

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

Income Generating Activities (IGA) Manual Appendices

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Economic profile tables

1. Income								
Monthly				Seasonal/temporary				
Source of income	Amount of income	Who is involved in this activity?	Who manages it?	Source of income	Amount of income	Who is involved in this activity?	Time period when the income is earned (months)	Who manages it?

2. Other income (including for work paid in-kind)							
Source of income	Who is involved in this activity?	Type of income	Amount	Time period when the income is earned (months)	Equivalent value in MK	How is it used/spent?	Who manages it?







**6. The decision-making mechanism in the family**

	Young married woman	Husband	Husband and wife	Mother-in-law	Father-in-law	Sister-in-law	Brother-in-law	Decisions shared by the younger members	Decisions shared by the older members	Decisions shared by the whole family
<b>Who makes decisions in your family on the following issues?</b>										
Economic issues (what to spend money on)										
Education (for children)										
Work (and emigration of family members)										
<b>Who is in charge in your family for buying food and other items for the house and the family?</b>										
Everyday expenses										
Big expenses										
How money is spent on daily expenses?										
How money is spent on bigger investments?										
How to spend remittances?										
Who overall controls the money in your family?										

# Appendix 2: Tithetse Nkhanza's expectations for participation in the Moyo Olemekezeka enabling EE through IGA workshop

Using a participatory approach, target families – with advice from business assistants (BAs) and considering the result of the market assessment – will choose the economic activity that can be developed and established in the future by family members themselves, individually or within a network of families with common interests.

The role of BAs at this stage is to explain to family members the importance of involving all members in the income generating activity (IGA) and the different roles that each participant can play in the production chain of the venture. The BAs will help to build the participants' economic skills regarding IGA development and management, according to the strategy chosen by the project. This involves:

- 1) Not distributing grants in cash, but as inputs (raw materials, machinery, tools, etc.) in order to effectively spread the grants' amount and avoid inappropriate or uncontrolled use of grants by target families.
- 2) Providing technical and economic knowledge and assistance so that target families will be able to overcome a lack of knowledge in terms of proper and productive techniques and economic management, and thus become capable of running the IGAs by themselves after the project comes to an end. This will create a concrete and long-lasting tool to improve people's income. Also providing specific technical support to families where there are members with disabilities to thoughtfully consider together with the families what IGAs might be interesting and possible for them.
- 3) Involving target families through a cost-sharing approach, which sees them providing their own symbolic contribution (working labour, local construction materials, etc.) to start and implement their IGA in order to reinforce their engagement with the new activity and their sense of ownership.
- 4) Promoting the idea of networking in groups of common interest within the same economic sector in order to avoid overlapping and competition between IGAs in the same village and, at the same time, to take advantage of the benefits of joining together to access the market.
- 5) Putting in contact target families with existing and available organisations that can provide useful services to access work/skills and loans. These can include: microfinance organisations, international and national non-governmental organisations, self-help groups, employment centres and other government structures and institutions identified during the market mapping.

The whole phase of identification, elaboration and development of ideas for possible IGAs will be monitored and supported by the Business Adviser's Economic Empowerment Expert, who will review her/him in terms of the market environment and provide guidance to ensure the IGA will be able to access the market. They will also outline a proper list of materials to be provided as inputs to target families.

The sub-grant distribution process is as follows:

- 1) Families will choose possible IGAs that they want to implement according to the requests/needs of the local market (which will be determined by conducting a market assessment) and their capacities and skills (probed during the first sessions of the 'Household Focus' module).
- 2) Facilitators/BAs will support families/networks of families to evaluate these ideas through a strengths, weaknesses, opportunities and threats (SWOT) analysis, to identify the appropriate IGAs to be developed based on their feasibility, time needed for implementation, sustainability and profitability.
- 3) Business plans will be developed by all target families with the help of the BAs, not only according to indicators of essential economic achievement (sustainability and profitability), but also taking into deep consideration the following elements:
  - Active role and involvement of young women in the operative structure of the family IGA is a prerequisite;
  - Each targeted district has its own potential productions and markets related to both food and non-food processing. The typology of processing to be promoted within the family enterprise will be decided depending

on the results of the market assessment and cross-referenced with the specific interests and current economic profile of families;

- Productions that are better oriented to market, that add value to raw production or extend its consumption period, that capitalise on local traditions and competences, and promote a real quality increase will be prioritised;
  - Co-financing from the group itself or by its community;
  - Family's readiness to take responsibility for participation in the project until the end;
  - Environmentally friendly products or typical products of the target villages.
- 4) Business advisers will lastly assess and approve the business plans, launching the procurement procedures for any necessary resources to be provided to target families.

During the phase of IGA establishment, in parallel with economic assistance, basic technical support will also be provided for each type of IGA (agriproducts, dairy products, sewing, bakery, livestock, etc.).

