- 4) Explain to participants that the 'Let's bake a *chigumu*' template is a table of 6 boxes. Each represents an element that we need to bake a *chigumu*.
- 5) The elements are listed in the 'What's needed for the *chigumu* and costs' table (Appendix 3). In the first column is the name of each element and its price. In the second column is the quantity required of each element needed to bake the *chigumu*. Explain that we will fill out the third column together at the end.
- 6) Explain that each team has all 12 elements needed to bake a *chigumu* are inside the bags distributed earlier. Each bag actually contains three cards of the same element but each with a different calculation of its cost, with **only one** being correct. The aim of the game is to check each calculation and select the right card.
- 7) Ask each team to stick their 'Let's bake a *chigumu*' template on the wall. Each time they agree on the element with the correct calculation, ask them to stick it on the template according to the order of the elements. This order is clearly outlined on the 'What's needed for the *chigumu* and costs' table (e.g. 'Maize flour' is first, 'Water' is second, and so on).
- 8) Give each team about 20 minutes to complete the exercise. At the end, all teams should have all 6 elements on the 'Let's bake a *chigumu*' template. Remind them again: element 1 should be in box 1, element 2 in box 2, and so on.
- 9) Go around and check whether everyone understands what to do and provide support if necessary.
- 10) When teams have completed the exercise, ask them to add up the costs of each element to determine the cost of the whole *chigumu*.
- 11) Ask participants to set a price for the *chigumu* that they believe is fair. Remind them that in the 'What's needed for the *chigumu* and costs' table, the lowest and highest prices of *chigumus* in the market are provided. Ask them to take this information into consideration.
- 12) When teams are ready, ask one member of each team to come up to their 'Let's bake a *chigumu*' template on the wall. Then ask them to unstick the first layer of each card.
- 13) If the team chose the right cards, they will get a full picture of the *chigumu*:



- 14) If some answers are incorrect and 'Expression' cards are revealed instead of 'Chigumu' cards, explain that it is the participants' first experience of calculating the cost of a product, they should not be worried. Explain that we will look at all three chigumus and then you will explain how the calculation should have been done.
- 15) Then thoroughly go through each element explaining how to do the correct calculation using the table below. Start with the first element and go through each of the other elements, making sure everyone understands.
- 16) Let participants ask questions.

Ingredient/Tool and price	Amount we need	Cost
<b>Mgaiwa/Maize flour</b> (1 kilogram = 4 cups = MK 250)	2 cups = 500 grams	MK 150
<b>Warm water</b>	1 cup = 250 millilitres	MK 0
<b>Sugar</b> (1 kilogram = 4 cups = MK 850)	3 tablespoons	MK 100
<b>Salt</b> (500 grams = 2 cups = MK200)	1/4 teaspoon = 1.25 millilitres	MK 20
<b>Bicarbonate soda</b> (100 grams = 20 teaspoons = MK 50)	1 teaspoon = 5 millilitres	MK 5
<b>Bananas</b> (1 bunch/10 bananas = MK 100)	3-5	MK 50
<b>Charcoal</b> (50 kilograms = MK 2000)	1 plastic bag = 1 kilogram	MK 50
<b>Baking pan</b> (30 cm round = MK 700)	1x 30cm	MK 700
<b>Plastic dish with a lid</b> (40 cm round = MK 1000)	1 x 40 cm	MK 1000

<b>Transportation cost</b> (1 day = 10 chigumu slices)	1 chigumu	MK 500-1000
	<b>Total cost:</b>	<b>MK 375</b>
	<b>Lowest price in the market:</b>	<b>MK 50</b>
	<b>Highest price in the market:</b>	<b>MK 100</b>
	<b>OUR PRICE:</b>	<b>MK 50</b>

17) Explain that now that we know how to calculate costs and quantities, we are going to calculate the cost of our actual product the next time we meet.

18) Thank participants for their participation and contribution.



**Facilitator's/business assistant's notes:**

- *Together with families prepare the schedule of the home visits.*
- *Explain that the visits will focus on looking deeply into the product and its characteristics, and the required human resources, equipment and raw materials in order to find any gaps and ways to overcome them.*
- *During the house visits, provide a critical assessment and take notes using the table in Appendix 4: Feasibility of IGAs.*
- *Conduct two visits per family.*
- *Inform families that before your visit, they should have completed the first draft of their work.*
- *In the first visit, go through all the components (product and its characteristics, and the required human resources, equipment and raw materials) and provide advice on how to improve each point. Take notes of all the suggested changes in order to go through them during the next visit.*
- *In the second visit, go through the comments that you made previously and check if the families addressed them.*
- *Appendix 4 will help you check if the IGA:*
  - *Is technically feasible.*
  - *Is feasible within the estimated cost.*

# 10. Session 5: Costing and pricing

## Purpose:

The purpose of this session is to provide participants with the practical skills they need to have regarding the cost and pricing of a product/service.

## Materials:

Flip chart paper, coloured pens, participants' tables from Session 4, Exercise 1 (list of raw materials).

## Participants:

Two members from each family, 10 families in total.

## Time:

2 hours 15 minutes

Contents		Duration
Exercise 1	Costing and pricing	120 minutes
Exercise 2	Taking control	15 minutes

## Exercise 1: Costing and pricing

(120 minutes)

### Aim:

To allow participants to learn how to calculate the costing and pricing of a product or service for their IGAs.

