



# Economic Empowerment Facilitator's Guide

A guide for facilitators to follow as they take their group participants through the economic empowerment components of the Toose Model



## Acknowledgements

The Toose Economic Empowerment Facilitator's Guide consists of the Toose Internal Saving and Lending (TISAL) Manual and the Selection, Planning and Management (SPM) training modules. The TISAL Manual was adapted from CARE Zimbabwe's *Kupfuma Ishungu Manual*, and the SPM modules were customized from CARE International's *SPM Joint Encouragement of Gainful Activities (JENGA) Project* in Uganda.

# Contents

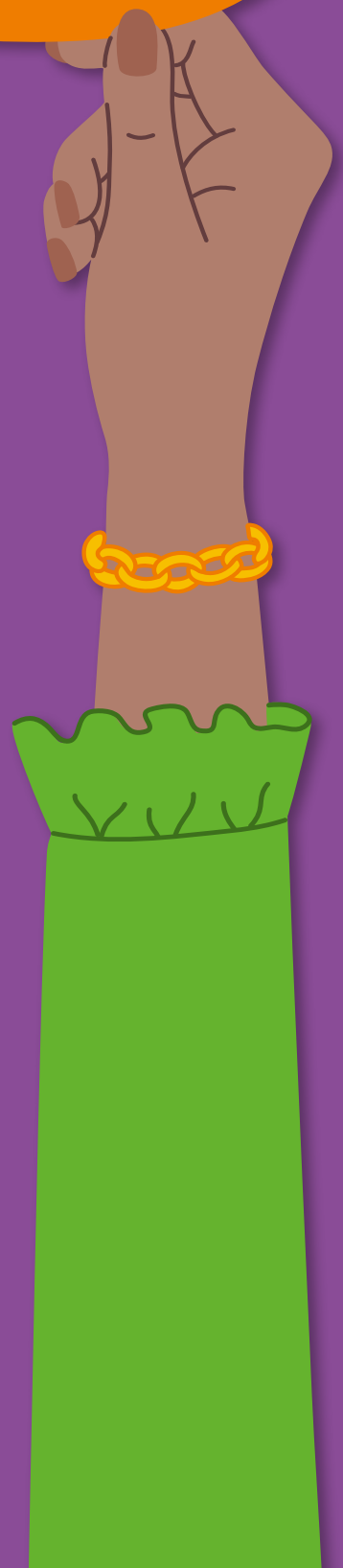
<b>Introduction</b>	<b>2</b>
Background on Safe	3
Background on the Toose Model	3
What is the Toose Economic Empowerment Facilitators Guide	3
What do we mean by Toose Economic Empowerment?	4
What is the aim of the TISAL and SPM sessions?	4
How does this fit with the Toose Social Empowerment Facilitators Guide?	4
Structure of the Guide	5
How to be a good facilitator	6
<b>Community Mobilization</b>	<b>12</b>
<b>TISAL Manual Sessions</b>	<b>21</b>
<b>TISAL Session 1:</b> Introducing the Toose journey	22
<b>TISAL Session 2:</b> Me and my group	36
<b>TISAL Session 3:</b> Group fund development	48
<b>TISAL Session 4:</b> Loan applications and appraisal	59
<b>TISAL Session 5:</b> Constitution development	67
<b>TISAL Session 6:</b> Record-keeping	77
<b>SPM Sessions</b>	<b>90</b>
<b>SPM Session 1:</b> Selecting, planning and managing Income Generating Activities (IGAs)	92
<b>SPM Session 2:</b> Financing, operating and marketing our IGAs	101
<b>SPM Session 3:</b> Is my IGA profitable?	113
<b>SPM Session 4:</b> How should I plan for start-up of my IGA?	120
<b>SPM Session 5:</b> What are the most important elements of management of IGAs?	126
<b>Monitoring and Evaluation</b>	<b>133</b>
Monitoring TISAL participation	134
Monitoring objectives	135
Monitoring approach	135
Using the TISAL register	135

## Acronyms

<b>ELU</b>	Evaluation and Learning Unit	<b>LNOB</b>	Leave no one behind
<b>GBV</b>	Gender-based violence	<b>MDTC</b>	Mwenezi Development Training Centre
<b>IGAs</b>	Income generating activities	<b>SAFE</b>	Stopping Abuse and Female Exploitation
<b>IPV</b>	Intimate partner violence	<b>SAFE-C</b>	SAFE Communities
<b>ISAL</b>	Internal Savings and Lending	<b>SHDF</b>	Self-Help Development Foundation
<b>JENGA</b>	Joint encouragement of gainful activities	<b>SPM</b>	Selection, planning and management
		<b>TISAL</b>	Toose Internal Saving and Lending

**WORKING  
TOGETHER**

# Introduction



## Background on Safe

The Stopping Abuse and Female Exploitation (SAFE) Programme was a four-year (2021-2025) funded by the UK government in Zimbabwe with the aim to prevent gender-based violence (GBV) by focusing on addressing economic insecurity and social norms as key drivers.

The programme lead was Ecorys with technical advice provided by Social Development Direct (collectively referred to as SAFE Communities or SAFE-C). The evaluation partner was Tetra Tech International Development (referred to as the SAFE Evaluation and Learning Unit or ELU).

## Background on the Toose Model

The Toose (meaning 'Together' in Shona) intervention model was developed under the SAFE Programme, and included a combination of social empowerment, economic empowerment, community diffusion and gender-based violence (GBV) response programming.

Implementing partners of Toose were: Caritas Zimbabwe, the Archdiocese of Harare (Caritas Harare), JF Kapnek Trust Zimbabwe, Mwenezi Development Training Centre (MDTC), Plan International Zimbabwe in Chiredzi, the Self-Help Development Foundation (SHDF) and the World Food Programme (WFP).

## What is the Toose Economic Empowerment Facilitators Guide

This Toose Economic Empowerment Facilitator's Guide is designed to both support the training of group facilitators, as well as provide a guide for facilitators to follow as they take their group participants through the two economic empowerment components of the Toose Model:

- › the TISAL (Toose Internal Saving and Lending) Manual
- › the SPM (Selection, Planning and Management) Manual

This Facilitator's Guide includes step-by-step session plans for each manual, with suggested timings, materials, Handouts and some additional guiding information. Recognizing the original SAFE programming commitment to Leave no one behind (LNOB), each session takes an inclusive approach to both session content and delivery method. 'Facilitator notes' have been added to let facilitators know which exercises might need adjustments, however, it will be important that facilitators understand the accessibility requirements of participants to plan for adjustments that meet their needs (see below).

Before facilitators roll out the sessions with their groups, facilitators using this guide should have already been selected and trained on the session content and methodology, and have practiced each of the sessions as part of their training.

Please note that this guide does not provide details for implementing the Toose Model overall. Those details are provided as part of an accompanying Toose How to Guide.

This Guide also only focuses on the Economic Empowerment component of the Toose Model and should be implemented with the accompanying Toose Social Empowerment Facilitator's Guide.

## What do we mean by Toose Economic Empowerment?

The economic empowerment component of the Toose Model includes:

- › **TISAL sessions focused on setting up and running an internal savings and lending (ISAL) group with seed funding provided by the project:** The TISAL sessions are an adaptation of the ISAL approach that offers members a safe place to save money and access small loans for livelihood investments. Members agree to save regularly and borrow from group savings. At the end of the savings cycle, savings and any interest earned are divided among group members. The TISAL approach is a family-oriented approach to ISAL that encourages a culture of saving, regardless of circumstances or gender. The approach focuses on improving the whole family's wellbeing, incorporating personal and family visioning and goals.
- › **Selection, planning and management (SPM) sessions, focused on setting up and running successful income generating activities (IGAs).** The SPM training consists of five modules designed to equip participants with the knowledge and skills necessary to run successful IGAs. Through SPM training, participants learn how to choose viable IGAs, create sound and robust business plans, and ensure that their IGA operations are successful and profitable. By empowering individuals to establish sustainable and profitable IGAs, the SPM training contributes to the running of profitable IGAs that allow participants to repay their loans and interests, invest in IGAs, pay for basic needs, and effectively use savings made in the group.

Together these two elements ensure that participants have access to funds through savings and loans that their groups manage, which can boost household income directly, or contribute to the start-up of IGAs that can indirectly boost household incomes.

## What is the aim of the Toose Economic Empowerment?

The aim of the economic empowerment component of the Toose Model is to address the economic drivers of violence against women and girls in the home by generating income that benefits the whole family, and in doing so, reduces financial stress, increases family economic security and improves women's status in the home.

To achieve this, the sessions follow a typical financial planning and savings programme design, helping participants set up successful ISALs, track their income, set goals for spending and start IGAs. The Toose model also incorporates personal and family goal setting, through visioning exercises, from the outset. Overall, the sessions are designed to help women (predominantly) and the households they live in to move from being economically vulnerable to being economically empowered.

## How does this fit with the Toose Social Empowerment Facilitators Guide?

The TISAL and SPM sessions are also designed as part of a broader economic and social empowerment package, and on completion of these sessions, participants and their spouses should then participate in the Toose social empowerment sessions. By partaking in both the economic and social empowerment sessions, women can improve their economic status, reduce their financial dependency and boost their confidence and self-esteem at the household level. Equally, men are encouraged to build a shared vision based around this additional household income with their spouses, and in doing so, see the benefit of reduced pressure on themselves to be the sole earners and decision makers within the home. The family as a whole are also supported to re-evaluate what power means to them and their household, and find a more equitable and supportive balance that benefits everyone's wellbeing.

The TISAL and SPM Sessions play a crucial role in the Toose Model.

**Firstly, the economic empowerment sessions provide an entry point for the programme to reach couples and lay the groundwork for layering the social empowerment component onto the Toose model.**

**Secondly, they provide immediate, visible and/or tangible economic returns for targeted households.** Through the loans and savings process, TISAL members can immediately access funds to initiate IGAs or meet basic household needs. Through the SPM sessions, participants learn how to successfully select and manage a profitable IGA, ensuring that there are sufficient returns on investment to support the household in achieving their financial goals.

**Thirdly, the female-only groups empower women economically and prepare them to participate in the social empowerment component of the Toose Model.** They provide a platform for women to acquire confidence, self-esteem and negotiating skills as they increase their financial contributions to the household in a space that emphasizes joint visioning and planning for the betterment of the family.

## Structure of the Guide

The economic empowerment component of Toose consists of three phases:

### 1. Preparatory Phase (1-2 weeks): Community Mobilization

The preparatory phase consists of sensitization of local leaders and prospective TISAL members through a community mobilization session, which is set out in more detail below. At the end of the session, interested TISAL group members should contact the programme teams directly about becoming involved.

### 2. Intensive Phase (4-8 weeks): TISAL and SPM roll out

This phase consists of three key activities:

- › **Selection and Training of TISAL Facilitators or Field Agents:** These are the people who will be delivering the Economic Empowerment Manual content to the community members. More information on the selection and training process is captured in the accompanying Toose How to Guide.
- › **Sessions on the TISAL Approach:** TISAL groups go through the six TISAL focused modules during which members elect their leaders, establish their constitution, and set out the rules and procedures that will govern their activities. They also learn to manage their social fund and share-purchase or savings-and-loan meetings.
  - **Sessions on the SPM Approach:** Once the groups are well established, the five SPM modules should be introduced to strengthen the selection, planning and management of IGAs.

### 3. Supervision Phase (up to 36 weeks): Ongoing Support, Mentoring and Monitoring of TISAL Groups

In this phase, field agents/facilitators participate in monthly meetings for all TISAL groups providing technical support and backstopping, mentoring and monitoring the progress of the groups.

## Phase 1: Community mobilization

- › Stakeholder Sensitization and Community Mobilization

## Phase 2: TISAL and SPM roll out

- › Selection and Training of TISAL Facilitators or Field Agents

### TISAL sessions

- › **Session 1:** Introducing the Toose journey
- › **Session 2:** Me and my group
- › **Session 3:** Group fund development
- › **Session 4:** Loan applications and appraisal
- › **Session 5:** Constitution development
- › **Session 6:** Record-keeping

### Selection, Planning, and management of IGAs sessions

- › **Module 1:** How can i select an IGA?
- › **Module 2:** Financing, operating, and marketing our IGAs
- › **Module 3:** Is my IGA profitable?
- › **Module 4:** How should i plan for the start-up of my IGA?
- › **Module 5:** What Are the most important elements of IGA management?

## Phase 3: Supervision phase

- › Regular meetings for All TISAL groups
- › Facilitators provide technical support, mentoring, and monitoring the progress of the groups

## How to be a good facilitator

### The importance of the facilitator's role

The facilitator plays a critical role in supporting participants throughout their Toose journey. It is the role of the facilitator to create and manage the group dynamics so that participants feel safe to share their thoughts and ideas. At times some of the sessions and discussions may explore more challenging or sensitive subjects and it is important that the facilitator is able to keep the discussions constructive and do not reinforce any harmful attitudes or behaviours.

**\*\*The facilitator's own gender-equitable attitudes and values are essential\*\***

### Preparation before sessions start

There are a number of things to do in advance of the sessions. By far the most important one is to make sure you are very familiar with the specific concepts and content of the curriculum.



## 1. Review the curriculum

- › Before you begin any of the sessions go through the instructions again in detail and remind yourself of the notes you took during the training.
- › Before each individual session, ensure you are familiar with that specific section of the manual and have identified the key messages and learnings you want the group to come away with at the end.
- › Facilitators will be expected to explain some simple mathematical and financial concepts, including how to calculate the interest due on a loan. You should make sure you are confident with how to do this, and be prepared to explain this in simple terms, and address any questions or confusion that may arise. It is important to recognize that individual members of the group may have different levels of education and numerical literacy.
- › It could be helpful to think through any potential challenging questions or scenarios that may arise in that session and practice how you might address these.
  - If you have a co-facilitator, it might be helpful to discuss challenges with them as part of your preparations.

## 2. Identify a suitable room and venue for the group sessions

- › Ensure that the meeting room and venue is accessible and you have considered access and transportation needs.
- › The room and venue needs to be a confidential space where there is no risk of other people overhearing the conversations. Ideally you should be able to close the door so people are not coming past and listening in.
- › The room and venue should be in a safe and open space, not tucked away in a secluded or dark location that might not be safe for some participants to access.
- › You should ensure minimal interruptions during the session, so it is important that the room and venue is not shared by other groups that may need access at the same time.

## 3. Ensure all materials are printed and available prior to each session

- › Some sessions require printed documents to be shared, or notebooks to be handed out. Make sure you have all the materials needed in advance of each session. Each session plan clearly identifies the materials needed to support you with your preparation.