The Business Adviser together with the Economic Empowerment Expert will supervise all steps of each IGA's creation through field visits and close contact with facilitators and BAs.

Tithetse Nkhanza could organise a small exhibition of the products produced or services provided as part of their IGAs. Through this process and media coverage, positive family role models would thus be promoted.

## 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>

# Appendix 4: Feasibility of IGAs

You need to assess the feasibility of each family's IGA and check:

- If it is technically feasible (can the family or the project provide all the necessary skills and resources needed to run it? If there are family members with a disability do they need any additional support).
- If it is feasible within the estimated cost (are the contributions made by the family and the project enough to implement it?).
- If it will be profitable (will the family earn money from that activity and how much will each family member make?).

Use the table below to assess each component of the IGA. Start assessing the IGA's feasibility by considering the product or service itself, asking questions about its technical feasibility and feasibility within the estimated cost. Go through all five steps one by one. Use a blank version of the feasibility assessment template below and take notes separately for each family's IGA. Also take notes of your recommendations and suggestions that come out during the assessment.

	Technically feasible	Feasible within the estimated cost
<b>Product</b>	<ul style="list-style-type: none"> <li>• Is the process of processing or producing the product simple and realistic?</li> <li>• Are raw materials (ingredients) available at the local markets or do other districts' markets have to be visited?</li> <li>• Does the quality of the product match its price?</li> <li>• Are the products attractive to customers (e.g. good packaging)?</li> <li>• Can the IGA produce the same quantity of products that it can sell?</li> </ul>	<ul style="list-style-type: none"> <li>• Are the costs of raw materials and other expenditures fair and allow for a good price that can make profit to be set?</li> </ul>
<b>Human resources</b>	<ul style="list-style-type: none"> <li>• Do family members have the skills to run the IGA?</li> <li>• Do family members have the time to run the IGA?</li> </ul>	<i>Note: For a small family IGA, if the family operates as one economic unit, the 'salary' will be the profit.</i>
<b>Tools</b>	<ul style="list-style-type: none"> <li>• Are the tools that the family and the project contribute enough to run an IGA?</li> <li>• Are the tools available at the market?</li> </ul>	<ul style="list-style-type: none"> <li>• Can the cost of tools be covered by the project and family contributions?</li> </ul>
<b>Expenditures</b>	Can the IGA pay for all necessary expenditures?	
<b>Customers</b>	<ul style="list-style-type: none"> <li>• Are there customers who are ready to buy the product?</li> <li>• Where and how can customers be reached?</li> </ul>	<ul style="list-style-type: none"> <li>• Can the IGA pay all the costs (transportation, rent, etc.) incurred for the product to reach customers?</li> </ul>

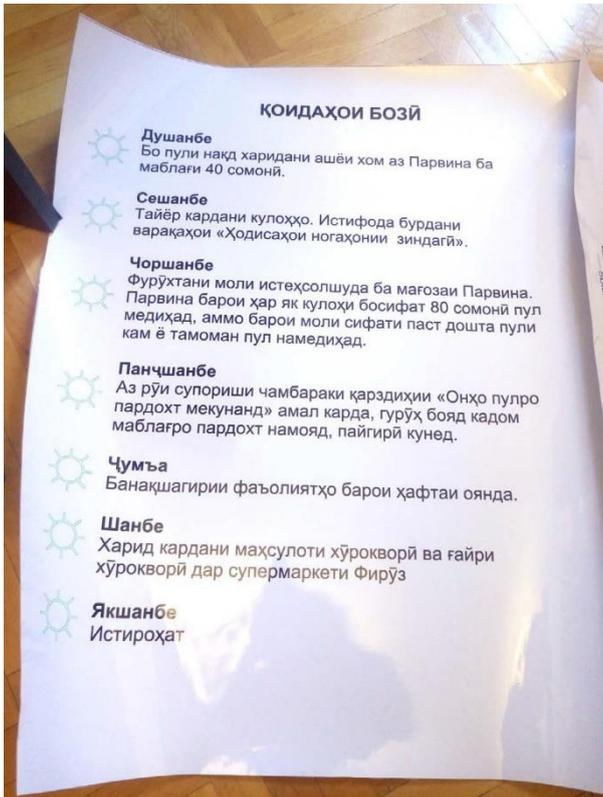
The answers to these questions can help you to critically review and establish if an IGA is feasible or not. This assessment also determines if an IGA is profitable. This means that each family can ascertain whether the cost and price of products, expenditures and volume of products that an IGA is going to sell will bring in income. If an IGA is not feasible, explain to the families the risks involved in running this type of IGA.