### Description:

Group work and discussion.

### Materials:

Flip chart paper, coloured pens, participants' tables from Session 4, Exercise 1 (list of raw materials).

### Directions:

- 1) Greet participants and thank them for coming. Also congratulate them on all the work they've been doing at home, and for a job well done.
- 2) Explain to the participants that today's exercise will focus on costing and pricing their own products using what we learned in the last session.
- 3) Now ask participants to take their flip chart paper showing the list of raw materials with their required quantities and prices.
- 4) Give them some flip chart paper and pens so they can start their calculations. Go around and check if they need your support.
- 5) When the teams are finished, ask them write down the lowest and highest prices they found for their particular product when they conducted the market assessment.
- 6) Now give them time to think and set a price for their product. Ask them also to prepare an explanation for why they chose this price.
- 7) Remind them that in the last session they also thought about the number of products they needed to produce for one day, one week or one season.
- 8) Now ask them to stop and remind them about the game from the last session: calculating the cost and setting the price for a *chigumu*. As we know the cost of a *chigumu* was MK375.00 and let's say we set the price per slice at MK 50,00 (and the price for a whole one MK 500), which is equal to the lowest price of a chigumu found in the market.
- 9) Now, let's calculate the monthly expenditures and income using this example. We know that the bakery plans to produce and sell 20 chigumus per day and the bakery works 20 days per month.
- 10) Now explain the monthly expenditures, which are:

**MK 375 (cost of a chigumu) \* 20 chigumus per day = MK 7,500 – expenditure per day**

**MK 7,500 \* 20 working days = MK 150,000 – monthly expenditure**

- 11) Now explain the monthly income, which is:

**MK 500 (price of a chigumu) \* 20 chigumus per day = MK 10,000 sales per day**

**MK 10,000 \* 20 working days = MK 200,000 – monthly sales**

**MK 200,000 (monthly sales) – MK 150,000 (monthly expenditures) = MK 50,000 monthly income**

- 12) In the case of the bakery example, there are no other expenditures so we can consider the above as net income, but let's imagine that a family-led bakery spent MK 4,000 for medical expenses, MK 17,500 for the purchase of food for the household and MK 1,400 for transport. Ask participants: *Will the net income still be the same?*
- 13) Listen to the participants' answers, then summarise that the net income will not be reduced as the above are household expenses. We can use our income by investing it back into our IGA, generating savings, spending on household expenses, etc.
- 14) Spend more time, if needed, so that participants understand the concept completely. When you are sure that they can do it themselves, ask them to do the same for their IGA product/service.
- 15) Go around and observe the teams work and provide support if needed.
- 16) When they have finished, ask them to present their work. Discuss each presentation, checking in detail the calculations and pointing out anything missed or forgotten.
- 17) Finally, ask participants what they learned and what they think about the work done so far.
- 18) Ask families to complete anything outstanding as homework.



**Facilitator's/business assistant's notes:**

- *Together with families prepare the schedule of the home visits. Discuss with families that they and the facilitator/business assistant will need to observe social distancing and other Covid-19 restrictions during the visits, such as wearing masks, hand washing/ using sanitisers and keeping 1.5m apart.*
- *Explain to them that the visits will focus on looking deeply at the costing and pricing of a product for their IGA as well as calculating the approximate income.*
- *During the home visits, provide a critical assessment and take notes using the table in Appendix 4: Feasibility of IGAs.*
- *Conduct two visits per family.*
- *Inform families that before your visit, they should have completed the first draft of the costing and pricing of their product/service and calculation of their income.*
- *In the first visit, go through the costing and pricing and provide advice on how to improve each point. Take notes of all the suggested changes.*
- *In the second visit, go through the comments that you made previously and check if the families addressed them.*
- *Appendix 4 will help you check if the IGA:*
  - *Will be profitable.*

## Exercise 2: Taking control

(15 minutes)

### Aim:

To explore ways of taking control or feeling in control.

### Description:

A game looking at how we can use our own power in groups and social situations. Note that this exercise requires participants to move from lying down to standing up and some participants with particular disabilities may find it challenging to do this. This exercise should be adapted to suit the participants for example, if some participants cannot easily move from lying on the floor to standing up then instead participants could be asked to move from their hands down to up in the air.

### Directions:

- 1) Ask participants to lie on the ground or sit on a chair.
- 2) Tell them to imagine that they are feeling completely useless, with no resources, no confidence and no control. However, this will not last long. When an opportunity to start an IGA comes along, then a good idea and then resources, they will slowly rise up and start to feel better. Explain that as you talk them through each step of this positive change, they will start to move little by little until they are feeling strong and happier.
- 3) Explain that there are up to 10 steps to go through to gain courage and enthusiasm, which you will soon read to them. They will move up a sliding scale from 1 (feeling completely useless, no control) to 10 (confident and totally in control). Everyone walks around the training area, slowly changing as they move up their scale. When everyone has reached their 10, they can stop.
- 4) Start by reinforcing participants' feelings of helplessness as they lie on the floor/sit on a chair. Change your tone and be more encouraging as participants begin to move from lying down to sitting upright to standing up:
  - "You have lots of debt and it has been a long time since you earned a decent income."
  - "A friend brings an advert about the possibility of developing a small-scale IGA and getting a grant, and there is still time to apply. You prepare your idea in order to apply. The idea you develop fits your skills and talents, and it is something that you know you would like to do."
  - "The following week you receive a letter acknowledging receipt of your application."
  - "A few days later you are invited to an interview and you are on the shortlist of the best IGA ideas."
  - "Even though you are very excited you are also nervous, but this does not overcome you in the interview. You leave feeling you have done well."
  - "A few days pass. You receive a call offering you the grant to start your IGA. You feel ecstatic, this is the best news ever!"
  - "But there is a challenge: you are requested to give your own contribution, and you don't have money or assets for that. Your partner or a relative can lend you the money and you can implement your idea. You are all smiles and nerves – very excited."
  - "The following day is your first day attending a business session. You arrive on time, meet your adviser, are introduced to your fellow participants and are told what you will be doing to produce a good product."
  - "The business adviser gives you an assignment on the first day and you are so worried you are going to fail the test. You do your best, the adviser is pleased and so are you. The other participants are also welcoming and have been good to you. You leave feeling it's not bad for a first day."