## 4. Communicating with participants and meeting their needs in advance

- › Give participants at least two weeks' notice when scheduling sessions so that you have time to make accommodations and adjustments to the training for example, organising for a sign language interpreter or sharing digital materials in advance).
- › Ensure participants are given enough time to prepare their contributions in advance of the next session.

## 5. Prepare the space

- › It is really important to make the space welcoming for participants every time they come to a session (not just the first one). Make sure that chairs, if you are using them, are set out in a circle to encourage group dynamics. If you are using tables, consider how to arrange them to maximize participant interactions.
- › If you have refreshments available set them up at the side of the room.

## During sessions

This is when a lot of the core facilitation skills will come into play as highlighted in the below box:

### Key skills for facilitators

- |                                    |                                       |
|------------------------------------|---------------------------------------|
| • Effective communication          | • Negotiation and conflict resolution |
| • Group management                 | • Adaptability and problem solving    |
| • Active listening and summarizing | • Creativity                          |
| • Energy and enthusiasm            | • Compassion and empathy              |

### 1. Always be welcoming and energetic

- › You will be the one setting the tone for the session, so make sure you are welcoming, friendly and energetic. Participants will react to your energy.
- › Ensure you have established the group agreements during the first meeting, and ensure they remain visible throughout and participants are held to account for respecting these.
- › Speak clearly and slowly during the sessions, especially if interpreters are present.

### 2. Encourage and enable full and equal participation

- › The success of the sessions will depend on people's engagement and participation, and it is your role to bring out the best in people participating.
- › Pay attention to group dynamics, and dynamics between couples, and consider how best to encourage participation. Manage dominant voices carefully, and be respectful and supportive in encouraging quieter participants to share.
- › Use a variety of participatory methods to encourage interaction, including role play, group discussions, small group work and individual reflections.
- › Ask open-ended questions and encourage different views to be shared.
- › Ensure content is accessible and that digital copies of materials are available for those who need them. The manual has been checked for accessibility, however it will be important that any new contextualised material is checked for accessibility by those organising the sessions.

### 3. Build in time for regular breaks and energizers throughout the sessions

- › There is a lot of content to go through during each session so it will be important to plan for breaks between activities to maintain concentration levels, and to keep to time.
- › You may want to introduce some energizers, or give people the opportunity to walk around and stretch.
- › Regular breaks can be particularly important for people with disabilities.

### 4. Be flexible and able to adapt to the group

- › No matter how well we have prepared, there is always a chance that things will not go to plan, so it is crucial for facilitators to be able to adapt and adjust things as needed.
  - This might be as simple as needing to provide more detail about certain concepts or allowing a discussion to go on a little longer than planned as it is critical that the key messages are well understood.
  - As far as possible the session plans and timings should be adhered to, but we must recognize that sometimes things need to be amended.

## **5. Provide accurate information and if you don't know the answer, say you don't know**

- › As far as possible be prepared to share evidence-based facts about the topics you are introducing.
- › Don't be afraid to say you don't know the answer to a participant's question.
  - If you don't know, tell them you will go away and find out for next time. Make sure you make a note of the question and ask the project leader, your supervisor, or fellow facilitators to see if they know the answer.

## **6. Reassure people that they will be supported throughout the process of establishing their TISALs and income generating activities**

- › Be sure to explain to participants that they don't need to remember everything that is discussed during the sessions and that they will be supported throughout the process as needed.

## **7. Manage conflict or different views and opinions**

- › There will almost certainly be times during the sessions when different views or opinions come into conflict; there may be some resistance from participants, or even backlash about what you are exploring together. For example, male members of the group may feel left out or overlooked by the ISAL activities and may express their discontent. It is important for you to address these tensions in a constructive and non-confrontational way.
  - It can be helpful to refer to the group agreements if some participants' behaviour becomes challenging to handle. Group agreements (also sometimes known as 'ground rules') should include things like behaving in a respectful manner, listening to different points of view, not shutting people down, etc.
  - Reinforce the message that while some of the activities are focused on women, they aim to benefit the whole family, and that men will have the opportunity to join at a later date.

## **After the session**

### **1. Build in time for reflection and collect feedback**

- › When you close each session make sure you allow at least 15 mins for close out time to get people to reflect on what they have discussed and identify their key takeaways.
  - Recap the main lessons from the day
  - Ask participants if they have any questions
  - You could go round the group and ask them to share 1-3 key takeaways from the session
  - Make sure to thank everyone for their active participation
- › Share the evaluation or feedback from with participants, as agreed in the manual.
- › Ask for feedback in relation to accessibility and inclusion, and look at what could be improved for next time.

## 2. Be clear on the expectations for homework

- › Some sessions have take-home tasks. Make sure you have those prepared and you have left enough time to explain what is expected of them.

## 3. Take some time to self-reflect on the session

- › It is important to reflect on how the session went either by yourself or with a co-facilitator.
- › You could use a journal to note down your thoughts to the following questions:
  - What went well in the session today?
  - What could I do better next time to make it even better?
  - Were there any tricky or challenging situations that arose? What were they? Did they involve a particular individual or couple, or a specific topic?
  - Do I need to follow up with the supervisor, or other facilitators to share learnings from today?
  - Is there anything I need to follow up on with particular group members? Did they ask me any questions I couldn't answer, or do they need more information, or are there any referrals I need to check on?

## 4. Finalise any reports or documentation required

- › Make you complete any required forms and attendance logs.
- › Ensure any monitoring or feedback forms are ready for submission to the MEL team.

## Accessibility and inclusion

As part of the preparations mentioned above, it is important to understand and address participants' needs, including any accessibility requirements, before, during and after the sessions. This will help ensure that the training is inclusive and accessible to all participants.

As the facilitator, you should ask participants if they have any needs in advance and check in with participants during each session to ensure their needs are being met, for example in relation to additional support they might need, lighting and language.

Remember:

- › **Not all disabilities are visible.** Invisible disabilities could include participants with learning differences, such as people who are dyslexic, and participants who experience pain or fatigue and might need more regular stretch breaks.
- › **It is important not to make assumptions about what participants can or cannot do.** Rather, you should ask them if they have any accessibility needs you can meet.
- › **Participants learn in different ways.** Some participants might need more information before the session, so that they are able to understand what is covered and discussed during the session.
- › **Delivering accessible training benefits all participants!**

Try to note down each participant's individual needs and then discuss with the wider programme implementation team which reasonable adjustments you can make to accommodate participants' specific requests. Taking this time to really understand the participant needs will help ensure you take an inclusive approach when facilitating each session, and will give you time in advance to think about how you might adjust exercises and materials to make sure all learners can participate on an equal basis.

When thinking about accessibility and inclusion, there are a number of important things facilitators can do before, during and after delivering these sessions, which will benefit all participants.

For example:

- › **Before:** Ensure that the meeting room and venue is accessible and you have considered access and transportation needs; give participants at least two weeks' notice so you have time to make accommodations and adjustments to the training; share information in advance.
- › **During:** Speak clearly and slowly during the sessions, especially if interpreters are present; schedule regular breaks and keep to time; ensure content is accessible and that digital copies of materials are available for those who need them. The manual has been checked for accessibility, however it will be important that any new contextualised material is checked for accessibility by those organising the sessions.
- › **After:** Ask for feedback in relation to accessibility and inclusion, and look at what could be improved for next time.

Finally, people with different impairments have different needs so it is important you do not assume what these are, rather ask about each participant's needs so that you can adjust accordingly.

## Care and well-being

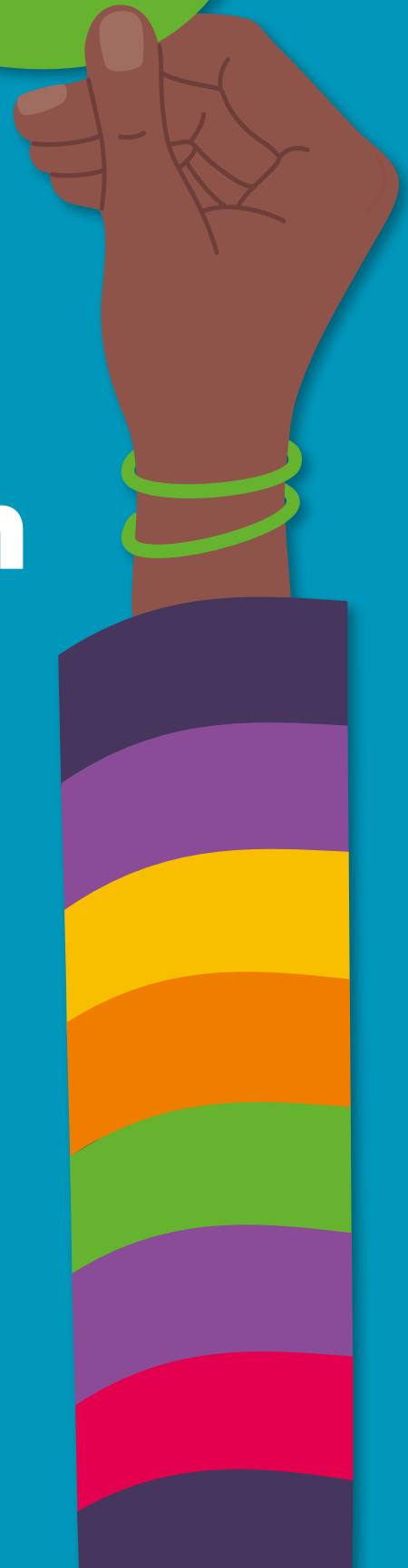
Facilitators should pay attention to the care and well-being of participants throughout the sessions. It is recommended that facilitators are familiar with signs of stress and trauma, and that they signpost participants to further sources of support when needed.

Make sure to give participants sufficient breaks in between exercises and consider energizers to help keep up concentration levels and to avoid fatigue and tiredness.

While the Toose economic empowerment manual is not introduced as a GBV programme, it is likely that some participants will have experienced GBV in their lifetime. As such, facilitators should work closely with the response partner to ensure referral and response services are available to all participants. This is particularly important in this kind of programming because although having more money in the home can decrease financial stress and violence, women's participation in poverty reduction programming can also put them at risk of increased violence if the husband wants to take control of the additional money or there is backlash in response to a change in power dynamics between the couple.

**COMMUNITY**

# **Community Mobilization**





## Facilitator note

### Purpose of community mobilization sessions

This is an open meeting for all interested community members to come and hear more about Toose and the TISAL sessions and find out how to start a group if they feel they meet the criteria.

The community mobilization sessions are critical as they provide valuable information about the following:

- › the Toose approach and its objectives
- › the TISAL model and its core principles
- › the criteria and selection of members into TISAL groups

### Where to hold community mobilization sessions

The community mobilization session has no limit on size as it is an open meeting. However, depending on how many people you are expecting and their geographic spread, you may decide to hold one large meeting, or several smaller ones.

Before deciding on where to hold the sessions, you should also consider:

- › the ease of gathering everyone in one space
- › cost of the venue
- › availability of accessible locations to hold the meeting.

### Support to organize the sessions

- › The initial community entry meetings should have already been done with community leaders prior to this session. Those leaders that you engaged with as part of the community entry meetings should then be able to help to guide you to decide the best approach for organizing this meeting and mobilizing community members to attend.
- › Support from implementing partners and staff will also be required to help mobilize communities to join this open session.
- › This session may be led by an implementing partner or field agent rather than the facilitator if they are more confident talking about the project.

Overview: Community mobilization session		
<b>Learning objectives</b>	<p>At the end of the session communities and interested individuals have:</p> <ul style="list-style-type: none"> <li>• A better understanding of Toose and what it seeks to achieve at household level</li> <li>• An appreciation of the Toose Internal Saving and Lending (TISAL) concept</li> <li>• Reflection on what makes a good group, and what are the individual traits and criteria to consider before applying to start a TISAL</li> <li>• An idea of next steps for those thinking of forming a TISAL group/joining the programme</li> </ul>	
<b>Duration</b>	2 hours	
<b>Materials</b>	This is a public session, so no materials required. Facilitators can use a flip chart if the group is smaller/the location is suitable. If it is a large group, consider having a microphone if available for people to use.	
<b>Preparation</b>	<p>Review and familiarize yourself with the content and session plan.</p> <p>If using a flip chart prepare a flip chart with the following definition of a group written out:</p> <p><b><i>"A group is people who come together with a common purpose and a shared goal. There are agreed-upon rules on how each person will behave and interact with each other. A group has a clear leadership structure, made up from members of the group itself."</i></b></p>	
<b>Participation</b>	This is a whole community meeting open to whoever would like to attend and find out more.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	1. Introductions	15
	2. Introducing TISALs	30
	3. Defining a group	30
	4. Criteria	20
	5. Close	15
	<b>Total time</b>	<b>2 hours</b>
<b>Facilitator's notes</b>	<p>Set clear expectations about the programme, including the following:</p> <ul style="list-style-type: none"> <li>• the implementing organization will not be giving any financial support</li> <li>• not everyone will be selected to be part of the project</li> <li>• the project does not give any loans directly or give any other material benefits to groups</li> <li>• the project seeks to work with everybody regardless of their political affiliation, religious beliefs, age, sex, or economic status.</li> </ul> <p>Consider in different contexts how you introduce Toose. For example, you may decide it is better to frame it as a family wellbeing project to avoid potential backlash against those taking part (and those running it) rather than describing it as a project focused on ending gender-based violence.</p>	



## Session plan

### Step 1: Introductions

**Duration of step:** 15 minutes

**Format:** Presentation/Speaking

**Materials needed:** None

- › Introduce yourself and the organization that you are linked to.
- › Introduce the meeting, thanking people for joining and letting people know it will last around 2 hours.
- › Explain the purpose of the meeting (using the points below):
  - To tell everyone about a new project called Toose that is focused on family health and wellbeing
  - To introduce the TISAL approach to saving and loans groups
  - To help people reflect on their own suitability for joining the project
  - To let people know how to get involved if they are interested

Introduce Toose using the following key points:

- › Toose means 'Together'. It is about happy, healthy and peaceful families.
- › Toose is about visioning our joint futures and planning together as families.
- › Toose is about fun.
- › Toose is a journey and just like a journey there is a destination – a happier, healthier and more resilient family.
- › To reach the destination, the first part of the Toose journey is about helping couples and families to be more economically and food secure through improving their income-generating activities and helping them live together happily and in peace.
- › The second part of the journey is a series of sessions for couples focused on working together towards a joint vision of creating happy, secure, and healthy families. In this way, Toose is about helping couples and families to feel more united and supported – this includes planning and visioning together, spending more quality time together, and arguing less.
- › As others begin to see the positive changes in the individuals, couples and families involved in Toose, they will also want to live a more Toose way of life, and those couples will begin to become role models to others in our community.
- › The Toose journey is for couples, but it will positively impact the lives of individuals, families and whole communities.