# Appendix 5: Hat making business game – Accessories



The following is a set of accessories for the hat making business game:

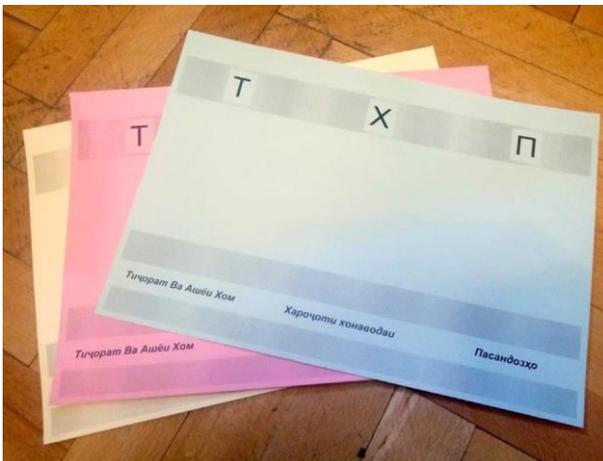
- |   |  |
|---|--|
| 1. 'Location' (Appendix 6)  | 10. Scissors x3                                    |
| 2. 'Money' (Appendix 16)  | 11. Paper tape                                     |
| 3. Hourglass (3 or 5 minutes)   | 12. Markers  |
| 4. 'Business cycle' chart (Appendix 7)  | 13. Dice   |
| 5. 'Money allocation' cards x3 (or however many teams there are) (Appendix 12)                            | 14. Ruler x3                                       |
| 6. 'What we bought' cards x3 (Appendix 15)  | 15. Pens   |
| 7. 'Atusaye's supermarket' template and stickers with pictures of products and their prices (Appendix 13) | 16. Clips  |
| 8. 'Credit wheel – will they pay?' (Appendix 10)  | 17. 'Unexpected life situation' cards (Appendix 9) |
| 9. Reusable and removable adhesive  | 18. 'How to make hats' poster (Appendix 11)        |
|   | 19. 'The rules of the game' poster (Appendix 14)   |
|   | 20. 'Today' sticker (Appendix 8)                   |



'The rules of the game' poster



'How to make the hats' poster



'Money allocation' cards

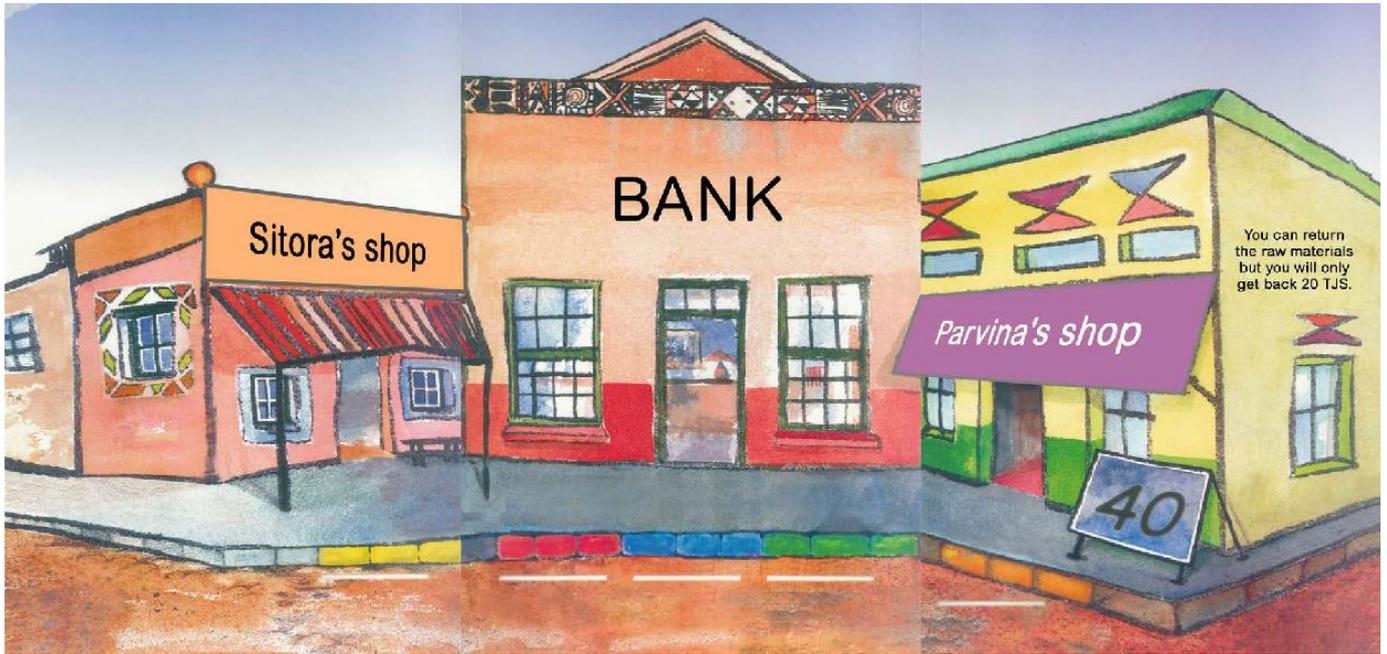


'What we bought' cards



Atusaye's supermarket' template and stickers with pictures of products and their prices.