- “It is month-end and your first income is in your pocket. It is such a relief, you will pay off your debt now, or at least begin to, and you will not be asking other people for money and will be able to purchase some of the things you need. As time goes on, you begin to settle in nicely at your IGA and things are also going well at home. Life is good now.”
  - You could ask a few participants to demonstrate their movement from 1 to 5, others from 10 to 5 and a third group from 5 to 10.
- 5) Now ask participants to reflect on the exercise.
- *How often do they do this in everyday life? What do they feel as they move up or down the scale?*
  - *How can we apply this to our daily lives? How can we take control of our situations and our need for change in our lives?*
- 6) In closing, explain that when change happens, it is not always straightforward. It occurs in stages. We need to be patient and observant, listen to our intuition and feelings, and try to find the best possible way of dealing with our challenges without setting ourselves more challenges.

# 11. Session 6: Planning and budgeting IGAs game

## Purpose:

The purpose of this session is to engage participants in a practical exercise through which they will learn how to manage an IGA, do bookkeeping and work in a team.

## Materials:

Game accessories (as stipulated in Appendix 5), materials (Appendices 6–16), A4 paper.

## Participants:

Two members from each family, 10 families in total.

## Time:

2 hours

Contents		Duration
Exercise 1	Running a hat making business – a game <sup>4</sup>	120 minutes

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## Exercise 1: Running a hat making business – a game

(120 minutes)

### Aim:

To allow participants to understand how IGAs work in real life; how money comes in and goes out; and why budgeting and planning are important in order not to create a deficit.

### Moderator:

Apart from the facilitators, business assistants play the roles of the bank, Funsani, Abikaneli and Atusaye's Supermarket. If you do not have four moderators, one business assistant may need to play two roles. Alternatively, a business assistant can play the roles of all four characters.

### Materials:

Game accessories (as stipulated in Appendix 5), materials (Appendices 6 to 16), around 100 pieces of paper (¼ pieces of A4), extra A4 paper.

### Directions:

- 1) Welcome everyone to the new session. Thank everyone for coming. Enquire about the latecomers and/or non-attenders.
- 2) Review the last session. Ask the participants to recall what was learned. Remind them of anything they have forgotten.
- 3) Explain what will be discussed in this session. Explain that we are now going to play a game in order to understand more about how an IGA works and demonstrate what participants need to develop a business plan and budget for an IGA.
- 4) Divide the participants into three teams and allocate each a colour: yellow, blue and pink. These teams do not need to be organised according to common IGA networks.
- 5) Explain that in this game, each team will act as a hat making business. Explain that the game is not a competition between the teams but a learning exercise.
- 6) All members in each group should have a role, such as the hat maker, bookkeeper, administrator, etc. – it is up to the team to divide the tasks among themselves.
- 7) Explain that the game will simulate a period of running a business for one month. Stick all the accessories of the game on the wall (for reference, see Appendix 5) and explain each accessory:
  - Location: Ask groups to imagine this is the town where they live and from where the hat making business will be run. In the middle there is a bank where participants must receive a loan and keep their savings. On the left is Abikaneli's shop, which is the intermediary to sell hats in the market. On the right is Funsani's shop, which supplies the raw materials for hat production (Appendix 6).
  - The 'Business cycle' chart will be used to track the participants' activities in the game (Appendix 7). Explain that you will stick the sticker 'Today' (Appendix 8) on this chart to show which day is today.
- 8) Explain the following guidelines of the game:
  - An hourglass timer will be used to time the duration of each 'day' in the game. This will force participants to make quicker decisions about their activities. Around 3–5 minutes should be allocated for each activity.
  - The facilitator can fine teams if they do not follow the time frame (MK20–30,000).
  - The game starts on a Thursday, which is the first day of the month.

- Teams will receive 'Unexpected life situation' cards (Appendix 9) and they will need to address these situations while at the same time running their hat making business. Participants will not know in advance what life situation they will face, such as getting ill, or how it will affect their business, but they need to remain prepared and make sure that they make the right decisions. One aspect of the 'Unexpected life situations' is that teams may have to borrow money from the business.
- A member of the team will throw the dice and the ensuing number will determine how the debt (money borrowed from the business) will be returned according to the option that is indicated on the 'Credit wheel – will they pay?' template (Appendix 10). This activity aims to show the consequences of lending money to family members and relatives in order to demonstrate that sometimes you may lose part of your money or never recover it.