## Step 2: Introducing TISALs

**Duration of step:** 30 minutes

**Format:** Questions and discussion

**Materials needed:** None

➤ Start by asking the people gathered for the meeting:

- Are any of you engaged in community-based savings and loans groups?
- Are any of you already engaged in some form of Income Generating Activities (IGAs)?
- If yes, what form of community-based savings and loans groups? What form of IGAs are you engaged in?

➤ Allow a few people who are willing to share their experiences to do so. You can use the following questions as further prompts if needed.

➤ For those participants who indicated they have participated in community-based savings and loans groups, ask:

- Are the groups still functional?
- What worked well?
- What did not work well?

➤ For those participants who had indicated that they operate some IGA projects, ask them:

- Is the IGA enabling the household to meet family needs only or is it providing a surplus income?
- What has the household been using the money for?
- What has worked well?
- What has not worked well?

Allow participants to share their experiences if they are comfortable in front of the group.

› Next, introduce the Toose Economic Empowerment Approach as follows:

- The Toose Economic Empowerment Approach is similar to other community-based savings and loans groups.
- It consists of women and some men participating in what we call Toose Internal Savings and Lending groups or TISALs.
- Women and men are trained on the TISAL approach, an adaptation of the ISAL approach, and then attend regular group meetings for up to a year or more.
- Women and men are also supported to develop and run profitable and viable income generating activities to support the growth of the TISAL groups and add income to the household. Participation is voluntary and unpaid, but the group should generate funds that members can all benefit from.
- A focus of the TISAL, beyond a usual internal savings and lending model, is that individual saving goals are based on a shared vision that members create with their partner – so that they are working towards a shared vision for their family's future.
- After the TISAL is up and running, members will also be expected to join 9 joint sessions with their spouse to talk more about how to create healthy, happy families together.
- Everyone here is welcome to show their interest in joining a TISAL, but not everyone will be able to take part. That will be decided by the partner who is leading the project implementation and will be based on different criteria that we will share later in this session.

### Step 3: Defining a group

**Duration of step:** 30 minutes

**Format:** Discussion

**Materials needed:** None

- › Ask participants what they think a group is.
- › After listening to their views, summarize and add the following definition (which should have been written down in advance if the facilitator is using flipcharts):

***"A group is people who come together with a common purpose and a shared goal. There are agreed-upon rules on how each person will behave and interact with each other. A group has a clear leadership structure, made up from members of the group itself."***

- › Ask participants to share individual reflections on groups they have been involved in, thinking about the following (do not write these down, these are just questions to start a dialogue):

- What kinds of groups have they joined in the past?
- What kinds of leadership structures did these groups have?
- Were there any problems? If so, how were they resolved?

› Now ask everyone to think about the examples that have just been shared and reflect on:

- What factors made the groups work well?
- What factors contributed to the problems that they faced?
- How can such problems be avoided for their groups?

› Give time for people to share their reflections back to everyone.

› Highlight that part of making a decision around whether you want to join a TISAL group, and what would make for a successful group, is firstly thinking about what makes a good group, and secondly, to reflect on yourself as an individual. For example:

- Are you someone who prefers to just sit whilst others do the work?
- Are you someone who needs everyone to listen to you and do what you say?
- Can you speak up when there is an issue and help find a solution, or will you leave a group if no one listens to you?
- Do you like working with others and seeing everyone thrive, or do you want to just benefit your own family?

› Based on the examples you have shared, ask if anyone wants to share which characteristics they think would be best in a group?

› Give people time to respond before going on to explain that it is important to have a mix of characters in a group, but they must also complement each other well. For example, having a lion and a hare in the same group may not work if the lion always dominates and the hare is too scared of being eaten all the time!

› Close by highlighting that if they want to join the Toose journey, starting with setting up a TISAL group, they will be expected to self-select/self-form their own group and it is up to them to decide who would be best in a group together. Whoever becomes part of a TISAL must be willing to attend the training and then fully participate in the regular meetings, including giving money each month to the group fund, sharing decision making and working for the benefit of the whole group.

› Remind everyone that they must also be willing to take part in the second part of the Toose journey, which is the 9 sessions for couples. Make it very clear that they should not sign up for the TISAL group if they and their partner are not willing to join the couple's sessions.

## Step 4: Criteria

**Duration of step:** 20 minutes

**Format:** Presentation

**Materials needed:** None

› Explain that as well as complementary personalities and characters, there are also some criteria that are required for a TISAL group and that these need to be considered to ensure your group is eligible to be part of the Toose programme.

› Read out the following criteria and pause for questions at the end:

- **Each group needs up to 14 members**, self-selected to participate. Groups should be all-women groups (led by a woman from the community) or all-male groups (led by a man from the community)
- **Groups should be made up of:**
  - married people that know each other,
  - live in close proximity to one another,
  - are honest and reliable,
  - able to attend meetings,
  - willing to follow the rules,
  - able to save a minimum amount each month (to be decided by the group) for the duration of the cycle,
  - able to repay loans.
- **Couples:** both partners in a relationship need to be willing to be involved. Whilst each TISAL group will consist of married women or married men, their spouse will be expected to join the couple sessions that will start once the TISAL is up and running. Being married is not a criterion, but the couples should be living together and eating from the same pot.
- **Common interest:** Members should have a common interest or goal, such as improving their financial stability. It is important that members trust each other and are committed to the group's objectives.

› Highlight that if they decide that Toose is not for them, they should still let others in their network know about this opportunity in case they would like to form a group.

› Let everyone know the next steps after forming a group as laid out below:

- Once you have formed groups, please register your group with your selected field agent (at this point the field agent or point of contact should make themselves known to the group and answer any questions about the best way to contact them).
- Remember the role of the field agent/point of contact is to pass on the information to the implementing partners, they are not the ones who will be making the decision about the group.
- Further verification will be done by the organization implementing the project to ensure that the groups have the right people, based on the criteria just shared.
- Once the groups are final, the field agent/point of contact will help to mobilize your group ready to attend the training on the TISAL approach, followed by a further training on the selection, planning, and management of any IGAs the TISAL members set up.

› Explain that the process set out just now of selecting and finalizing the groups can take up to 2 months, and that the training is 6 sessions focused on TISAL, and a further 5 sessions focused on the IGAs. For this reason, it is important to be patient – the most important thing at this stage is to set the groups up right so that they can succeed.

## Step 5: Close

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

1. Summarize by stating again the importance of self-screening before forming groups and selecting members that complement each other AND fit the criteria.
2. Remind everyone that once they have formed a group and if they want to be part of the Toose programme, they need to register their group with the TISAL field agent responsible for groups in their area.<sup>1</sup>
3. Thank everyone for coming and close the meeting.

---

<sup>1</sup> Noted that this instruction is specific for Zimbabwe. Exploring what is required or recommended in other countries should be done by the project team to ensure it is adequately contextualized.

An illustration of a dark-skinned hand holding a dark blue speech bubble. The hand is wearing a yellow wristband and a blue sleeve with two buttons. The speech bubble contains the word "WELLBEING" in white, bold, uppercase letters.

**WELLBEING**

# **TISAL Manual Sessions**



## Facilitator note

The TISAL sessions are the first part of the Toose journey and are important to ensure group members see the value of participating not only in these sessions, but in the whole Toose journey.

Some of these sessions have a lot of information and it is important as a facilitator that you fully understand the content before you try and share it with others. This is particularly important for the very technical sessions that cover aspects such as how to calculate interest rates and how to keep record books.

There are several examples included in the Handouts section. If possible, it is advised that facilitators photocopy these and provide them to participants so that they are able to review them after the sessions when they are in their groups.

Remember to keep reminding participants that they do not have to remember everything and that you (the facilitator) and others working on the programme will be available to answer questions and give support as they go on their journey.

## TISAL Session 1: Introducing the Toose journey

**Overview: This session introduces the entire Toose journey to couples and helps them to work on a shared vision**

<b>Learning objectives</b>	<p>At the end of the session participants should be able to:</p> <ul style="list-style-type: none"><li>• Understand what is involved in the full Toose journey</li><li>• Understand the benefits of Toose for the whole family</li><li>• Be supportive of their partner's participation (particularly men)</li><li>• Develop a shared vision for their families</li><li>• Consider initial steps to achieving their family's vision through addressing both economic and social elements</li><li>• Be excited for what is to come in the Toose journey</li></ul>
<b>Duration</b>	3 hours 15 mins
<b>Materials</b>	Markers, Flipcharts, Notebooks, Pens, Image of Toose journey ( <a href="#">Handout 1.1</a> ), Vision Drawing Example ( <a href="#">Handout 1.2</a> ), What Makes a Successful IGA ( <a href="#">Handout 1.3</a> )
<b>Preparation</b>	<ul style="list-style-type: none"><li>• Review and familiarize yourself with the content and materials for this session as laid out in the session plan below.</li><li>• Review any notes or information provided from the group selection process about the groups/individuals selected to take part in the sessions</li></ul>
<b>Participation</b>	<p>This is a couples session so both partners should be in attendance, and both male and female facilitators should co-lead this session.</p> <p>This will double the number of usual participants, so the space where this session is held will need to be bigger.</p>



Session plan (see below for more detail about each step)	Steps	Minutes
	Step 1: Getting to know each Other	30
	Step 2: Introducing the Toose journey	30
	Step 3: Introducing the notebook	15
	Step 4: Exploring our hopes and fears	15
	Step 5: Group agreements for learning together	15
	Step 6: Visioning for a happy future	45
	Step 7: Visioning cycle	15
	Step 8: Role of TISALs and IGAs to help achieve our visions	15
	Step 9: Closing and next steps	15
Total time		3 hrs 15 mins
Facilitator's notes	<p>This session aims to introduce the Toose intervention and journey to the members of the TISAL groups and their partners who have been selected to take part in the Toose journey after the Community Mobilization Session was held. For more information on selection of participants, please see the Toose How To Guide for implementers.</p> <p>Past learnings have shown that there can be push back from men around why women are the ones who are involved in the TISAL, not them. The focus on women can cause backlash if men feel left out or threatened by women's participation. It is important therefore for facilitators to address the fears of men and to be clear that although the economic component is focused on women, it is for the benefit of the whole family, and that men will join in the next phase once the TISALs and income generating activities (IGA) are established and producing income for the family.</p> <p>In order to ensure men feel included from the start, this first session is designed as a couples' session and will fully introduce the entire Toose journey, provide an overview of the different Toose components, and make clear the roles of participants in each of the stages. The session will also help partners develop their family visions and identify strategies to achieve these visions, which should also help with building the necessary buy-in from men and mitigate backlash. Overall, the session should begin the process of collaborative planning and decision-making between the couples as well as encouraging men to be supportive of their partners' participation in the programme.</p>	

## Step 1: Getting to know each other

**Duration:** 30 minutes

**Format:** Whole group discussion and interactive game

**Materials needed:** Ice-breaker

- › Warmly welcome everyone and thank them for coming to this introductory meeting.
- › Introduce yourself and explain that everyone here today has agreed to take part in the Toose journey over the next few months.
- › Explain that this is the first session to introduce the Toose journey and will help them have a clearer understanding of what the programme is all about, their roles in it, what to expect, and how it will benefit them as individuals, couples and families.
- › Tell the group that to start the journey together, everyone needs to get to know each other and so you will start with a short introductory fun game or activity that allows people to introduce themselves, hear from others and break the ice. At this point facilitators can use their own popular games from their setting or can select an icebreaker from those provided in **Annex I**. When choosing the icebreaker be careful to consider the accessibility needs of your participants and not to make assumptions about people's abilities.

## Step 2: Introducing the Toose journey

**Duration:** 30 minutes

**Format:** Presentation and whole group discussion

**Materials needed:** Toose journey image (**Handout 1.1**)

- › Write the word "Together" (in your local language) in the center of a piece of flip chart paper so everyone can see. If you have any participants with visual impairments, you will need to adapt this exercise to ensure everyone can participate equally.
- › Ask people what do they think of when they see the word Together? Write down people's responses on the flip chart paper around the word Together so everyone can see.
- › Summarize by explaining that the project they are involved in is called Toose, which is inspired by the Shona (Zimbabwean dialect) word Toose/Together because this is a programme that aims to bring everyone – couples, families, communities closer together. It is about creating a positive family life – starting with the individual and the couple – where everyone can thrive.
- › Ask people the following, if they are comfortable to do so:
  - To share why they wanted to be part of the Toose journey.
  - What being together as a family means to them now and how they hope it might change by the end of the journey.
- › Listen to people's responses, ensuring everyone who wants to contribute has a chance to do so.
- › Now take the group through the steps on the Toose journey using the following key points:

1. Toose is described as a journey because just like a journey there is a destination – a healthier, happier and more resilient family and home – and there is a particular route we are taking to this destination with stops along the way.
2. To reach this destination of a happier and more resilient family, research shows that couples and families need two things. Firstly, to be more economically secure, and secondly, to feel more united and supported as individuals and as a couple – this includes spending more quality time together, making more decisions together, and communicating better to resolve problems and disagreements.
3. The first part of the Toose journey is focused on families having more income to improve their families' outlook and reduce stress. This is achieved through a combination of the following (depending on the overall programme design): cash transfers (see note below) to the household, setting up income saving and loans groups, complimentary resilience building programming, and/or taking part in income generating activities to help women contribute more to the family.
4. The second part of the journey is a series of sessions focused on you as a couple and helping you work towards a joint vision of creating a healthy, happy, respectful, and united family.
5. As others begin to see the positive changes in you as individuals, couples, and families, they will also want to live a more Toose way of life and you will begin to become role models to others in your community.
6. The Toose journey is for everyone, from the individual all the way to the whole community.

› Once you have been through these points, give some time for questions from participants.

#### Facilitator note

Cash transfers are not always included in Toose so only mention this if it is part of your overall programme design.



### Step 3: Introducing the notebook

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** Notebooks

› Once the Toose journey has been introduced, distribute notebooks to all the participants and explain the following:

- In Toose everyone keeps their own notebook for notes, activities and reflections because people remember things better when they draw or write it down themselves.
- The aim of the notebook is to record notes and drawings from the sessions so that you can revisit them at home or share with other family members, friends, and neighbours.
- You can also use the notebook to record your thoughts, tips, and important points that you would like to share or discuss more as a family.

## Step 4: Exploring our hopes and fears

**Duration:** 15 minutes

**Format:** Whole group discussion

**Materials needed:** Flipchart paper and pens

- › Explain to the participants: Now that we all know each other, we are going to share what we hope to gain from participating in Toose. We will also share any fears we might have. Ask the group to share:

- What they are looking forward to (i.e., hopes and expectations).
- What they are worried about (i.e., fears).