# Appendix 6: Hat making business game – Location



# Appendix 7: Hat making business game – Business cycle chart

	<b>Monday</b> Purchase of materials	<b>Tuesday</b> Production/ unexpected life situation	<b>Wednesday</b> Sales	<b>Thursday</b> Receiving/ returning loans	<b>Friday</b> Planning	<b>Saturday</b> Other expenditures	<b>Sunday</b> Rest day
<b>Week 1</b>				<b>1</b> Loan from bank	<b>2</b> B   E   S	<b>3</b>	<b>4</b>
<b>Week 2</b>	<b>5</b> _____ units @ _____	<b>6</b>	<b>7</b> _____ units @ _____ _____ units @ _____ _____ units @ _____	<b>8</b>	<b>9</b> B   E   S	<b>10</b>	<b>11</b>
<b>Week 3</b>	<b>12</b> _____ units @ _____	<b>13</b>	<b>14</b> _____ units @ _____ _____ units @ _____ _____ units @ _____	<b>15</b>	<b>16</b> B   E   S	<b>17</b>	<b>18</b>
<b>Week 4</b>	<b>19</b> _____ units @ _____	<b>20</b>	<b>21</b> _____ units @ _____ _____ units @ _____ _____ units @ _____	<b>22</b>	<b>23</b> B   E   S	<b>24</b>	<b>25</b>
<b>Week 5</b>	<b>26</b> _____ units @ _____	<b>27</b> Rent due: MK50,000	<b>28</b> _____ units @ _____ _____ units @ _____ _____ units @ _____	<b>29</b> Return loan to the bank	<b>30</b> B   E   S		
<b>Total sales: Units _____ Total amount: _____</b>							

## Appendix 8: Hat making business game – 'Today' stickers



ENG



TAJK

# Appendix 9: Hat making business game – Unexpected life situation cards

## Unexpected Life Situation Cards

### FUNERAL

*One of your relatives has died. Your family decides to donate money. Discuss how much you will give.*

### BROTHER WANTS TO BORROW MONEY

*Your brother asks you to lend him MK50,000. Decide how much you will lend him. Throw the dice to determine when he will pay you back.*

### FINANCIAL SUPPORT TO CLOSE RELATIVE

*One of your relatives has financial problems. You should lend him/her MK20,000. He/she promised to return it on Thursday. Throw the dice to determine when he/she will pay you back.*

### FRIEND'S BIRTHDAY

*Please purchase a gift for your friend from Atusaye's supermarket.*

### MONEY FOR SCHOOL

*Your children are asking you to donate money for an event at school. Decide how much you will give.*

### FRIEND WANTS TO BORROW MONEY

*Your friend asks you to lend him MK50,000. Decide how much you will lend him. Throw the dice to determine when he will pay you back.*

### ROBBERY

*All the money that you had at home and not in the bank was stolen.*

**NATURAL DISASTER**

*After a strong storm, you have to pay MK30,000 to repair your roof.*

**BABY IS SICK**

*Your child's immune system is weak. You must purchase food for MK20,000 from Atusaye's supermarket.*

**MOTHER'S DAY**

*Please purchase a gift for your mother from Atusaye's supermarket.*

**FURNITURE/HOME ITEMS**

*Please purchase items for the house from Atusaye's supermarket for MK33,500.*

**ENTERTAINMENT/GUESTS**

*Your friend has come to visit you. You have to purchase drinks for MK10,000 to host them.*

**QUALITY**

*Last week you sold a product of poor quality. Please pay MK15,000 to fix this.*

**CHARITY**

*The charity foundation is asking for donations. Please decide how much you will give.*

**RAIN**

*Your product was ruined due to rain. Please pay MK20,000 to fix it.*

**INSURANCE**

*To insure your products, you must pay MK50.00 for each piece.*

**TAXES**

*The tax department is asking you to pay MK15,000 for your last sales.*

**TREAT YOURSELF**

*You did a good job. Go and buy something from Atusaye's supermarket.*

**FOOD**

*If you spent less than MK30,000 on food last week, please buy medicine for MK10,000 because your child became sick.*

**SCHOOL UNIFORM**

*Your child needs a new uniform. Please pay MK5,000.00*

**FOOD**

*If you didn't spend money on food last week, please buy medicine for MK20,000 because your child became sick.*

**BROTHER'S/SISTER'S BIRTHDAY**

*Please purchase a gift for your brother or sister from Atusaye's supermarket.*

**UNEXPECTED EXPENDITURE**

*You were walking in the street and a dog bit you. You must pay MK10,000 for treatment.*