**Facilitator's/business assistant's notes:**

- *Start using the 'Unexpected life situation' cards during the third week of the time frame of the game.*
  - *Identify groups that make any wrong decisions and give them another 'Unexpected life situation' card to demonstrate how they might suffer the consequences of their previous decision.*
  - *Stress to the teams that they must read their problems out loud to allow other teams to learn from their mistakes.*
- 9) Explain to participants that we will use money as in real life. Give each team a loan of MK 160,000. Explain that this loan is for a period of 30 days and it is due back to the bank on the 29th of the month. The condition of the loan is that the team will have to pay back the MK 160,000 with MK 40,000 interest, meaning in total they have to pay back MK 200,000.
    - The banker will be one of the facilitators/business assistants.
    - Each team has a deposit account in the bank. They can deposit and withdraw money at any time. The bank does not give any interest on money but guarantees its safekeeping.
  - 10) Allocate each team its own space. Explain that this is their hat making workshop. The rent is MK 50, 000 per month, which is due on the 27th of the month. Participants must also remember that they will need to pay the loan of MK 200,000 back to the bank.
  - 11) Now explain to participants how to make the hats (Appendix 11). Stick the instructions on the wall, along with the other accessories. Give teams the raw materials (white paper (1/4 pieces of A4 paper) and paper clips, five sets for each team) and instructions for making hats. Demonstrate how to make one hat:
    - Take one piece of paper and cut it to 145mm x 50mm.
    - Bend the longer ends 20mm in.
    - Join the two short ends by placing one end on top of the other end.
    - Secure the top of the hat with a paper clip.
  - 12) Give each team a ruler so that they can measure the 20mm where they should bend the paper.
  - 13) Before participants begin, they need to make sure they know the kind of **quality** they want to produce (**product characteristics**), who is going to make the hats (**human resources**), and they need to have the right **equipment** (scissors and ruler) and the right **raw materials** (paper and clips). Once they are done making the hats, they will need to look at the hats' quality and **price** them accordingly for selling.
  - 14) Now introduce Abikaneli who is **the intermediary** between the hat makers and customers. Explain that Abikaneli owns the shop where the hats will be sold. You will play the role of Abikaneli.
  - 15) Explain that Abikaneli is ready to buy the hats for MK 10,000 each. The teams must make good-quality hats because if Abikaneli finds that the quality is low, she will ask for a reduced price or refuse to buy them. The quantity of the hats

to be sold is not limited but the quality should be high, otherwise this can decrease the value of the hats. Explain that Abikaneli will use a ruler to check if the measurements of the hats are correct.

- 16) Ask the teams to bring you their hats. Check how they look and if the measurement of the bottom section which is bent is 20mm.
- 17) Then introduce Funsani (also a business assistant) who produces the raw materials needed. Each set of materials (one piece of paper and one clip) is sold at MK 5,000. This is what the hat makers will need to pay for each hat. The hat makers need to be careful because if they purchase too much material, Funsani will take it back but only for MK 2,500 (so they will lose MK 2,500).
- 18) Explain that each team should **plan** and **budget** the *purchase of raw materials and other business expenses (B), household expenditures (E) and savings (S)* using the 'Money allocation' card (Appendix 12). The cards should be printed in three colours (yellow, blue and pink), one for each team.
- 19) Explain that the hat makers need to consider the following when budgeting:
  - Each team (apart from conducting business activities) is required to buy products at 'Atusaye's Supermarket' (Appendix 13).
  - Each food product (regardless of the price) is a necessity, but expires after one week; other products are 'luxury items' such as TVs, sofas, glasses, etc.
  - The amount of household expenditure is not fixed so each team can decide how much to plan and budget for.
- 20) Explain that you will also play the role of Atusaye.



**Facilitator's/business assistant's notes:**

*You must ensure that teams purchase both necessities and luxury items. If they do not purchase luxury items (in order to save money), give them an 'Unexpected life situation' card which will force them to buy other things at the supermarket.*

- 21) Explain the rules of the game to participants and stick the rules on the wall (Appendix 14).

## THE RULES OF THE GAME

### Monday

Purchase the raw materials from Funsani at a cost of MK 5,000 for each hat.

### Tuesday

Make the hats. Play the 'Unexpected life situation' cards. If a card requires the lending of money, the team will roll the dice to see which option they get on the 'Credit wheel – will they pay?'

### Wednesday

Sell the hats to Abikaneli. Abikaneli will pay MK 10,000 for each well-made hat, or less (or nothing) if the quality is bad.

### Thursday

Receive money from Abikaneli and other people who borrowed from you (in case this was one of your 'Unexpected life situation' cards).

### Friday

Plan the activities for the following week.

### Saturday

Purchase food and non-food items from Atusaye supermarket.

## Sunday

Rest day

22) Now distribute to the teams:

- 'Money allocation' cards (Appendix 12): Each card has three columns labelled 'B' (for business-related expenditure and materials), 'E' (for household expenditures) and 'S' (for savings, for example, cash saved for household expenditures). Teams can use these pockets to allocate how they will spend their money.
- A copy of the 'Business cycle' chart (Appendix 7): Teams can use this as the main tool to plan the amount of raw materials they are going to purchase and the number of hats they are going to sell.
- 'What we bought' cards (Appendix 15): To remind participants what they bought. Ask them to use product stickers from the supermarket as receipts and stick them on the card. The cards should also be in three colours (yellow, blue and pink), one for each team.
- 'Money' (Appendix 16) (starting with MK 160,000), which participants will use for their business operations during the game. There are different banknotes with different values. Participants should treat this as actual money and manage it carefully. Explain to teams that it is not safe to keep money in the box (meaning at home) and that it is better to put it in the bank. If teams do not put money in the bank, either take some money from their boxes (recording your actions) or give teams an 'Unexpected life situation' card, e.g. it may inform them that they lost money because they were robbed.