- › Capture the responses on two separate lists on the flipchart and then stick them on the wall so everyone can see.
- › When the lists are finished, go through them and share your reflections on the expectations and issues raised. Where possible, highlight what can be addressed in the sessions and what cannot be. This is important to manage expectations and to establish trust between you and the participants.

## Step 5: Group agreements for learning together

**Duration:** 15 minutes

**Format:** Whole group discussion

**Materials needed:** Flipchart paper and pens

- › Explain to the participants that we will be spending some time together for the duration of the Toose journey, and we need to agree on how we will conduct ourselves to make the space fun and conducive for learning, but also a space where people feel safe to share openly, ask questions and speak up.
- › Ask participants: 'What makes a good learning and sharing environment for you?'
- › Encourage participants to share their thoughts openly, either verbally, writing it or drawing it on the flip chart.
- › If there are any obvious gaps or silences, suggest other elements that the group members may like to include, such as: respecting each other's views, not sharing private or personal information outside the group, keeping time, and participating fully in all elements.
- › Remind participants that they need to come to the sessions with a clear and sober head and that anyone under the influence of alcohol or drugs will be asked to leave and join the next session.
- › Once all the suggestions have been put on the flipchart and agreed on, ask the group to go through them again so that everyone is clear about what the agreement entails.
- › Thank all the participants for their contributions.

**Break:** At this point it is probably a good idea to take a short break to let participants move around or simply take a breather to keep concentration levels up. You could also do an energizer if time allows.

## Step 6: Visioning for a happy future

**Duration:** 45 minutes

**Format:** Discussion and group work

**Materials needed:** Example Vision Drawing, flipchart paper and pens ([Handout 1.2](#))

### Facilitator note

Pay attention to the accessibility requirements of participants and adjust the exercise accordingly. For example, you could offer a variety of different drawing materials, give participants a choice in relation to the detail of their vision that is drawn, offer encouragement, and engage different senses (for example, sounds and textures). Check with participants with visual impairments before the session to help you decide what adjustments to make.



### Part 1: Introducing Visioning

- › Explain to the participants that this next activity will be about developing their own and their family visions.
- › Ask the participants in the whole group what they think of when they hear the following questions.
  - What is visioning? Why it is important?
- › After several responses, explain that:

- Visioning is thinking about what your dream of a happy future is, for you as an individual, with your partner, and for your family.
- It involves mapping out how you can achieve that dream and happy future starting from now.
- It is important because as a family we should all be working together towards the same dream, that benefits all of us. If we do this, we are more likely to achieve that vision, and it will also bring us together in the process.

- › Explain to each participant that:

- You want them to each start to dream of a desired future from their current reality.
- They will think about their own vision themselves first and then have a discussion with their partner to learn more about their partner's vision, before coming up with a vision together for their family.
- This process will be guided by you (the facilitator) and you will ask them questions to reflect on.
- At this stage you do not want people to speak to anyone about their dream, but just to listen to your questions and think about the answers themselves.
- You will pause between each question, so they have some time to think and dream.

## Part 2: My Vision

- › Make sure everyone is sitting comfortably, and let them know that you will ask them a number of questions which you would like them to critically reflect on. (Be sure to give time after each question to reflect in silence, before you ask the next question).
- › Ask them to picture their future in their minds and consider the following questions:
  - What is my desired future life for myself?
  - What does a healthy home mean to me?
  - What kind of relationship and communication do I want with my spouse and family? How is that different from now?
  - What do I want to change regarding the food my family buys and eats (access to and variety of)? How can we be more food secure?
  - When it comes to my children, what kind of life do I want to provide for them? What needs to change for that to happen?
- › Once you have completed the questions, ask participants to come back to the present day (and stretch if they wish), pick up their notebooks and write down a few key points from their vision so that they do not forget it. They can also summarize their thoughts in a different way, for example, by drawing something if they prefer. Remind the group that what they write in their notebook about their vision is just for themselves, and they do not need to show anyone.
- › Once everyone has finished with their personal notebooks, give couples 5 minutes to discuss their individual visions in pairs. Remind couples to listen without judgement to the other's vision and to reflect on what is similar and what is different about their visions – **without trying to change or influence the other's vision**.
- › When the 5 minutes is up, tell couples that they will have time in a minute to continue this discussion and build their joint vision together.

## Part 3: Our Family Vision – Activity Introduction

- › Explain that now they have had some time to think about their own vision and share that with their partners, you are going to walk them through an exercise to help them create a family vision with their partner.
- › Explain that you would like a volunteer to help draw something for this exercise. Ask one of the participants to volunteer to do this.
- › Ask the volunteer to come up to the flipchart to draw a big image of the sun in the center of the flipchart.
- › Ask the participants the following questions:
  - What do you feel when you see the sun? (Suggested responses: warmth, hope, brightness, happiness).
  - How are the sun and vision related to each other? (Suggested response: they both feel a long way off but we can feel their presence every day, they are bright and can guide us, giving us a sense of direction when we are lost).

› Based on the answers received, explain to the participants the following:

- Our dreams are like the sun. They are bright and stand high up above us.
- The sun represents our vision. It represents our future.
- When we compare our visions to the sun, the visions are at the top, and we are reaching towards our visions in the sky.

› Now ask the same volunteer to draw an element or a part of their vision on the flip chart that they would like to achieve in 1-2 years, for example, if they want to have a new business or a happier home or more money – what might they need as a first item to focus on or what might that look like (e.g., a house with corrugated roofing or purchasing a cow).

› Emphasize that for this activity the thing they want to achieve should be a joint vision for the couple – drawing from their individual visions.

› Explain that while the vision can be ambitious, they should be specific and realistic in what they choose to draw, and it should be something that they both feel they can achieve within the next 1-2 few years and that draws from both partner's individual visions.

› Emphasize that "every journey starts with small steps. But these are all important when they are in the right direction".

› Explain that the purpose of a joint vision is to work from each other's individual vision, to create a mutual understanding of what they both aspire to achieve together, arriving at a destination that benefits both partners as well as the rest of the household.

› Emphasize that "only when the vision is joint and includes what is important for both spouses as individuals, do we have any chance of making it a reality".

#### **Part 4: Our Family Vision – Activity**

› Let couples know that in a moment you will ask them to sit together and continue to discuss what their individual visions are, and what they want their family vision to be, but first you will share a few questions for them to discuss together.

› Read out the following questions to help the couples come up with family visions that are achievable and realistic:

1. What exactly do we want to achieve as a family?
2. How will we track progress?
3. What resources do we need to get to our family vision? Do we have those resources already?
4. Do we have the skills, resources, and capacities to achieve this family vision?
5. What is the timeline for achieving our family vision?

› Ask the couples to sit together and draw their joint dreams or visions in their notebooks, using the questions to guide them.

› As an additional help you can also distribute the Vision Drawing Example Handout to give participants an example to follow.

- › Facilitators should move around the couples and ensure that the conversations are moving positively and that both women and men are able to share and find common ground. Keep emphasizing how visions will only be possible if they reflect the wishes and hopes of everyone in the family equally.
- › Once participants have drawn their visions in their notebooks, ask for two or three volunteers to share with the group (if they are happy to do so).
- › Explain to the participants: now that we have produced our visions for the future, we are going to critically reflect on the practical steps to achieve our visions.

## Step 7: The visioning cycle

**Duration:** 15 minutes

**Format:** Plenary discussion

**Materials needed:** None

- › Explain to the participants the following:

- Now that we have produced our vision, we are going to talk about the practical ways of fulfilling our vision. The process of making our dreams a reality starts with a vision of what we want as a family (desired future). It is against this vision that we can now develop our ideas on how we will translate the vision into reality.

- › Explain that our plan for making our vision a reality can be informed by responding to some of the following questions:

1. What is needed to achieve our visions?
2. What part of the vision requires economic resources? And where will these economic resources come from?
3. What part of our vision requires changing our social relationships? And how will we begin that change?
4. What timelines are we giving ourselves to translate the vision into reality?
5. What can we afford to contribute to the TISAL savings every month?
6. How will we generate enough income to pay back the TISAL loans and achieve our vision?

- › Facilitate a whole group conversation on transforming visions into reality, emphasizing the significance of TISAL, IGAs and other existing income sources that families have access to and can draw on to reach the economic element of their visions.
- › Explain that in future couples sessions there will be more of a focus on the social aspects of their visions (including the changes that are needed in their family relationships to achieve their visions – for example, how we communicate, interact and work together as a couple or family).
- › If possible, give the couples some time (5 minutes) to work together to discuss some of the questions and consider how they might support each other to fulfil their vision. Let couples know that they can begin the conversation here today, but that they should continue it at home.



- › Explain that once the couples have agreed on a way forward, they will need to start working together to make it a reality. Highlight also that it is a good idea to regularly look at whether they are making progress towards their vision, and reflect together on what is going well and what they might need to do differently
- › Emphasize that the journey will not always go smoothly, and there will be unforeseen challenges and circumstances, but as long as they work together as a couple, keep communicating to each other and are flexible to adapt as these challenges come up then there is nothing stopping them achieving this vision.

## Step 8: Role of TISALs and IGAs to help achieve our visions

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** What Makes a Successful IGA (**Handout 1.3**)

- › Tell participants that the previous step focused on developing family visions for a happy future and identifying the steps required to achieve them. Whilst there are many ways to achieve their vision, the TISALs and the income generating activities (IGA) – which the upcoming sessions will be focused on – are two of the ways that they may achieve their economic objectives, so it is good to start thinking about those now.
- › Explain that the TISALs can provide initial funding for a new IGA or additional funding to grow an existing business. The money from the IGA will hopefully help you grow your family's income so that you are more financially secure.
- › Let participants know you will go over IGAs in greater detail in the next sessions, but some key points to remember are:
  - You will begin saving in your TISAL groups before moving on to IGAs and will receive a small amount of seed funding to help you get started with your TISALs.
  - We are only introducing the concept of IGAs now to help you prepare as you begin your savings journey.
  - Firstly, your IGA will help you to pay back your TISAL loans to sustain your group. Secondly, it will help give you additional money to help sustain your family and achieve your visions.
- › Emphasize that, while we'll be discussing IGAs in more detail in later sessions, there are five points that should be considered to help everyone start thinking about IGAs and discussing them with our families.
- › Summarize by explaining the five points in the table below. This can also be distributed as a Handout.

<b>1. Marketability</b>	Can I sell the products of this IGA?
<b>2. Knowledge, skills, and right attitude</b>	Do I have the knowledge, skills and right attitudes needed to operate this activity?
<b>3. Capital and operational costs</b>	Do I have enough money to start-up and operate the IGA?
<b>4. Income</b>	Is the IGA profitable?
<b>5. Family expenses</b>	Will the income from the IGA, when added to other family income, be enough to pay household expenses?

## Step 9: Closing and next steps

**Duration:** 15 minutes

**Format:** Closing comments

**Materials needed:** None

- › Thank everyone for coming and participating today.
- › Explain that the next steps are for those involved in the TISALs to come together and learn more about setting up and operating successful TISALs.
- › Remind the partners to support each other through the TISAL process and be interested in what they are learning and doing.
- › Remind partners that they will join again for the couple sessions in a couple of months, once the TISALs are up and running.
- › Ask if there are any questions or areas that need more clarification.
- › Then share the following take-home messages:

### Today's take-home messages

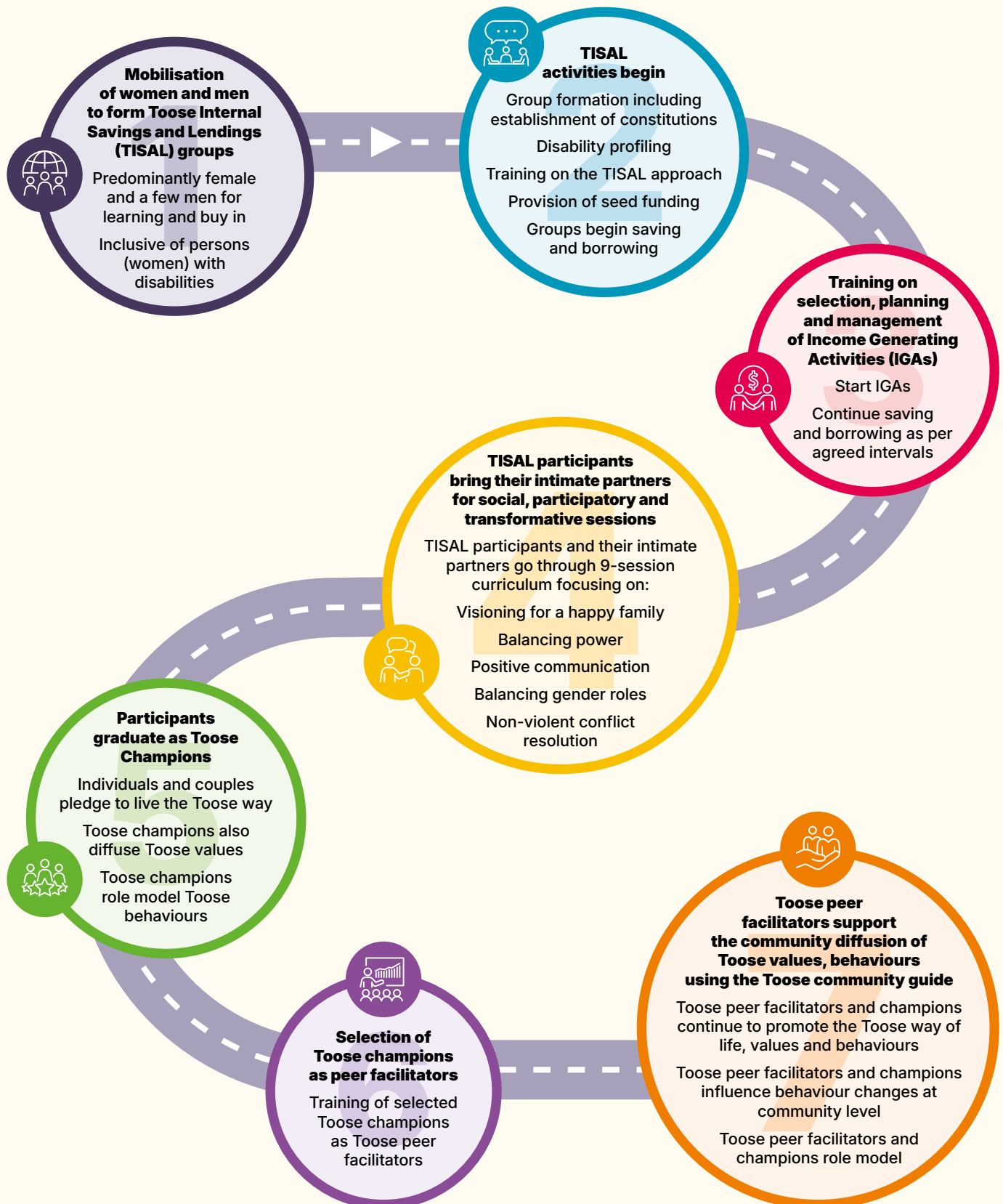
- The Toose journey is made up of two parts – this first part focused on family's economic security and the second part focused on how we interact and support each other as a family.
- Visioning is a key part of the Toose journey – it is thinking about what your dream of a happy future is, for you, your partner, and your family. It involves mapping out how you can achieve that dream and happy future.
- To achieve our vision, we need both financial resources as well as a healthy, happy home. Our vision must also benefit all members of the family, and everyone must contribute to making it become a reality.
- Thank the participants for participating in the session.
- Close by saying how excited you are to go on this journey together and you look forward to seeing everyone together again at the next sessions. Remind TISAL participants to bring their notebooks to each session.