**BOOKS**

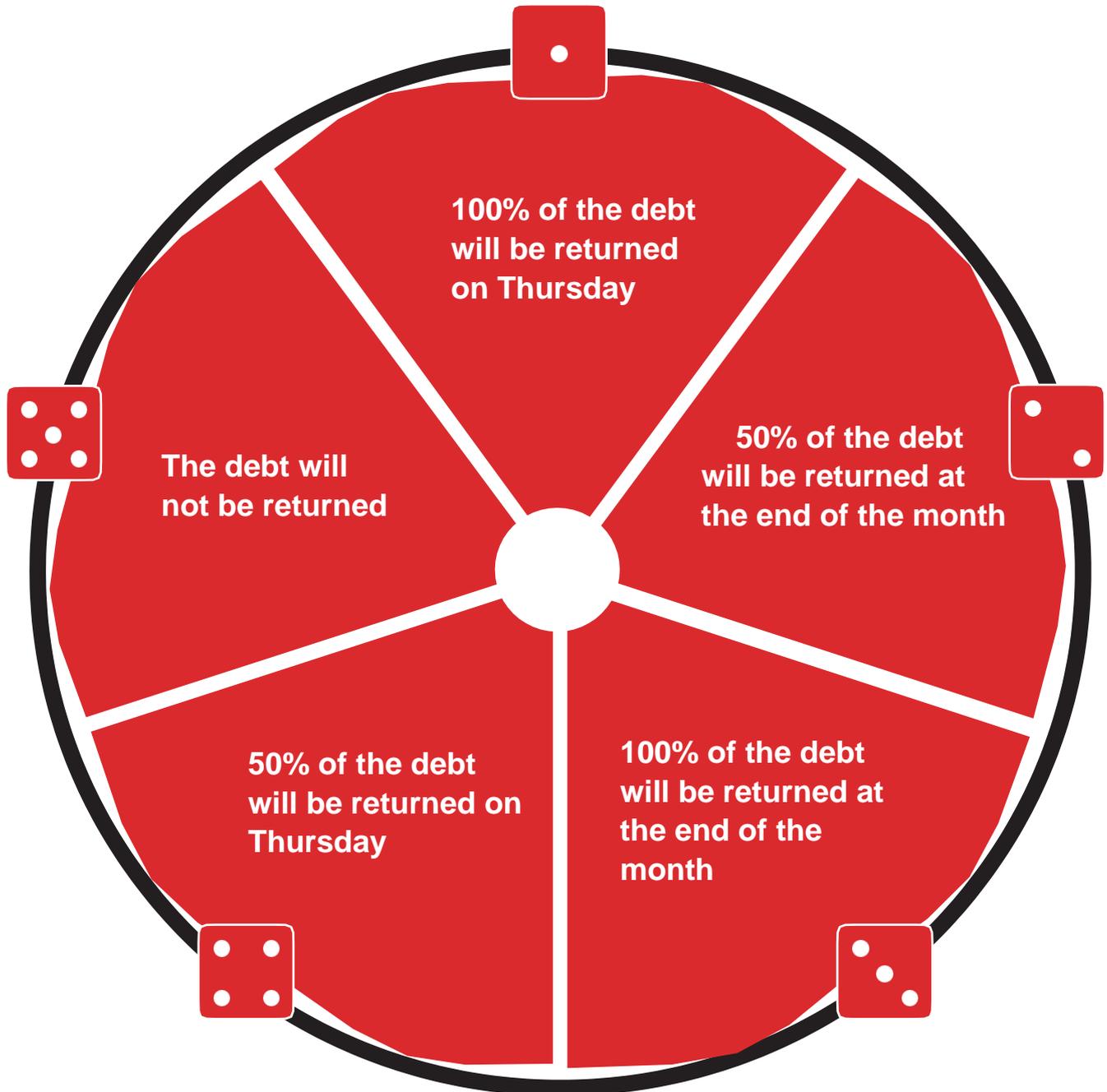
*School is starting. Please pay MK10,000 to purchase books.*

**FOOD**

*Your relatives/friends come to visit you. Please purchase MK15,000 worth of food from Atusaye's supermarket.*