23) Now start the game. As was mentioned, the game starts on the 1st of the month, which is a Thursday – the day the teams receive a bank loan. Then, move the 'Today' sticker (Appendix 8) to the next day (Friday). Announce the day's activity according to the rules and use an hourglass to represent the day's duration. Following the rules and instructions above, conduct the game for participants to play, moving the 'Today' sticker from day to day until the last day of the month is reached.

24) At the end of the game, each team will calculate their final income. Distribute five sheets of A4 paper to each team and explain:

- On the first paper, teams should write all the money they received during the game (all the hat sales, etc.).
- On the second paper, they should write all the expenditures they had (e.g. purchases from the supermarket or purchase of raw materials or the money they lent that will never be returned if they received that option on the 'Credit wheel', interest to the bank, etc.). It is also important that they divide their business and household expenditures.
- On the third paper, they should write all their debts (e.g. the MK 160,000 loan from the bank).
- On the fourth paper, they should write all the loans they have given out.
- On the fifth paper, they should add up their income using the previous four papers. They should remember the calculation from the previous session:  $\text{Income} = \text{Sales} - \text{Business expenditures}$ ,  $\text{Savings} = \text{Income} - \text{household expenditures}$ .
- Participants also need to indicate the dates when all money came in and went out from their business.

25) Explain that it is important for participants to write down the days they should return or receive money because if they do not remind the moderator about paying back a loan on an indicated day, the moderator might not record it. How to record this is up to the teams so they should do it in the most convenient way for them.

26) When they have finished calculating their income, involve participants in a discussion about what they learned from the game and how they played it. Ask each team the following questions and take notes:

### a) Sales:

- *How many hats did you sell and how much income did you make?*
- *What decisions were made and what were their consequences?*
- *Which team earned more and why?*
- Conclusion: Low productivity results in low sales and a low income.

**b) Money distribution:**

- *Was money used correctly for business and household expenditures?*
- *Is this how you would manage money in real life?*
- *How much did you spend at the supermarket? What did you buy? What happened to the teams that did not buy enough products?*
- Conclusion: Household expenditure should be covered by the money that the family has before starting the business and not with the income coming from the business.

**c) Records (bookkeeping):**

- *Did you record each step (expenditure/sales/loans/etc.)?*
- *How can these records help to explain/calculate the results of your activities?*
- Conclusion: Recording their activities can help participants to understand the current state of their business and analyse the results of transactions and payments in order to take necessary measures. It is important to plan.

**d) Unexpected life situations:**

- *How did you approach and face problems?*
- *Did you lend money to relatives? Did you get it back?*
- *If you had difficulties, did you ask for help from another team? If not, why not?*
- Conclusion: If participants do not have savings, then significant issues may arise, as shown by the 'Unexpected life situation' cards. Cooperating with others means that participants can receive the help they need and are not alone. Reducing the amount of money participants lend and increasing their savings can help to achieve a successful business.

**e) Additional questions:**

- *What characteristics should entrepreneurs have?*
- *Why is it important to separate family activities from business activities?*
- *What must be done before you start a business?*
- *Why is it important to have a business plan?*

27) Reiterate to participants that this exercise has helped them to gain knowledge/experience about different activities required to run an IGA and how everyday family life can affect it.

# 12. Session 7: Finalising IGA plans

## Purpose:

The purpose of this session is to get common IGA teams to revise and finalise their business plans and budgets.

## Materials:

Flip chart paper, pens, participants' IGA plans and budgets, box, mirror.

## Participants:

Two members from each family, 10 families in total.

## Time:

1 hour 45 minutes

Contents		Duration
Exercise 1	How to improve your IGA plan	90 minutes
Exercise 2	The magic box	15 minutes

## Exercise 1: How to improve your IGA plan

(90 minutes)

### Aim:

To give participants an opportunity to present their business plans and budget; to assess participants' business plans and budgets and adjust them where necessary.

### Description:

Conducting a strengths, weaknesses, opportunities and threats (SWOT) analysis, followed by a group discussion.

### Materials:

Flip chart paper, pens, business plans and budgets prepared as homework with the facilitators/business assistants.

### Directions:

- 1) Explain to participants that they need to present their business plans and budgets to other IGA groups. This will provide common IGA teams with an opportunity to revise and assess their business plans and budgets.
- 2) Explain that participants are going to conduct a strengths, weaknesses, opportunities and threats (SWOT) analysis of the IGAs.
- 3) Group participants according to their common IGAs and give them some flip chart paper and pens.
- 4) Now explain that teams are going to identify the strengths and weaknesses of their respective IGAs based on the information they collected during the market assessment.
- 5) Then ask the teams to identify the opportunities and threats.
- 6) Give groups 20 minutes to work on the SWOT analysis, checking on their progress.
- 7) Mention that if the threats are too great, then it may signal that the IGA is not worth establishing.
- 8) Now ask each group to discuss the below questions, giving them about 10 minutes to do so:
  - *What can be done to minimise the weaknesses of the IGA?*
  - *How can the strengths and opportunities be built upon to maximise the potential of the IGA?*
  - *How can the threats be overcome?*Go around the groups and provide necessary support.
- 9) Now ask groups to present their work and discuss each group's business plan with the whole group.
- 10) During the big group discussion:
  - Assess each presentation and see if there is anything missing.
  - Assist the groups where possible by asking additional questions.
  - Give groups time to fill out any missing information.
  - Make suggestions on how to address some of the challenges you have noted in their analyses.
- 11) Now, give participants 10 minutes to make changes to their IGA plans and budgets using what they uncovered in this exercise. Go around and provide the necessary support.