### Take home exercise

Ask participants to continue to develop their joint family visions, which they will present when the social empowerment sessions begin in a few weeks' time.

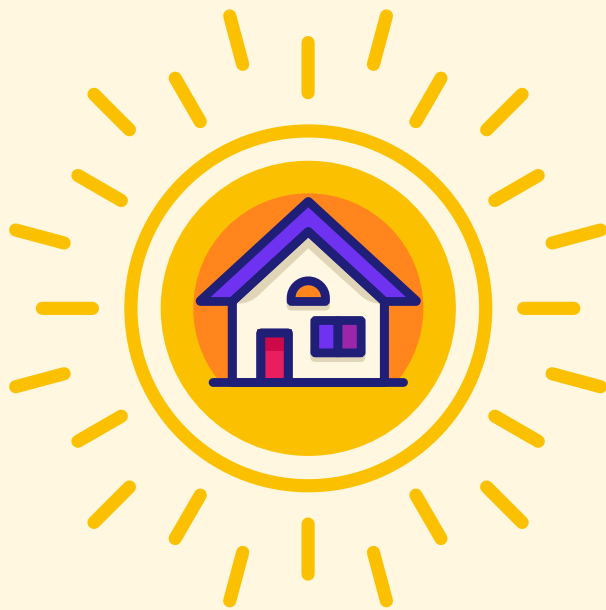
## Handouts: Session 1

### 1.1 The Toose journey



## 1.2 Developing Our Family Visions

### HANDOUT 1.2



Visioning is about drawing our future dreams for our families. Visioning allows us to visualise the changes we want in our own lives as individuals and as a family. Our visions should be inclusive of all family members.

When developing our visions for a happy family, we should consider the following questions:

- What would our family be like in two years' time?
- What kind of relationship would we have with our family members?
- Are all our family members equitably included in our visions?

### Developing Our Family Visions

**STEP 1** At the centre of a page, draw a large circle representing the future vision. This circle is often depicted with rays like the sun, symbolizing the inspiration and motivation to achieve the vision.

**STEP 2** Inside the circle draw your vision for a happy family.

**STEP 3** Make sure that your family vision is **SMART** by asking the following questions?

- Is our family vision **specific**?
- Is our family vision **measurable (how will you measure success)**?
- Is our family vision **achievable** in a short timeframe?
- Is our vision **realistic**? Do we have the skills, resources, and capacities to achieve this family vision?
- Have we a set time (**time-bound**) for achieving our family vision?

#### TAKE-HOME IDEA

Happy, healthy families are those that are working towards a shared family vision.



**Questions:**

1. What exactly do we want to achieve as a family?
2. How will we track progress?
3. What resources do we need to get to our family vision? Do we have those resources already?
4. Do we have the skills, resources, and capacities to achieve this family vision?
5. What is the timeline for achieving our family vision?

**1.3 What makes a successful IGA**

<b>1. Marketability</b>	Can I sell the products of this IGA?
<b>2. Knowledge, skills, and right attitude</b>	Do I have the knowledge, skills and right attitudes needed to operate this activity?
<b>3. Capital and operational costs</b>	Do I have enough money to start-up and operate the IGA?
<b>4. Income</b>	Is the IGA profitable?
<b>5. Family expenses</b>	Will the income from the IGA, when added to other family income, be enough to pay household expenses?

## TISAL Session 2: Me and my group

**Overview: This session is an introduction to what make a good TISAL group and the different roles of everyone involved**

<b>Learning objectives</b>	<p>At the end of the session participants should be able to:</p> <ul style="list-style-type: none"> <li>Consider their skills as individuals and what assets they need to accomplish their saving goals.</li> <li>Understand group dynamics and how to select their group members.</li> <li>Understand the basic requirements of different TISAL roles.</li> </ul>	
<b>Duration</b>	2 hours 15 mins	
<b>Materials</b>	<p>Markers, flipcharts, <b>Handout 2.1</b>. Life Skills (either printed or written out), <b>Handout 2.2</b> TISAL Responsibilities Table (either printed or written out in advance), post it notes or cards to write on.</p> <p>Image of a bus, businessperson, smart dressed woman, youth, woman with a child (See Annex).</p>	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>Review and familiarize yourself with the content and materials, including the session plan and 10 life skills.</li> <li>Ensure you have the Handouts ready (either photocopied or drawn on flip chart paper).</li> <li>Review the 10 life skills information provided at the end of this session content.</li> </ul>	
<b>Participation</b>	This session is for the TISAL group members only, without their spouses or partners.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Welcome and recap</b>	<b>15</b>
	<b>Step 2: Life skills: Introduction</b>	<b>45</b>
	<b>Step 3: Group dynamics</b>	<b>20</b>
	<b>Step 4: Roles in a TISAL</b>	<b>20</b>
	<b>Step 5: Leadership qualities</b>	<b>20</b>
	<b>Step 6: Closing and take-home task</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 15 mins</b>
<b>Facilitator's notes</b>	<p>This is the first session without partners involved, so you may want to choose a smaller room. Try to arrange the room in a circle, with everyone sitting down on chairs or cushions so that no one is higher than others and participants can communicate with each other on an equal basis. This will help to make discussions feel more intimate and less like a classroom. Make sure interpreters or assistants are seated in a place where they can provide support to the participant they are with. Also make sure there is sufficient room for people with mobility difficulties.</p> <p>The life skills section includes a lot of information, so do try to read and understand that before starting the session so you can talk about the different life skills easily.</p>	

## Step 1: Welcome and recap

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- › Welcome everyone back to the new session. Thank everyone for coming. Enquire about late comers or non-attenders.
- › Allow participants to share how they are feeling using the following questions to help guide those discussions:

- What did you find most interesting or useful from the previous session?
- Was there anything you did not understand or wanted further clarification on?
- Did you continue to discuss the family vision with your partner or other members of your family? How did those discussions go?

- › Explain a little about what to expect from this session (drawn from the objectives box above), highlighting that you will be covering the following:

- Their skills as individuals and what assets they need for their saving goals.
- What makes a good leader and rethinking leadership qualities.
- Group dynamics and how to select their group members.
- The basic requirements of different TISAL roles.

## Step 2: Life Skills: Introduction

**Duration:** 45 minutes

**Format:** Presentation and whole group work

**Materials needed:** Card or paper for participants to write skills and barriers on; 10 life skills (**Handout**) (or written up in advance on flip chart paper)

- › Ask the group to write down on pieces of paper/card 2-3 barriers they can think of that might prevent them from having a successful TISAL or IGA, and that could prevent them from achieving their vision. Pay attention to the accessibility requirements of participants and adjust the exercise accordingly.
- › Explain that these barriers could be something internal to them (for example, they don't think they know enough, they don't have the right skills, they are not confident with money) or something external to them (for example, their husbands have always overseen the money, most of the money they have goes on the kids) etc.
- › Ensure the group members use a different card for each barrier.
- › Once they have finished, ask them to put their barrier cards to one side and say that you will return them in a little while.

- Next, explain that we all have skills that help us to succeed in life. These include 'internal' or soft skills, for example, being a good listener, working well with others, staying calm under pressure, or more 'practical' skills like being able to sew well or being good with money. Ask the group to take 2-4 new cards and write down or draw the skills that they have. Remind them to think about their internal skills, as well as the practical skills.
- Once everyone has written or drawn their skills, take all the cards and divide them into those that are practical or livelihood skills (like sewing, or fixing a car) and those that are life skills (good communicator, able to make decisions).
- Ask the group what the difference is between the two sets of cards – give them time to tell you some ideas before explaining that the one set are often called 'livelihood skills,' and these are skills that we learn through someone teaching us in a classroom or at home and are focused on practical or job-specific skills (these can be called 'hard' skills). On the other hand, the other skills identified are called 'life skills' and these are skills that are within and personal to us; they are the social and emotional skills that help us to navigate the problems we may encounter, have healthy relationships with others and live a productive life.
- Ask if people can think of any other life skills than the ones that are on the cards? Give the group a few minutes to make suggestions and then share the list below:



- Explain any of the life skills from the image that people are not sure about (see [Handout 2.1 Life Skills](#) for full image and explanation) and add that many of us have these skills already within us, we just need to be aware of them and practice them more.
- Ask which of these skills do they think would be most critical for the success of the TISAL and IGA? Give participants some time to share their ideas and summarize by saying that in fact all the skills will be important.
- Split the participants into small groups (if not already) and ask them to look again at their barrier cards. As a group they should look at the different barriers everyone has and decide which life skills would be helpful to address that barrier.



## Facilitator note



Give an example like the one in the box below. For example, if the barrier was “I don’t know enough about saving” then the life skills that could be helpful in addressing that include:

- **effective communication** in order to speak with the rest of the group about how you feel and asking them to help you learn/understand.
- **thinking creatively** about who you could speak to find out more information (for example other ISAL groups in your community).
- **making the decision** that you are going to save a certain amount each month, even if it is only a small amount to start.
- **coping with the negative emotions** that come with not feeling like you know enough and reminding yourself (and others) that we are all on a journey of learning together and it doesn’t matter if we don’t know everything at the start.

- › Give the participants 15 minutes in their small groups to discuss the barriers and life skills to address them. Ask the group to try and ensure that everyone gets to think about at least 1 of their barriers.
- › Ask each small group to feed back to the whole group. Emphasize again how we all have the ability to practice these life skills in our own lives and they will help us to navigate the challenges we may come across as an individual and as a group on our Toose journey.

## Step 3: Group dynamics

**Duration:** 20 minutes

**Format:** Whole group discussion

**Materials:** Bus image (Annex)

- › Draw the image of people on a bus on flipchart (or use image in the Annex) and show it to the participants. Describe the image if you have participants with visual impairments.
- › Now ask participants if the people on the bus could work well together in a TISAL group or not. Ask participants to support their answers with a brief explanation.
- › Next explain to the group that the bus represents the TISAL group, and they are all the people on the bus. For the bus to make it safely and efficiently to its destination, it depends on everyone working together as a group. Just as the success of their TISALs will depend on the group working well together. Therefore, it is important to take some time to think about what makes a group work well together.
- › Ask everyone to think about groups they have been involved in in the past, then take a few moments to reflect on the following questions in plenary and capture the answers on a flip chart:

- What factors make groups work well?
- What factors contribute to problems in a group?
- How can such problems be avoided in your TISAL groups?

- › Share back what you have heard adding anything extra from the list below:

What makes a group work well?	What causes issues in a group?	How can groups avoid problems?
<ul style="list-style-type: none"> <li>• Share a common vision/objective.</li> <li>• Everyone's voice and ideas are treated equally.</li> <li>• There is mutual respect and understanding of one another.</li> <li>• Communication is open and honest.</li> <li>• Members have complementary skills and experiences.</li> </ul>	<ul style="list-style-type: none"> <li>• One person dominates.</li> <li>• No clear structure or process.</li> <li>• No agreed upon ground rules that people follow.</li> <li>• Everyone is more focused on their own success than that of the group.</li> <li>• People want different things out of the group.</li> </ul>	<ul style="list-style-type: none"> <li>• Have similar saving goals and vision.</li> <li>• Like and trust one another.</li> <li>• Make space for discussion if there are issues or conflict between members.</li> <li>• Have a constitution and agreed objectives.</li> </ul>

- › Summarize by saying:

***"A group is people who come together with a common purpose and a shared goal. There are a set of agreed upon rules on how each person will conduct themselves and interact with each other. A group has a clear leadership structure, made up from members of the group itself. Although the leadership is clear, the group functions because everyone in the group feels valued and is committed to the success of the group and all the individual members."***

## Step 4: Roles in a TISAL

**Duration:** 20 minutes

**Format:** Presentation

**Materials:** Responsibilities table ([Handout 2.2](#))

- › Explain that each savings group has a committee with 3 main roles that need to be elected by the group: a chairperson (the leader), the secretary and the treasurer. Explain that if the group want to they can also alternate these roles among members of the group, this is something for the group to discuss and decide together.
- › Explain that although the committee does include these leadership roles, all decisions must be agreed upon by everyone in the group and all information must be available for everyone to see.
- › In addition, emphasize that being selected as a leader, does not make anyone superior to others – everyone in the group has an equal right to be heard and anyone in these roles needs to respect the opinions of other people in the group.
- › Before a group select their committee members, it is important to know what the distinct roles involve, and which kind of people would be suited to these roles.
- › Share a Handout of the table below (or write it up in advance on a flip chart paper):

Qualities	Tasks/responsibilities
<b>Chairperson</b>	
<ul style="list-style-type: none"> <li>• Respected.</li> <li>• Good communicator.</li> <li>• Trustworthy and patient.</li> <li>• Recognized and respected personality.</li> <li>• Good hearted and humble.</li> <li>• Listens to others and can help group come to collective decisions and solve issues.</li> <li>• Approachable.</li> <li>• Creative thinker and can inspire others to do the same.</li> </ul>	<ul style="list-style-type: none"> <li>• Calls meetings with the help of the secretary.</li> <li>• Facilitates discussions – ensuring everyone can speak and be heard.</li> <li>• Ensures the group is a safe space for problems to be shared and addressed.</li> <li>• Distributes tasks according to group goals.</li> <li>• Ensure everyone is respectful of each other and the group constitution, including paying any fines.</li> </ul>
<b>Secretary</b>	
<ul style="list-style-type: none"> <li>• Capable of giving small speeches and reports to group and outsiders.</li> <li>• Can read, write, and do basic mathematics.</li> <li>• Honest.</li> <li>• Organised.</li> <li>• Good at taking notes.</li> <li>• Works well with others.</li> </ul>	<ul style="list-style-type: none"> <li>• Calls meetings at the advice of chairperson.</li> <li>• Takes minutes and keeps financial records.</li> <li>• Compares records with Treasurer.</li> <li>• Writes and dispatches letters.</li> </ul>
<b>Treasurer</b>	
<ul style="list-style-type: none"> <li>• Trustworthy and honest.</li> <li>• Knows how to count and calculate.</li> <li>• Communicates openly.</li> </ul>	<ul style="list-style-type: none"> <li>• Collects saving contributions, fines, and repayments.</li> <li>• Keeps money safe (at bank or at home).</li> </ul>