# Appendix 10: Hat making business game – Credit wheel – will they pay?

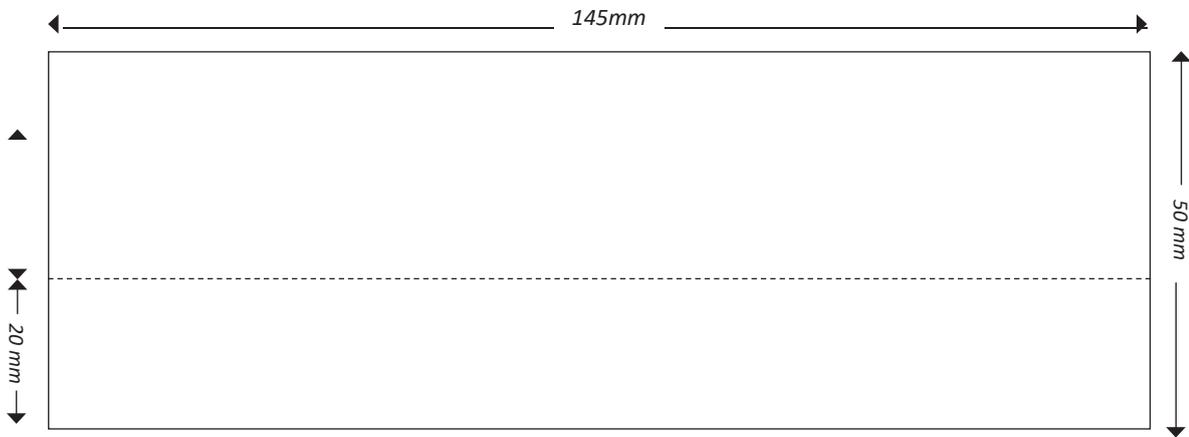
**Creditwheel–will they pay?**



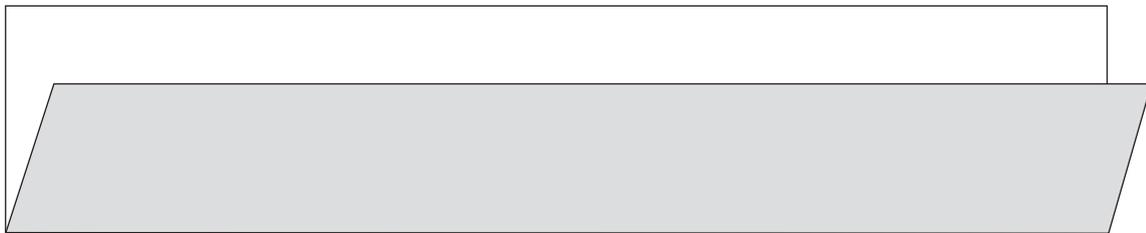
**Throw the dice again!**

# Appendix 11: Hat making business game – ‘How to make hats’ poster

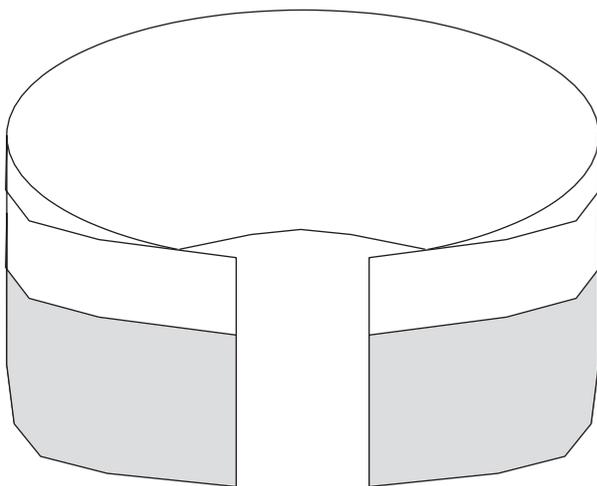
## Step 1



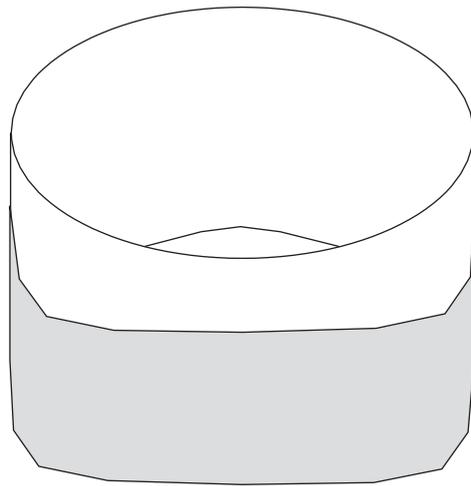
## Step 2



## Step 3



## Step 4



## Appendix 12: Hat making business game – 'Money allocation' card

B	E	S
<i>Business expenses and raw materials</i>	<i>Household expenditures</i>	<i>Savings</i>