12) Ask groups to present and discuss with everyone what changes were made.

13) Thank participants for their contribution and hard work.



**Facilitator's/business assistant's notes:**

*Give more time to facilitate a discussion on the following:*

- *What can be done to reduce the threats and what can be done to minimise the weaknesses?*
- *How can the strengths and opportunities be built upon to maximise the potential of the IGA?*

*These discussions might make the groups want to take a step back and do a more thorough market analysis and see how it influences their plans. You should also mention that if the threats are too great, then it might make running that particular IGA not worthwhile. If the group needs to work further on their business plan and budget, tell them to finish it as part of their homework. During the next family visit, you need to check and revise the relevant IGA plans.*

## Exercise 2: The magic box

(15 minutes)

### Aim:

To help participants build their self-esteem.

### Description:

A game.

### Materials:

Box, mirror.

### Directions:

- 1) Construct a 'magic box': a box with a mirror placed inside to reflect the face of anyone who looks into it.
- 2) Begin by asking: "Who do you think is the most special person in the whole world?"
- 3) After allowing the participants to respond, you may continue: "Well, I have a magic box with me, and you can look inside and discover who the most special person in the world is."
- 4) Give each participant a chance to look into the box. Ask: "Who do you see?" Then say: "Isn't she/he amazing?" Wait for the participant to respond and then give the box to another participant.

Some participants may have to be coaxed because they may not believe what they see.

- 5) After everyone has had a turn looking into the mirror box, ask participants the following questions:
  - *How did you feel looking at yourself in the mirror?*
  - *How did it feel being given a compliment?*
  - *Were you surprised with the feedback you got?*
  - *Do you realise that you are indeed special?*
  - *What made you realise that you are special?*
  - *Do you have any doubts? What made you doubtful?*
- 6) Explain that the box is valuable to us because it allows us to see ourselves and that we are indeed special. We each have unique gifts and we are alive. Considering the events going on in the world, we are indeed blessed.

# 13. Session 8: Bookkeeping and marketing

## Purpose:

The purpose of this session is to provide participants with additional and useful tips for starting their IGAs and to verify the degree to which participants are prepared.

## Materials:

Flip charts, flip chart paper, A4 paper, pens or pencils, coloured paper, scissors, coloured markers or crayons, glue or sticky tape, 60 small stones, marker for writing on flip chart (if desired), Appendices 17–18, Appendix 19 (only for business assistants).

## Time:

2 hours

Contents		Duration
<b>Exercise 1</b>	The importance of record keeping	15 minutes
<b>Exercise 2</b>	The fundamentals of bookkeeping	35 minutes
<b>Exercise 3</b>	Marketing your IGA	30 minutes
<b>Exercise 4</b>	Working together	20 minutes
<b>Exercise 5</b>	A gift from the heart	20 minutes

## Exercise 1: The importance of record keeping

(15 minutes)

### Aim:

To get participants to appreciate and learn about the importance of record keeping when running a business.

### Description:

Participants learn about the importance of record keeping by experiencing whether it is possible to remember all the information provided.

### Materials:

A4 paper, pencils or pens.

### Directions:

- 1) Explain that part of maintaining a good business practice is keeping track of the activities that are conducted while running the business. The process of recording activities is important in order to understand what is going well and what is not going well in a business.
- 2) Divide participants into pairs (not necessarily family members, see what participants prefer) and give each one a blank A4 paper and a pen or pencil. Explain that these pairs will assume the roles of either family members or a married couple.
- 3) Ask one person from each pair to go outside while the other remains in the room.
- 4) Now ask the participant who is in the room to write down at least 15 tasks that they would like their partner who is waiting outside to do. The list might include things like:
  - Go to the market and buy raw materials
  - Collect money from customers
  - Give back loan to the bank
  - Ask the neighbour to give back MK 500
  - Change the curtains
  - Pay the electricity bill
  - Wash the children's clothes
  - Bake cakes for Tikondwe's wedding
  - Fetch children from kindergarten
  - Mend the back door
  - Cut back the trees in the garden
- 5) Ask the participants waiting outside to come back into the room. Ask the partner who remained in the room to read out the list of tasks that they want their partner to do.
- 6) Afterwards, ask the partner who had been given the tasks to recall all of them and say them out loud. The other partner should tick off how many are remembered.