## Step 5: Leadership qualities

**Duration:** 20 minutes

**Format:** Whole group discussion

**Materials:** 4 images of different people from Annex

- › Show participants four pictures (see **Annex**), one is a woman in smart clothes, one is a woman carrying a baby, one is a young man, and the other is a man in a suit. Ask which one they think is most likely to be in a leadership position. Describe the images for participants with visual impairments.
- › Give people a few moments to share back with the whole group.
- › Assuming most people pick the man in the suit, ask:
  - Why would they pick this person?
  - Do most of the leaders they know look like this?
  - Why is it that we do not think of women, mothers, youth when we think about leaders?
- › Reflect on how we often have a very narrow idea of who can be a leader both in our own lives and families, as well as in our society, and this affects how we view ourselves and our potential as a leader if we do not fit that image in our head.
- › Ask participants to keep an image in their head of a 'typical leader,' and ask them what words are usually used to describe leaders? Start people off with words like:
  - Powerful, brave, strong, in control, decisive, commanding....
- › Ask when you hear those traits, do you picture a man or a woman?
- › Once people have shared their thoughts, highlight that a lot of these words are again associated with being male or typically masculine characteristics, and that they are often linked with the idea of 'power over others' that we will discuss more in the upcoming couple of sessions.
- › Now ask people to "imagine a world where we broaden our idea of leadership to include various kinds of people, including ourselves, and where characteristics of leadership were not about power over someone else but about sharing power, as well as being accountable to one another, being respectful and considerate towards ourselves and others, always being open to learning, working collaboratively together towards common goals, and being inclusive. How would your world look different?"
- › Ask participants to turn to the person next to them to discuss this before sharing a few ideas back to the whole group.
- › Summarize by saying that the idea of leadership and who can be a leader is not fixed, and it is up to us to re-imagine and redefine what leadership can look like. This includes leaders who are young, are female, come from more disadvantaged and/or marginalized backgrounds, and who share power with others. Explain that this is important when we think of leaders in our TISAL group but also in our communities and homes.
- › To end this session, ask everyone in the room to share one characteristic they have that makes them a good leader. End by celebrating all the great leaders in the room!

## Step 6: Closing and take-home task

**Duration:** 15 minutes

**Format:** Presentation

**Materials:** None

› Recap some of the key lessons of the day:

- Life skills are the skills that help us thrive and overcome challenges we may face in life, including in our own families and TISAL groups.
- We all can develop life skills – we just need to be more aware of them and practice using them in our day to day lives.
- When selecting TISAL groups, we should look for individuals that compliment us and that have a similar goal and vision.
- Being a good leader does not mean having power over others but working collaboratively with respect, honesty, transparency and accountability.

› Ask participants to consider their groups and their own participation in the TISAL before the next session.

› Explain that “if anyone is thinking of leaving their TISAL group, maybe because you have realized that you cannot commit to the obligations or that you are not supported at home, this is the moment to do so before we move much further in the process”.

› Explain that this is also the time to think about your group as a whole and if you have the right number (14) and type of members. Is this a group that will work together based on what they have discussed and learnt today? Emphasize that this should be a safe and open discussion and that if anyone wants to leave a group, they should be allowed to do so before we go deeper into the TISAL process. Also highlight that if anyone wants to talk to you confidentially about any concerns or questions they have they can do so.

› Explain that once they are happy with their group, they should think about electing the three committee roles: 1) the Chairperson, 2) the Secretary and 3) the Treasurer. Again, it would be ideal if they could do this before the next meeting.

› Remind people that in electing committee members the following should be considered:

- Those interested should put themselves forward for nomination. If the rest of the group agree, they can be nominated by the members.
- If there is more than one candidate nominated for a role, then it should go to an anonymous vote.
- The group can decide how long candidates stay in that role (i.e. when the next election will be)
- All members of the group should be present when the committee is elected.

› Explain that if the groups feel more comfortable doing this with the facilitator present, they can stay on and discuss it with the facilitator after the session today (or immediately before the start of the next session)

› Close the session by thanking the participants for joining and reminding them of the start time for the next session.

### 2.1 Life Skills

#### HANDOUT 2.1

1

## Life Skills

What are the 10 WHO Life Skills and what do they mean?



**Decision making** helps us to deal positively with decisions about our lives. This can have consequences for how we save and spend our finances and how we make decisions around the TISAL. The importance of this skill is being able to look objectively at the pros and cons and impacts of different decisions and then to move forward with a decision, knowing that you can always go back or change direction and make another decision at any time. Ideally this skill should be built with others so that you can develop the ability for group decision making in your TISAL or joint decision making in your family / relationship. To effectively make decisions with others, additional life skills like effective communication, empathy, and managing interpersonal relationships are key.



**Problem-solving** is the process of identifying something as an issue and then using strategies to resolve it. Often this involves breaking a problem down into smaller, more manageable parts, and then considering workable solutions step by step. Problem solving and decision making are connected as once you have identified solutions, you will need to decide which one to move forward with. Problem-solving is an important skill to avoid becoming stuck and feeling overwhelmed by problems and instead focus on finding achievable solutions.



**Creative thinking** is about thinking or doing things differently and approaching a problem from a new angle. It contributes to both decision making and problem solving by enabling us to produce novel ideas and explore the available alternatives. It helps us to look beyond our direct experience to respond adaptively and with flexibility to the situations of our daily lives. Creative thinking requires – being open to receiving and generating innovative ideas, being flexible to shift our perspective and perceptions on things, being original in our thinking, and being able to elaborate or build on others' ideas. Use of creative thinking in the TISALs could be producing new or original ideas for the IGAs, identifying creative solutions to group problems, or just thinking creatively about how to keep the group motivated, including if you face external challenges.



**Critical thinking** is an ability to reflect on and analyse information and experiences in a new way and not to simply accept what we are told or what we know without fully evaluating it. The key to critical thinking is to be able to question assumptions and biases, understand expectations and other pressures that might be impacting our thoughts and actions. It is important in the TISAL to think critically about the different IGA choices and not simply choose what has always been done before. There might also be problems or questions that you encounter that require critical thinking to resolve them.



**Effective communication** means that we can express ourselves, both verbally (through our words) and non-verbally (through our gestures and actions) clearly and in a way that others understand. This means being able to express our opinions and desires, but also our needs and fears. And it may mean being able to ask for advice and help when we need it. Being an effective communicator also means listening and responding to others so that they feel heard and are comfortable sharing their thoughts and feelings in a way that creates true dialogue. We need effective communication to understand all views in a situation and put forward our own views clearly.



**Interpersonal relationship skills** help us to interact with others in positive ways so that we have good social connections and support. This may mean being able to make and keep positive relationships and handling conflict or disagreements in a constructive way. It may also mean being able to end relationships that are not healthy. These skills will be key in the TISAL group and work closely with other skills like empathy and effective communication to ensure the group functions well and everyone feels supported.



**Self-awareness** is our understanding of ourselves, our character, our strengths, and our weaknesses, desires, and dislikes. Developing self-awareness can help us to recognize when we are stressed or feel under pressure, as well as when we are happy. It is important that we are aware of ourselves and our own feelings before we interact with others – particularly around an issue, problem, or conflict. Self-awareness is crucial for effective communication and interpersonal relations, as well as for developing empathy for others.



**Empathy** is the ability to imagine what life is like for another person, even in a situation that we may not be familiar with. Empathy can help us to understand and accept others who may be quite different from ourselves, which can improve social interactions. Empathy can also help to encourage nurturing and more tolerant behaviour towards people in need of care and assistance, or who might be suffering in diverse ways. To have a successful relationship with others around us, we need to understand and care about other peoples' needs, desires, and feelings.



**Coping with emotions** involves recognizing emotions in ourselves and others, being aware of how emotions influence behaviour, and being able to respond to emotions appropriately – including reaching out or talking to someone when we need to. Intense emotions, like anger or sadness, can have negative effects on our health if we do not react appropriately. The ability to recognize our emotions and not be too overwhelmed by them is a skill that takes practice but will help us to have better relationships and happier lives.



**Coping with stress** is about recognizing the sources of stress in our lives, recognizing how this affects us, and acting in ways that help to control our levels of stress. This may mean that we take action to reduce the sources of stress, for example, spending more time with friends, sleeping more or being more active. Or it may mean learning how to relax, so that tensions created by unavoidable stress do not give rise to health problems.

## 2.2 Roles in a TISAL

Qualities	Tasks/Responsibilities
<b>Chairperson</b>	
<ul style="list-style-type: none"> <li>• Respected.</li> <li>• Good communicator.</li> <li>• Trustworthy and patient.</li> <li>• Recognized and respected personality.</li> <li>• Good hearted and humble.</li> <li>• Listens to others and can help group come to collective decisions and solve issues.</li> <li>• Approachable.</li> <li>• Creative thinker and can inspire others to do the same.</li> </ul>	<ul style="list-style-type: none"> <li>• Calls meetings with the help of the secretary.</li> <li>• Facilitates discussions – ensuring everyone can speak and be heard.</li> <li>• Ensures the group is a safe space for problems to be shared and addressed.</li> <li>• Distributes tasks according to group goals.</li> <li>• Ensure everyone is respectful of each other and the group constitution, including paying any fines.</li> </ul>
<b>Secretary</b>	
<ul style="list-style-type: none"> <li>• Capable of giving small speeches and reports to group and outsiders.</li> <li>• Can read, write, and do basic mathematics.</li> <li>• Honest.</li> <li>• Organised.</li> <li>• Good at taking notes.</li> <li>• Works well with others.</li> </ul>	<ul style="list-style-type: none"> <li>• Calls meetings at the advice of chairperson.</li> <li>• Takes minutes and keeps financial records.</li> <li>• Compares records with Treasurer.</li> <li>• Writes and dispatches letters.</li> </ul>
<b>Treasurer</b>	
<ul style="list-style-type: none"> <li>• Trustworthy and honest.</li> <li>• Knows how to count and calculate.</li> <li>• Communicates openly.</li> </ul>	<ul style="list-style-type: none"> <li>• Collects saving contributions, fines, and repayments.</li> <li>• Keeps money safe (at bank or at home).</li> </ul>



Annex: Session 2



## TISAL Session 3: Group fund development

**Overview:** This session is focused on how to grow the group fund and the types of funds to consider

<b>Learning objectives</b>	<p>At the end of the session participants should be able to:</p> <ul style="list-style-type: none"> <li>• Appreciate the importance of saving and be encouraged to start.</li> <li>• Understand how their group fund can grow and how their savings can be used.</li> <li>• Have clear goals for their savings.</li> </ul>	
<b>Duration</b>	2-3 hours	
<b>Materials</b>	Markers, Flipcharts, prepared flip chart with 'Who saves, who spends?' exercise written up (see Step 3), <b>Handout 3.1</b> . Interest Rates.	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize yourself with the content and materials, including the session plan.</li> <li>• Come prepared with your own version of the spending and saving chart.</li> <li>• Write out the list of questions (highlighted under Step 3) before the start of the session on the flip chart.</li> </ul>	
<b>Participation</b>	This session is for the TISAL group members only.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Welcome and recap</b>	<b>15</b>
	<b>Step 2: Spending and saving</b>	<b>20</b>
	<b>Step 3: Who saves, who spends?</b>	<b>20</b>
	<b>Step 4: How to set up a group fund</b>	<b>20</b>
	<b>Step 5: How to grow your fund</b>	<b>20</b>
	<b>Step 6: Types of group fund</b>	<b>30</b>
	<b>Step 7: Safety of group fund</b>	<b>20</b>
	<b>Step 8: Wrap up and closing</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 40 mins</b>
<b>Facilitator's notes</b>	<p>This is a long session so try to take regular breaks to let the group move around and use energizers if people start to look tired or disengaged. Regular breaks are important for all participants, but can be particularly important for people with disabilities.</p> <p>This session also includes how to calculate interest rates, make sure you are confident with these calculations so you can help the groups. Also remind members that interest rates are not mandatory, especially in contexts where they are not culturally acceptable.</p>	

## Step 1: Welcome and recap

**Duration:** 15 minutes

**Format:** Plenary Discussion

**Materials:** None

- › Welcome everyone back to the new session. Thank everyone for coming. Enquire about late comers or non-attenders.
- › Allow participants to share how they are feeling using the following questions to help guide those discussions:

- What did you find most interesting or useful from the previous session?
- Was there anything you did not understand or wanted further clarification on?
- Has everyone elected committee members? How did that process go?

- › Explain a little about what to expect from this session, including that the session will cover:

- The importance of saving and how to start.
- How their group fund can grow and how their savings can be used.
- How to have clear goals for their savings.

## Step 2: Spending and saving

**Duration:** 20 minutes

**Format:** Individual exercise and whole group discussion

**Materials:** Notebooks, pens

- › Ask participants to take out their notebook and to draw a line down the middle of one page.

- On one side they draw the **day-to-day essentials** that they spend their money on each week (for example, food, bills, transport).
- On the other side, draw **what they save their money** for spending on (i.e. non-essential or bigger items such as for a new cow, a new roof on their house or furniture).
- Give participants a few minutes for this. Pay attention to the accessibility requirements of participants and adjust the exercise accordingly.

- › Ask one or two volunteers to share with the group, if they are happy to do so. If no one volunteers, be prepared to verbally share what you save and spend for to encourage others to share.
- › After sharing, emphasize the following:

- The importance of saving money for future use.
  - The need to consider what we spend day to day (food, other critical non-food items, rent, utilities, communication etc.), and additional costs (school fees etc.) against our income
  - The need to understand what is the amount that can be saved (i.e. what is left over from earnings once we have spent on day-to-day items), and for what purpose we are saving.
- › Explain that we do not always spend our savings on exactly what we had planned, since things can come up unexpectedly.
  - › However, having savings means that even if there is an unforeseen expense, such as illness, we have money saved to pay for it.
  - › Ask the whole group what other expenses can be covered by savings. Give time for different people to answer and add in examples, such as purchasing a cow, household goods, building a house. Give the group time to reflect on the responses of one another and ask questions if they need to.
  - › Wrap up the discussion by asking the group to share their thoughts on what are the benefits of saving as a group.
  - › After they give several reasons, add the following reasons as a summary if they are not already mentioned:

- Funds are likely to grow faster.
- Groups provide a good opportunity to meet many needs like those already discussed above.
- Group members can motivate, support, and encourage each other.
- Savings tend to be more secure and safe.
- Use of savings and access to it is controlled, reducing the likelihood of spending the savings without thinking it through.