# Appendix 13: Hat making business game – Atusaye’s supermarket template

## ATUSAYE’S SUPERMARKET

<p>Clothes 30</p> 	<p>Food 20</p> 	<p>Ice cream 10</p> 	<p>Food 40</p> 	<p>Glasses 30</p> 	<p>Food 30</p> 
<p>Food 30</p> 	<p>Ice cream 10</p> 	<p>Food 60</p> 	<p>Stereo system 150</p> 	<p>Food 40</p> 	<p>Clothes 70</p> 
<p>Stereo system 250</p> 	<p>Food 20</p> 	<p>Clothes 40</p> 	<p>Food 80</p> 	<p>Leather bag 50</p> 	<p>Food 50</p> 
<p>Food 60</p> 	<p>Shoes 200</p> 	<p>Food 30</p> 	<p>Drinks 20</p> 	<p>Food 80</p> 	<p>Ball 20</p> 
<p>Set for a party 50</p> 	<p>Food 40</p> 	<p>TV 600</p> 	<p>Food 20</p> 	<p>Bed linen 500</p> 	<p>Food 30</p> 
<p>Food 30</p> 	<p>Sofa 700</p> 	<p>Food 80</p> 	<p>Clothes 70</p> 	<p>Food 60</p> 	<p>Clothes 70</p> 
<p>Glasses 30</p> 	<p>Food 20</p> 	<p>Watch 90</p> 	<p>Food 40</p> 	<p>Drinks 10</p> 	<p>Food 70</p> 

# Appendix 14: Hat making business game – ‘The rules of the game’ poster

## **Monday**

Purchase the raw materials from Funsani at a cost of MK5,000 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 will get on the ‘Credit wheel – will they pay?’

## **Wednesday**

Sell the hats to Abikaneli. Abikaneli will pay MK10,000 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’s supermarket.

## **Sunday**

Rest day.

# Appendix 15: Hat making business game – ‘What we bought’ card

## *What we bought*

Week 1	Week 2	Week 3	Week 4

# Appendix 16: Hat making business game – Money











## Appendix 18: Bookkeeping exercise answers

<i>Date</i>	<i>Purpose</i>	<i>In</i>	<i>Out</i>	<i>Balance</i>	<i>Credit</i>	<i>Debt</i>
01/05/2021	20 chigumus are sold	10,000		10,000		
02/05/2021	20 chigumus are sold	10,000		20,000		
03/05/2021	Purchase products for MK5,000 but paid only MK4,500		4,000	16,000	Should pay 500 more	
03/05/2021	20 chigumus are sold	10,000		26,000		
04/05/2021	4 chigumus are sold, but didn't get money yet (MK2000)			26,000	Should pay 500 more for purchase on 03/05/2021	2,000
05/05/2021	Return MK2,000 for purchase		2,000	24,000		
06/05/2021	15 chigumus are sold	7,500		31,500		
06/05/2021	Purchased food for home		2,500	29000		
07/05/2021	Purchase products for MK 3,200 but paid only MK1,000		1,000	28,000	Should pay 2,200 more	
08/05/2021	20 chigumus are sold	10,000		38,000		
08/05/2021	Get money back for 4 chigumus (MK2,000)	2,000		36,000		The debt from 04/03/2021 is closed
09/05/2021	Return MK 3,000 for purchase on 03/05/2021		500	36,500	The purchase on 03/05/2021 is closed	
10/05/2021	Lend money to friend (MK5,000)		5,000	31,500		
11/05/2021	Get loan from bank (MK10,000). Should return by 30/05/2021 (MK10,600 including interest)	10,000		31,500	Should be paid 10,600	
	<b><i>Income from sales by 11/03/2021</i></b>	<b>49,500</b>				
	<b><i>Expenses</i></b>	<b>13,000</b>				
	<b><i>Credit (should be paid)</i></b>	<b>13,300</b>				
	<b><i>Debt</i></b>	<b>5000</b>				

# Appendix 19: Tips for visibility and marketing

Integrate these points about positioning, pricing, promotion and distribution into the discussion about marketing.

**Positioning** means targeting the right customer. There are different customers in the market. As was illustrated during the market assessment, some customers are looking for the best price, some for the best quality and some for something not currently available in the market.

To further discuss this, ask participants the following questions:

- *What can you offer that your competitors cannot?*
- *What are your customers' Abikaneli needs and wants?*
- *Who are the customers you want to reach?*
- *How are your competitors positioning themselves?*
- *What can you do to differentiate yourself from your competitors? In other words, why should a customer choose you instead of someone else?*

After this analysis, participants are able to better outline who their customers are and therefore better understand where their product/service fits into the market.

**Pricing** means to set the price of the product/service. It is strictly related to and driven by the result of the product's/ service's positioning in the market. It is important because the price not only provides information on the value of a product/service to customers, but also its position in the relevant market.

Setting the price involves a few simple rules:

- Costs should be covered, which means charging customers more than it costs to produce and deliver the product/service.
- Price needs to match with customers' demands and expectations. If the price is too high, there may be no customers. If the price is too low, people may undervalue the product/service.

The price can be established according to different factors:

- One method is looking at costs and marking up the price from there. This method can be effective in situations when covering initial costs is critical. In this case, it must be determined if the product's proposed price fits with the present prices in the market.
- Another method is to look at the current landscape of competitors and then set the price based on what the market is doing. The price could be set at the high end or low end of the market to establish the product's positioning. In this case, it must be determined if the product's proposed price fits with the costs.

In any case, a cost calculation is essential.