- 7) Bring participants back into the bigger group and discuss the following:
- *How many tasks did the partners remember? What was the average number?*
  - *Is it realistic to expect partners to remember all the tasks they were given?*
  - *What is the best way to make sure that they can remember all the tasks?* Explain to participants the importance of recording their tasks. If the partners who were given the tasks had been given paper and a pen, they would have been able to record and recall the tasks more easily.
- 8) Explain that in terms of running a business, this exercise highlights the importance of recording all activities related to running IGAs, including all financial transactions. These include purchases of raw materials, transport, electricity and other costs incurred from running the business. This process is called bookkeeping. The facilitator will provide a template for bookkeeping (Appendix 17) and participants can use this when actively running their business.
- 9) Conclude by saying that forming an IGA is complicated and involves the management of your daily income and expenditure, as well as dealing with people who lent you money. You cannot remember all these details, so it is important to keep records. Bookkeeping can be used to evaluate your current situation, calculate your income and plan for the future

## Exercise 2: The fundamentals of bookkeeping

(35 minutes)

### Aim:

To familiarise participants with bookkeeping and to teach them how to use bookkeeping tools.

### Description:

Group work in which participants try out bookkeeping.

### Materials:

A4 paper, flip chart paper, pencils or pens, bookkeeping template (Appendix 17), bookkeeping exercise answers (Appendix 18).

### Directions:

- 1) Remind participants about the hat making game and ask what they remember about bookkeeping from it.
- 2) Explain that it is important to take notes as we cannot remember everything.
- 3) Tell participants that it is helpful to use one book for bookkeeping, separated into sections for sales, expenditures, debts and loans. Beautiful writing is not important – it is important to understand what is written. The below are important to take note of:
  - Data (ask participants why this is important, e.g. to analyse on which days of the week/in which season we have better sales; in debt – to be aware about our responsibility to the debtor; in case of a loan we gave – to know when we should ask the person to return our money).
  - Amount (ask participants why this is important, e.g. to know how much we sold per day/month or how much we lent).
  - Description (ask participants why this is important, e.g. to know what we sold and through it analyse the product most in demand or to know whom we lent the money to).
- 4) Ask participants to divide themselves into four groups. Give each group A4 paper, one flip chart paper, and a pencil or pen. The A4 paper is to be used for writing drafts and all the final data should be recorded on the flip chart paper.
- 5) Remind participants about the bakery that hired us to help them with costing and pricing in Session 4, Exercise 2. Let us imagine that each group is a group of economic experts and the bakery wants to hire us again to help with their bookkeeping.
- 6) Distribute to each group a list of the bakery's daily operations:
  - 01.05.2021: 20 *chigumus* are sold (MK 10,000)
  - 02.05.2021: 20 *chigumus* are sold (MK 10,000)
  - 03.05.2021: purchased products MK 5,000 but paid only MK 4,000
  - 03.05.2021: 20 *chigumus* are sold (MK 10,000)
  - 04.05.2021: 4 *chigumus* are sold but money not yet paid (MK 2,000)
  - 05.05.2021: paid for purchase on 03.05.2021 (MK500)
  - 06.05.2021: 15 *chigumus* are sold (MK 7,500)

- 06.05.2021: purchased food for home (MK 2,500)
  - 07.05.2021: purchased products for MK 3,200 but paid only MK 1,000
  - 08.05.2021: 20 *chigumus* are sold (MK 10,000)
  - 08.05.2021: received money for the four chigumus sold on 04.05.2021 (MK 2,000)
  - 09.05.2021: paid for purchase on 03.05.2021 (MK 500)
  - 10.05.2021: lent money to a friend (MK 5,000)
  - 11.05.2021: received loan from bank (MK 10,000) to return by 30.05.2021 with interest (MK 10,600)
- 7) Ask teams to prepare all the necessary notes for the bakery, add up its income up until 11.05.2021 and show the bakery its current financial situation.
  - 8) Go around and support the teams if necessary.
  - 9) Ask groups to present their work and explain the decisions they made. In case of an error, correct it and explain the reason. (For the correct answers, see Appendix 18.)
  - 10) Thank participants for their presentations. Conclude by saying that bookkeeping is a tool used not only to remember the operations of the IGA, but also to calculate income and better manage the IGA. It allows us to analyse the situation easily and plan effectively.

## Exercise 3: Marketing your IGA

(30 minutes)

### Aim:

To allow participants to gain some experience in marketing and promoting products.

### Description:

Participants use creativity to market their products.

### Materials:

Flip charts, flip chart paper, 60 small stones, coloured paper, coloured markers or crayons, scissors, glue or sticky tape, Appendix 19 (for business assistants).

### Directions:

- 1) Explain that in this exercise participants will go through the process of marketing and promoting their products. This may be in a market-place or shop, but even a business that rents out chairs for a wedding or one that grows cucumbers needs to promote itself.
- 2) Divide participants into four groups. Three groups will act as the business owners and the fourth group will play the role of the customers (make sure there are at least six people in this group).
- 3) Ask the group of customers to wait outside.
- 4) Now distribute to the groups of business owners the following materials: coloured paper, scissors, a flip chart and flip chart paper, coloured markers or crayons, and glue or sticky tape.
- 5) Now give each team 20 small stones. Ask them to imagine that these stones are products, e.g. small biscuits. Explain that their job is to use the materials you have given them to package the biscuits. They need to make sure that the packaging will attract customers. The aim of the game is to sell as many biscuits as possible. Remember to tell the teams that customers have a limited amount of money.
- 6) Each team should come up with the following:
  - Name of biscuits
  - Price (not more than MK 50,000 per kg/package/box, etc.)
  - Packaging
  - Advertising, such as a billboard or a banner (designed on the flip chart) with text/pictures/whatever else to attract the customers.
- 7) The groups of business owners are not allowed to speak to each other or look at each other's work.
- 8) When they finish, they should display their items on their tables. The price of their biscuits should be clearly indicated. Then they should leave the room.
- 9) Now go to the place where the group of customers is waiting and give each customer MK 50,000. Explain to them that they need to visit all the tables on which the same products, all of identical quality, are being sold. The customers will not know which table belongs to which team and they need to purchase as many of the products as they can with their money from the tables. They should take a product or products and leave money on the table/tables.
- 10) They must explain what attracted them to buy the product from a particular table and write their reasons on a flip chart that is positioned at the front of the room (divide this into two columns beforehand, with one column for the biscuit's name and the other for the customer's comments).