### Step 3: Who saves, who spends?

**Duration:** 20 minutes

**Format:** Group work and whole group discussion

**Materials:** Flip chart paper and pens

- Put participants in two groups and ask them to discuss and agree whether it is mostly men or women who do the following (the below list should be written up on flip chart before the session and make sure you read out the questions before the groups discuss them):

1. Who earns most of the family income?
2. Who provides money for bigger items?
3. Who saves money regularly?
4. Who buys essentials (food, clothes etc)?
5. Who buys non-essentials (alcohol, gifts etc)?
6. Who makes decisions about smaller purchases (school fees, clothes)?
7. Who makes decisions about larger purchases (cow, bicycle, etc)?

- Explain that the groups should discuss the questions together and be prepared to share their answers back in plenary (to the whole group).
- Bring the groups together after 10 minutes and ask each group to present their answers. If this needs to be more active, you can put a flip chart with the word 'Men' on one side of the room and another with the word 'Women' and ask a volunteer from each group to stand at the corresponding side. For example, if the group decide women earn most of the family income, then the representative from the group would stand by the sign that says Women after the facilitator reads that question.
- Facilitate a whole group discussion using the following questions:

1. Why do you think men or women are more likely to do this particular action?
2. What are the disadvantages of one person being expected to provide the money for the household?
3. What are the disadvantages of one person (for example the man) making all/most of the financial decisions?
4. What are the advantages of joint decision making around money for the whole family?
5. What difference would it make to the essentials (particularly food) if women and men shared decision making on all purchases?
6. How easy or difficult is it to change family dynamics for greater equality? What would be required to make this happen, and how would the family benefit as a whole?
7. How might the TISAL help with this?

› End by summarizing:

- It is always beneficial for couples (and even their children) to discuss and decide financial matters together. When more than one person contributes to the household income there is more income coming into the house.
- Similarly, when families make decisions together on how to spend or save money, it reduces arguments about money, reduces stress and burden on one person, and ensures that they are spending or saving their income to benefit the family.
- Sharing decision making around everyday purchases can also ensure that we prioritize putting enough food and healthy food on the table for our families.

## Step 4: How to set up a group fund

**Duration:** 20 minutes

**Format:** Whole group and in-groups discussion

**Materials:** Notebooks and pens, Interest Rates (**Handout 3.1**)

- › Explain that, as a TISAL group, they will need to agree on several things before they start savings, and this will inform the average savings contribution each participant should be making periodically.
- › Explain that these are the key areas to agree on:

- A clearly defined personal goal or vision for what each person wants to use their portion of the funds for. (This will then dictate how much needs to be saved by the group and ensure that everyone has a similar level of goal in mind).
- The target of the size of funds that everyone wants to reach. (This would be the target total funds, based on everyone's individual funding needs).
- When they want to achieve that fund target by. (This should also be aligned to each person's personal goal, to ensure that the overall fund target is reached in a time span that benefits the whole group).
- The frequency of contributions per member (in order to reach the target fund size in the timeframe agreed).

- › Ask participants to discuss and agree on these key areas for their TISAL group.
- › Remind the group that:

- The savings goal, and the target size of funds should be individual to each member, but this will then dictate the size of the overall fund.
- Everyone in the group needs to have similar goals and timelines for reaching them so that what everyone puts in and takes out is balanced.
- Goals need to fit with what everyone can afford to put in/save each meeting.
- The upcoming sessions will also cover IGAs, and selecting, planning and management of these, which should also be considered when deciding on your savings goal and overall fund.

- › Give the group 10 minutes to discuss together their goals and how much they can realistically contribute on a regular basis.
- › Explain to everyone that some savings and loans group also put a small amount aside each month for a 'social fund'. This is in case someone in the group needs the money for an emergency (such as a sudden illness), this social fund money can be given outside the usual lending cycle and with more flexible repayment options. (For example, no interest added and/or a longer time given before it needs to be given back). Let the group know this will be covered in more detail later in today's session.
- › Support each group to use this information to calculate the average savings contribution for each member that will enable them to achieve their set targets in the agreed timeline with contributions that everyone feels comfortable they can make.
- › End by discussing the following questions:

1. What do participants think needs to be done when the fund is still small? (Suggested response: do not start loaning until the fund has reached a suitable level).
2. How should groups balance demand for loans and the available savings?
3. How can a group help individuals to achieve their targets more quickly?

Once the group have shared their thoughts, provide any remaining answers that have been missed using the table below:

What do participants think needs to be done when the fund is still small?	How should groups balance demand for loans and the available savings?	How can a group help individuals to achieve their targets more quickly?
Group members must be patient with each other when borrowing.	Equal access to loans can only be achieved when the group fund increases.	Increasing their monthly contributions.
Take turns to borrow from the group fund.	Issue out loans to members in batches.	Adjusting the interest rates upwards, without going above a rate that the group can comfortably afford to repay.
Reduce the loan sizes issued to members.	Have a set loan time after which the loan must be repaid (with interest)	Increasing the frequency of savings contributions

## Step 5: How to grow your fund

**Duration:** 20 minutes

**Format:** Pair discussion and presentation

**Materials:** None

- › Give everyone 5 minutes to discuss with the person next to them some ways that they think group savings can grow.
- › Share back in plenary then add anything missing from the list below:

1. **Joining fees:** The group may agree on having a joining fee for every new member (i.e. anyone who joins after the fund has started).
2. **Savings contributions:** Each group must agree on the minimum and maximum savings contributions together with the savings frequency (daily, weekly, monthly, or yearly). This figure should be accessible to everyone in the group, and it should link to each individual objective.
3. **Saving profits from IGAs:** Individuals in a group can use fund money to start or grow an IGA. It is not recommended that the whole group starts a collective IGA as this can cause complications. However, if anyone in the group starts an IGA, they can use profits from that to invest back in the fund.
4. **Interest:** Lending out the collected saving amounts and repaying the loans with interest is another way of growing the loan fund (at the end of this list explain interest in more detail, using the information in the facilitator note below)
5. **Penalties and fees:** Members that break the agreed upon rules should pay a fine, which helps to instil discipline while contributing to the growth of the fund.
6. **Buying assets:** A group may buy assets (e.g., goats), which they may sell after some time at a higher price.



#### Facilitator note: Explaining interest rates

(see also **Handout 3.1** Interest Rates)

To ensure the group are familiar with how interest rates work, read out the following information:

***“Interest is the price a borrower pays for the use of the lender’s money. It is money paid by borrowers on top of the money they have borrowed. Interest is charged by considering how much money it costs to lend out the money, including administration costs, covering for inflation, and maintaining the value of the loan book”.***

The benefits of interest rates are:

- It generates profit on the use of the group money.
- The group has an interest contributing to the growth of the group funds.
- It motivates members to use the money wisely for activities that generate income.
- It discourages borrowing without a purpose.
- It increases the value of the savings that may be impacted by inflation.

The downside is high interest rates can lead to people default on their loans if the repayments become too high. They can also be unacceptable or against the culture in some places (i.e. Islamic/Muslim communities).

When groups charge interest, they first need to agree on the interest rate that they will charge. Groups should consider:

- Whether the group members will be able to repay.
- That the interest does not strain the incomes of members.
- The need to keep the fund value above inflation.
- The need for members to get profit out of their investment.



## Calculating interest

After you have explained interest rates, show the groups how to calculate interest. This should be done in the simplest way for everyone to understand. For example:

The amount of interest owed on a loan is calculated as:

- the amount borrowed multiplied by the rate of interest divided by 100.
- If you borrow \$10 and the rate of interest is 5% then your amount of interest is:

$$10 \times 5/100 = \$0.50$$

The total amount to be repaid is calculated as:

- the amount borrowed plus the interest.
- If you borrowed \$10 and the amount of interest is \$0.50 then the amount to be repaid is:

$$10 + 0.5 = \$10.50$$

## Step 6: Types of group fund

**Duration:** 30 minutes

**Format:** Presentation and discussion

**Materials:** None

➤ Explain that a group can have two types of funds: (1) the Loan Fund and (2) the Social Fund.

- **Loan Fund:** This will be the pool of funds from which members will get loans for use in the start-up or growth of their IGAs. Members who borrow should borrow for activities that will generate profit, otherwise the group may lose its money. As members make profit, more members will want to borrow, and the group needs to ensure an appropriate level of interest is charged on each loan.
- **Social Fund:** A group can set-up a separate fund from which members can get loans or be paid out a sum to meet costs for health, death, and education of household members. These are not productive activities and members may not repay with interest or may not repay at all depending on the group's choice. This can be built by contributing a regular small amount, even 1 dollar. Alternatively, for interest agreed on the Loan Fund, a given percentage of the interest will be set-aside for the Social Fund. This helps in emergencies, as a group will not have to wait for loan repayments before a member can be given a social loan or payout.

➤ Explain the term 'saving cycle' so the group are clear:

- a saving cycle is the amount of time the group is together saving on a regular basis. When that ends, the groups can decide what to do next with the cycle. Usually saving cycles are around 12 months.

- › Give the group time (10 minutes) to discuss the two funds and how they might approach them in their TISAL saving cycle. Ask them to cover the following:

#### **Loan fund**

- How often will people contribute?
- How long can people have the money before having to pay it back?
- What interest will be charged?
- Will your group offer both types of fund (loan and social)?

#### **Social fund**

- What does it cover (e.g. healthcare, death, education)?
- If you borrow, do you have to pay it back?
- Will you charge interest? (Usually the social fund does not have interest)
- What do you do with any left-over social fund when the cycle ends? Do you divide it amongst you?

- › After the discussions, stress that it is important for groups to:

- Agree on what members can afford to save.
- Start small. Even a dollar can build a big fund in the future.
- Know that savings amounts can be different among members because some can make more regular contributions than others can. If all contributions are recorded it is fine.

### **Step 7: Safety of group fund**

**Duration:** 20 minutes

**Format:** Pair work

**Materials:** None

- › Explain that it is important for the whole group to make clear arrangements on how to keep their money safe. If this is not done, funds can be stolen or can be misused (abused).
- › Let participants know that they will work in pairs to discuss briefly what they could do in this following situation. Read out the following:

A group has savings worth USD250 being kept at the treasurer's home. The treasurer takes part of the group's savings and buys tomatoes worth USD50, re-selling them for USD100, all without the knowledge of the other members. However, on the day of the next group meeting, the treasurer brings the full total savings of the group USD 250.

- › Ask participants to get into pairs and consider the following questions:
- › Did the treasurer do anything wrong here?
- › How should the treasurer have behaved differently?
- › How can the group deal with this after it has happened?
- › What can the group do to avoid this happening?
- › Allow some pairs to share back their discussions in plenary and capture the discussion.
- › Share the following ways that the groups can keep their funds safe:

- Don't give any money away to people outside the group or without ensuring it is a loan that will be paid back.
- Keep the money in a cash box with two padlocks and ensure different people have the keys.
- Issue payouts and start a new cycle.

## Step 8: Wrap up and closing

**Duration:** 15 mins

**Format:** Presentation

**Materials:** None

- › Close the session by encouraging participants to ask questions and a few volunteers to share what they found most useful and most difficult.
- › Thank everyone for their participation and reassure them that it is ok if they do not remember everything from the session as there was a lot of information covered. As they set up their TISALS and begin to meet regularly, they will get to practice all these elements and soon they will be experts!
- › For the take home task, ask TISAL groups to decide on the following:

1. How the group will approach interest rates (do advise groups that interest rates help the fund to grow but they should be kept low enough to not cause any burden for the group members to pay back. In some cultures and contexts, interest rates are also not allowed and in these circumstances it is fine to decide not to charge interest at all).
2. Whether they will have a loan or social fund or both.
3. How much they will save each time and what their collective saving goal is.
4. How they will keep their money safe.

## Handout: Session 3

### 3.1 Interest Rates

**What is Interest?** Interest is the price a borrower pays for the use of the lender's money. It is money paid back to the lender by borrowers on top of the money they have borrowed. Interest is charged by considering how much money it costs to lend out the money, including administration costs, covering for inflation, and maintaining the value of the loan book.

The benefits of interest rates are:

- › It generates profit on the use of the group money.
- › The group has an interest contributing to the growth of the group funds.
- › It motivates members to use the money wisely for activities that generate income.
- › It discourages borrowing without a purpose.
- › It increases the value of the savings that may be impacted by inflation.

The downside is high interest rates can lead to people default on their loans if the repayments become too high. They can also be unacceptable or against the culture in some places (i.e. Islamic/Muslim communities).

When groups charge interest, they first need to agree on the interest rate they will charge. Groups should consider:

- › Whether the group members will be able to repay.
- › That the interest does not strain the incomes of members.
- › The need to keep the fund value above inflation.
- › The need for members to get profit out of their investment.

#### How to calculate interest?

An example of how to calculate the amount of interest owed on a loan is:

- the amount borrowed multiplied by the rate of interest divided by 100.
- If you borrow \$10 and the rate of interest is 5% then your amount of interest is:

$$10 \times 5/100 = \$0.50$$

The total amount to be repaid is calculated as:

- the amount borrowed + the interest.
- If you borrowed \$10 and the amount of interest is \$0.50 then the amount to be repaid is:

$$10 + 0.50 = \$10.50$$

## TISAL Session 4: Loan applications and appraisal

<b>Overview: This session focuses on how loans work and thinking through how to assess and decide on whether to loan the money to someone</b>		
<b>Learning objectives</b>	At the end of the session participants should be able to: <ul style="list-style-type: none"> <li>• Understand loans, interest, and repayment.</li> <li>• Appreciate the advantages of a TISAL over other loans.</li> <li>• Be able to manage demand for credit against savings.</li> <li>• Develop confidence to apply for loans and analyze loan applications.</li> </ul>	
<b>Duration</b>	2 hours 30 mins	
<b>Materials</b>	Markers, Flipcharts, <b>Handout 4.1</b> . Five important points of an IGA <b>Handout, 4.2</b> : Case Studies for Step 5 exercise (folded or kept in an envelope until the case study exercise starts).	
<b>Preparation</b>	Review and familiarize yourself with the content and materials, including the session plan.	
<b>Participation</b>	This session is for the TISAL group members only.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Welcome and recap</b>	<b>15</b>
	<b>Step 2: Introducing the concept of loans</b>	<b>20</b>
	<b>Step 3: What to do before giving out loans</b>	<b>10</b>
	<b>Step 4: The link between loans and IGAs</b>	<b>15</b>
	<b>Step 5: Assessing and recommending loans</b>	<b>20</b>
	<b>Step 6: Practical exercise</b>	<b>45-60</b>
	<b>Step 7: Wrap up and closing</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 30 mins</b>
<b>Facilitator's notes</b>	It is important to help the groups think through all the possible issues around loan applications and how they might handle that. The case studies are key to this. Please do read them in detail beforehand and make sure you are clear on the suggested responses. The case studies can also be adapted to fit the context/group members better if required.	