**Promotion** relates to how the product/service is presented and how customers communicate with it. Think about the product and what makes it different from competitors' products, then communicate this to customers. The following needs to be taken into consideration:

- *Packaging:* Check if it matches with your positioning and if it communicates the value of your product. Look at what your competitors are doing.
- *Advertising:* Think about how you can get the information about your product/service out there and check the success of your advertising.

- *Public relations*: Contacting media and getting it to cover you and your product/service can be a great way to reach customers.

**Distribution** is how customers will receive the product. The different distribution channels are as follows:

- *Direct to customers*: This is the simplest way. Regarding the profitability for this option, you must calculate the cost of logistics (transport, rent of stand/shop, taxes, etc.), but you can also set a higher price.
- *Direct to shops*: This option means there are no costs for a stand/shop, but this involves setting a lower price. It is a good option when just initiating an IGA, as it allows access to the market.
- *Through intermediaries*: These people aggregate and collect products from different producers and sell them. They can collect the products themselves so there are no logistical costs involved, but this means applying an even lower price. This channel could also be useful for accessing the market at the beginning of an IGA's life.

Regarding distribution, it is also necessary to think about the actual product: Are you producing a final product (e.g. milk) or a product that someone else will make a different product from (e.g. milk to produce butter)?

Using more than one channel of distribution could also be an option – this is something to think about later down the track as the IGA grows.

# Appendix 20: Implementation of IGAs and follow-up

Below are instructions for facilitators and business assistants to support families with the implementation of their IGAs and relevant follow-up.

- 1) As of Module 2, Session 3 of this workshop, each family will have checked the viability and feasibility of their chosen IGA. The project team will thus have an idea of what needs to be provided. The role of the facilitators/ business assistants is to prepare a list of inputs and check their availability in the market and their prices. The involvement of families in this process is important because families will directly engage with the new activity and feel a sense of ownership. This will also give families the opportunity to build contacts with suppliers. Facilitators/business assistants together with business advisers will provide support for each family's IGA marketing strategy. This includes packaging, identification of potential customers and markets, promotion of the product in the market through advertising, and building relationships with suppliers, traders/ intermediaries and other networks.
- 2) Facilitators/business assistants should also check the contribution of each family to their own IGA to ensure that the IGAs can be properly implemented.
- 3) Before the business advisers purchase the inputs, the facilitators/business assistants should facilitate the signing of a contract between families and the project, which contains the list of inputs, their characteristics and costs, contribution of the family, and the responsibilities of the family and the project. Business assistants should also prepare a list of technical requirements that families need to have in order to run the IGA. With the help of business advisers, families can look for locals who can provide this technical support (agronomists, livestock specialists, etc.).
- 4) The bookkeeping tools outlined in Module 2, Session 8 are basic. In the case of a specific type of IGA, facilitators/ business assistants together with business advisers will develop special tools for bookkeeping and explain them during the family visits.
- 5) The role of the facilitators/business assistants in the preparation phase and at the beginning of IGA implementation is to support the families or network in building relationships with suppliers, intermediaries and customers. Facilitators/business assistants should help families find at least three people in each category. This does not mean that families or networks have to work with all of them, but they should have alternatives in case one leaves the market or refuses to work. The role of facilitators/business assistants is to act as guides as opposed to completely building the relationships. Giving the family or the network space will provide them with a degree of freedom and build their independence, which in turn will guarantee the success of the IGA after the project comes to an end.
- 6) Facilitators/business assistants will visit each family to give advice on targets for daily activities related to IGA management and also the management of the household budget. The frequency of the visits can be reduced or increased depending on the facilitator's/business assistant's approach and the family's needs.
- 7) Business assistants, with the support of facilitators, should put target families in contact with existing and available organisations that can provide useful services to access work/skills and loans. These include: microfinance organisations, international and national non-governmental organisations, self-help groups, employment centres and other governmental structures and institutions identified during the market assessment. If there is a family member with a disability, the BA could consider putting them in touch with an organisation that has expertise in supporting people with disabilities to access work and improve their skills.
- 8) Facilitators/business assistants should assist the families that join networks with the preparation of a network development plan, which should include information on the frequency of network meetings, contacting and building relationships with suppliers and buyers, promoting the product in the market, etc.
- 9) For the network meetings, business assistants together with business advisers should prepare an agenda that includes the following components: 1) team and trust building; 2) topics specific to the network; 3) sharing of information and experience among members; and 4) future steps for the network.

- 10) Facilitators/business assistants should support families in everyday family and business activities: with the strengthening of family relations, promoting products in the market, building relationship with customers, etc.
- 11) Facilitators/business assistants together with families should identify which technical assistance is needed to build the necessary skills to run an IGA.
- 12) Facilitators/business assistants should report to the business advisers weekly regarding the implementation of the project and keep business advisers informed in case any problems arise.