- 11) Ask all participants to come back into the room.
- 12) Count how many products each team sold and ask them:
  - *What influenced people to buy their particular product even if the quality was the same as the other teams' products?*
  - *What else can they do to attract customers?* (The business assistant should list these suggestions on the flip chart, e.g. offer discounts and promotions, beautiful packaging, advertisement, etc.).
- 13) Explain that there are other activities that are necessary to consider beyond the production of the IGA product. Explain that marketing and promoting the product are important, products must be visible in the market.
- 14) Ask participants if they have any questions and ask if they have already thought about ways to make their IGA product visible in the market (use Appendix 19 if necessary).
- 15) Conclude by saying that marketing and promoting products is key to the success of an IGA.

## Exercise 4: Working together

(20 minutes)

### Aim:

To develop the framework for how a common IGA network will work.

### Description:

Brainstorming.

### Materials:

Flip chart, flip chart paper, paper (in small pieces), pens, marker (if desired).

### Instructions for business assistants:

Explain that this exercise is useful for all participants. It is beneficial for participants who are going to start IGAs within a common network and also for other participants so they can gain the proper knowledge in case they decide to join a network in the future.

### Directions:

- 1) Explain that in order for the IGAs to be established properly, participants need to devise ways of working together in their networks.
- 2) Explain that we are now going to draft rules that IGA network members must follow in order to work together well. All expectations will be expressed openly and an agreement will be reached.
- 3) Working individually, ask participants to think about three things that are important to have for members of networks to work together successfully and write these on the flip chart under the title 'Networking rules'.
- 4) Then ask participants to think of three things that are absolutely necessary for the operation of a network. Give each three pieces of paper to write these on and pens.
- 5) Stick their papers on the flip chart. After all the pieces of paper have been pasted on the flip chart, involve all participants in a discussion to analyse the points. Explain that the aim of the exercise is to build a collection of shared rules that will form the body of the agreement between members of a networking group. Some rules or keywords may have been written on more than one piece of paper so just discuss these once.



### **Business assistant's notes:**

*If participants have not mentioned the following issues which are important for an agreement, add them in:*

- *Representation: Who is each family represented by?*
- *Decision-making: How are decisions made (by an elected board/by all members together and how often do they gather)?*
- *The contribution of each family*
- *Hierarchy: Is the structure clear and is there a common leader?*
- *Information: How is information going to be communicated between members?*
- *Mutual support: Is it clear who to refer to if the need arises?*
- *Monitoring and evaluation of activities: looking for new distribution channels, suppliers, traders, etc. Monthly records of the progress made by families will be recorded and this will include names of suppliers, who they sell to, expenditure to start up and maintain the enterprise or in-kind inputs or support, and so on.*

- 6) When the rules are established, explain to participants that each network needs a leader who will provide the necessary guidance for the group. Each network should choose a leader they think is experienced, wise and can bring a group together to reach a common goal.
- 7) When each group has chosen a leader, ask them to brainstorm what responsibilities the leader will have and write them down on a flip chart paper.
- 8) Explain that we now have the draft for the framework of how a common IGA network will work. Explain that it is possible to change something in the network, but it is important that everyone agrees on all points.
- 9) By the end of the session, all possible networks must agree on a framework and choose their leader.

## Exercise 5: A gift from the heart

(20 minutes)

### Aim:

To build relations among group members through positive interactions and to increase self-esteem through the receipt of thoughtful gifts from others.

### Description:

A game.

### Materials:

Paper, pens, coloured markers or crayons.

### Directions:

- 1) Each family member chooses an imaginary gift to give to the second family member. Give each participant some paper, a pen and coloured markers or crayons to draw or describe the gift on the piece of paper. The gift should be thought out so they are suited to the recipient.
- 2) The gift may be deep and thoughtful; for example, “courage to face life’s difficulties” for someone who has shared many personal problems with the group, or the gift may simply be something the receiver would enjoy such as “favourite dish” for someone who enjoys eating.
- 3) Once everyone has completed drawing/describing their gifts, ask one person at a time to give out his/her gift to the other family member. When giving the gifts, ask participants to explain what the gift is and why she/he chose to give that particular gift to the recipient.
- 4) Involve the group in a discussion. Ask participants:
  - *How did you decide what gifts to give?*
  - *What did you think about the gifts you received?*
  - *Do you think there was a good match between the people and the gifts they received?*
- 5) Conclude by saying that giving and receiving gifts is often a very special and magical event. The giver expresses his/her caring for the receiver by selecting something he/she feels would be appreciated. The receiver gets a token of affection. This activity is about letting others know that you understand and value them and learning how others see you through the exchange of a thoughtful gift.