## Step 1: Welcome and recap

**Duration:** 15 minutes

**Format:** Presentation

**Materials:** None

- Welcome everyone back to the new session. Thank everyone for coming. Enquire about late comers or non-attenders.
- Allow participants to share how they are feeling using the following questions to help guide those discussions:

- What did you find most interesting or useful from the previous session?
- Was there anything you did not understand or wanted further clarification on?

- Ask the group to share what they decided for the different questions set for the take home task:

1. How will the group approach interest rates?
2. Whether they will have a loan or social fund or both?
3. How much they will save each time and what their collective saving goal is?
4. How will they keep their money safe?

- Explain a little about what to expect from session including that the session will cover:

- More information on loans, interest, and repayment.
- The advantages of a TISAL over other types of loans.
- How to manage demand for credit against savings.
- How to assess and recommend loans

## Step 2: Introducing the concept of loans

**Duration:** 20 minutes

**Format:** Presentation and Discussion

**Materials:** None

- Ask the group the following questions:

1. Has anyone has taken out a loan before?
2. Why did they take out a loan?
3. Where did they get the loan from?
4. How easy or difficult was it to pay it back?
5. What was the overall experience like?

Explain that:

***"A loan is a sum of money borrowed from someone (or a group/organization) that must be repaid in full, usually with interest. Loans can be borrowed for varied reasons – business needs, personal needs, etc."***

- › Explain to the group that there are two types of loans. Loans obtained from outside the group (external), or loans obtained from within a group by its members (internal).
  - Internal loans: Internal lending is where a group has raised enough funds and begins to disperse loans. Internal means that members of a group borrow from within that group. Members repay loans with an interest agreed upon by the group.
  - External loans: External loans are when we borrow money from others outside the groups, such as banks, micro-finance institutions, private money lenders, rotating savings and credit association (ROSCAs). These often have higher interest rates.
- › Ask the participants to work in groups or pairs and briefly discuss the advantages and disadvantages of external loans versus internal loans.
- › Give people 5 minutes to discuss and a further 5 minutes to share back in plenary before adding in anything missed from the table below:

External loans	Internal loans (Group fund like TISAL)
The capital is owned by an outsider.	The capital is owned by the group.
Interest will be determined by the outsider.	Interest is determined by the group.
Difficult to access loans because of the terms and conditions.	Group is local to every member and designed with their needs in mind.
Interest will go to the outsider.	Interest from loans will go to the group.
Interest earned increases the outsider's profits.	Interest earned builds the group's fund and group savings.

- › End with the following points:

- Whether a loan is internal or external – Loans are always risky since they might result in issues like having to lose other assets like your home or similar asset if you can't pay them back.
- Individual borrowers must use loans wisely and for the purpose in which they have borrowed it for. If a person uses the loan for a different reason, it is more likely to result in loan default (this means that they may not be able to pay the loan back).
- Each loan issued out by the group, no matter how small, must be repaid.
- The TISAL approach focuses on building the capacity of groups to be their own savers, their own bankers, and their own lenders among members.

### Step 3: What to do before giving out loans

**Duration:** 10 minutes

**Format:** Presentation

**Materials:** None

- Explain to the participants that as a group there are key elements that need to be in place before internal savings and lending can start and be successful. Run through the following elements the groups need to consider:

- **Build up a sizeable fund portfolio** from which loans can be given. This may take a few months to build up, but it is important not to start lending/borrowing too soon.
- Members need to commit to build the fund and to pay back any loans. It does not benefit anyone if the loan money is not paid back.
- **Trust** that others will borrow for the right reason and will pay it back.
- **Patience** to let others borrow and wait for your own chance. (If required, explain that the group decides the order in which loans are given out. There are no rules – some members might not need the money straight away, others may need it sooner. It is a conversation and requires the group to think of one another's needs and prioritize accordingly.)

### Step 4: The link between loans and IGAs

**Duration:** 15 minutes

**Format:** Presentation and discussion

**Materials:** Five Points for an IGA (**Handout 4.1**)

- Explain the following:

- The main reasons members might want to take a TISAL loan is to start an Income Generating Activity (IGA).
- It is important to remember that the IGA needs to generate enough money to pay back the loan within the agreed loan period.
- It is tempting to start a small IGA with minimal risk. However, these IGAs do not always generate enough money to repay the loan and achieve our family visions.
- It can sometimes therefore be better to be a bit more ambitious and establish larger IGAs. However, this can also come at a risk as it will involve borrowing more money and therefore needing to pay back more.
- When the Toose economic component is accompanied by cash-based transfers, the cash is for food or essentials and the money from the TISAL is for setting up IGAs.
- All these factors need to be weighed up and ideally discussed with someone you trust (like a friend, a spouse, or another group member) before making the decision on what kind of IGA you want to start. Remind the group that IGAs will be covered in more detail in later sessions, which are focused on selection, planning and management (SPM) of IGAs.



- › Ask if anyone still remembers the five important points from session 1 that should be considered before starting an IGA.

Summarize the **five important points for an IGA** again:

1. **Marketability:** Can I sell the products of this IGA?
2. **Knowledge, skills, and right attitudes:** Do I have the knowledge, skills and right attitudes needed to operate this activity?
3. **Capital:** Do I have enough money to start-up and operate the IGA?
4. **Income:** Is the IGA profitable?
5. **Family expenses:** Will the income from the IGA, when added to other family income, be enough to pay household expenses?

After the summary distribute **Handout 4.1** which covers the 5 main points, or make sure everyone has these written down in their notebooks.

- › Wrap up this discussion by emphasizing the following key points:

- Whenever a loan has been issued, the loan must be repaid from the income generating activity for which the loan was approved.
- A loan is not always the solution for a micro-business. Business knowledge, marketing or technical skills are also useful.
- Persistence and commitment are important for IGA success as they can take time to establish and even longer to create a profit.

- › Give people a few minutes in small groups to share any initial IGA ideas.

## Step 5: Assessing and recommending loans

**Duration:** 20 mins

**Format:** Small group discussion and presentation

**Materials:** None

- › Explain the last step for this session is to look at how the group can assess and recommend members who want to borrow loans. The idea for this process is to build the confidence of the members to take loans and to help groups identify factors that might contribute to loan defaulting so mitigation strategies can be put in place.
- › Explain that unlike the traditional ISALs which allowed members to borrow unlimited amounts, the TISAL concept has a maximum amount a member can borrow at any given time. This is usually five times of a member's savings contributions. The idea for placing a ceiling (a maximum) on how much an individual can borrow is to protect the group fund in the event of loan default (members unable to repay loans).

- Ask participants to discuss the following question in small groups (2 or 3 per group):
  - What must a group consider when giving a member a loan, or what are the critical questions to ask a borrower before a loan is approved?
- Give people 5 minutes to produce their ideas and then 5 minutes to share back in plenary. Add any of the following questions which participants have not already highlighted:

1. How much of a loan is the member applying for?
2. Are all the group members agreeable to the loan amount?
3. What does the person borrowing intend to use the loan for?
4. Is the group convinced that the member is clear on why they need the loan and will use their internal loan as planned?
5. Is the planned IGA well thought out and profitable?
6. Does the plan for investment match the amount requested?
7. Does the applying member have a good understanding of the business and the skills to run it? Have they thought through the 5 key points for an IGA?
8. Is it a good time of the year for starting this business?
9. Does the applying member already have debt/a loan that needs to be repaid? Have they borrowed previously from friends and other community members? If yes, did they pay on time and the full amount due?
10. Is the member's household financially and socially stable to guarantee security of the planned investment?
11. Is it realistic to repay within the proposed period?

- Explain to participants that there are other things the group should consider before they start giving out loans:

- How does the group plan to handle members who do not use funds as intended?
- How does the group plan to handle members who do not pay back loans in the given time?
- How does the group plan to handle members who are over-borrowing?
- Has every member within the group informed their spouse or next of kin of their involvement in the group/planned IGA so that no problems are anticipated from the household?

- Comment that all this information will need to be included in the constitution, which all members will sign. The next session will focus on developing a constitution.

## Step 6: Practical exercise

**Duration:** 45 mins

**Format:** Group work

**Materials:** Case Studies and 'Things to Consider' cut out on strips of paper. The Case Study should be given to groups first, followed by the things to consider (ideally folded so it can't be easily read)

- › Divide the participants into groups with an equal number in them.
- › Explain that you will now give each group a case study to discuss and decide if they would loan money to each of the people in the examples.
- › Hand out the case studies and the 'things to consider' printed out on separate pieces of paper. **The 'things to consider' information should be folded so it cannot be easily read until the group are ready to look at it.**
- › Tell the group to first read the case study and discuss it and only when they have their answer are they to look at the 'things to consider' to see if that changes their mind.
- › Give the groups 15-20 minutes for this exercise and then feedback in plenary.
- › To wrap up the discussion ask the question "Does everyone have to borrow?" Discuss briefly in plenary and then summarize with the following key points:
  - The choice is up to the group and individuals in that group to decide, but there is no harm in having all group members borrowing from the fund or just some.
  - Borrowers use other people's money to make a profit, which is then returned to the group (sometimes with interest) thereby growing the fund portfolio.
  - Borrowers can borrow more if others do not want to borrow.
  - Borrowers can make profit from their IGAs but only need to pay back their loan (plus any agreed interest) to the group.

## Step 7: Wrap up and closing

**Duration:** 15 mins

**Format:** Presentation

**Materials:** None

- › Ask if participants have any questions and ask a few volunteers to share what the easiest part and hardest part of today's session was. Try and ensure different people are volunteering at different points.
- › Explain there is no take home task for this session, but they should continue to discuss and shape how their TISAL will operate based on what they have learnt.
- › Thank everyone for coming.

## Handouts: Session 4

### 4.1 Five Points for an IGA

Below are the five important points that should be considered before starting an IGA.

1. **Marketability:** Can I sell the products of this IGA?
2. **Knowledge, skills, and right attitudes:** Do I have the knowledge, skills and right attitudes needed to operate this activity?
3. **Capital:** Do I have enough money to start up and operate the IGA?
4. **Income:** Is the IGA profitable?
5. **Family expenses:** Will the income from the IGA, when added to other family income, be enough to pay household expenses?

### 4.2 Case studies and things to consider

Photocopy the below case studies and things to consider sections. Cut out the case studies into separate strips. Cut and fold the Things to Consider sections.

**Case 1:** A member is applying to buy 50 broiler chicks at once. However, the group is aware that the member's fowl run only has the capacity to take 25 birds. What will the group say?

**Case 1 things to consider:** The member will end up experiencing space problems as the chicks grow, which may cause the chickens to die because of diseases due to overcrowding. The member should also consider the need to have some money available for vet fees, feed, etc. This will all add to the costs and loan amount required.

**Case 2:** Mary is a peanut butter processor. Her machine has the capacity to process a maximum of 100kgs of ground nuts per month. She wants to borrow a loan to purchase 400kgs of ground nuts. What will the group say?

**Case 2 things to consider:** Storage can be an issue, and member should consider how much they borrow and buy upfront to avoid storage problems. The business will have money tied up in stock and will have unnecessary interest being charged on the account. The household may not have secure storage facilities to keep the groundnuts from being attacked by weevils and other pests. This will have negative impacts on the quality of the product.

**Case 3:** Anna is a member of your group who is engaged in a tomato selling business at the Kitsiyatota Open market. She wants a loan of USD500.00. Your group meets to consider Anna's loan application:

- What would you consider?
- What advice if any would you give to Anna

**Case 3 things to consider:** Tomatoes are perishable items therefore Anna will need a steady and reliable customer base and consistent sales. Other issues to consider are whether Anna has proper storage for many tomatoes that can be bought for USD500. Anna should consider a smaller loan to purchase the right amount of tomatoes she can sell without suffering losses.

## TISAL Session 5: Constitution development

Overview: This session aims to help TISAL groups develop a constitution		
<b>Learning objectives</b>	<p>At the end of the session participants will:</p> <ul style="list-style-type: none"> <li>• Have a deeper understanding of what a constitution is.</li> <li>• Know the sections (elements) that make up a good constitution.</li> <li>• Be able to discuss and write their own group constitution.</li> <li>• Be able to see how the constitution helps the achievement of group objectives.</li> </ul>	
<b>Duration</b>	2 hours 30 mins	
<b>Materials</b>	Markers, Flipchart, printed Case Studies ( <b>Handout 5.1</b> ), Sample Constitution ( <b>Handout 5.2</b> ).	
<b>Preparation</b>	Review and familiarize yourself with the content and materials, including the session plan. Print out Handouts (5.1 Case Studies and 5.2 Sample Constitution) in preparation for handing out during the session.	
<b>Participation</b>	This session is for the TISAL group members only.	
<b>Session plan</b> (see below for more detail about each step)	Steps	Minutes
	<b>Step 1: Welcome and recap</b>	<b>15</b>
	<b>Step 2: Conducting TISAL meetings</b>	<b>30</b>
	<b>Step 3: Why we need a constitution</b>	<b>30</b>
	<b>Step 4: Writing our constitution</b>	<b>60</b>
	<b>Step 5: Wrap up and closing</b>	<b>15</b>
	<b>Total</b>	<b>2 hours 30 mins</b>
<b>Facilitator's notes</b>	During the discussions about how to conduct a meeting and developing a constitution etc, remind the group about the previous session on leadership and how good leadership involves listening to everyone's views, being open to others' ideas and reaching decisions through consensus.	

## Step 1: Welcome and recap

**Duration:** 15 minutes

**Format:** Presentation

**Materials:** None

- › Welcome everyone back to the new session. Thank everyone for coming. Enquire about late comers or non-attenders.
- › Ask participants to share how they are feeling using the following questions to help guide those discussions:

- What did you find most interesting or useful from the previous session?
- Was there anything you did not understand or wanted further clarifications on?

- › Explain a little about what to expect from session including:

- Have a deeper understanding of what a constitution is.
- Know the sections (elements) that make up a great constitution.
- Be able to discuss and write their own group constitution.
- Be able to see how the constitution helps the achievement of group objectives.

## Step 2: Conducting TISAL meetings

**Duration:** 30 minutes

**Format:** Small group discussion and presentation

**Materials:** None

- › Ask the group to think about the sessions they have been in so far and/or other regular group meetings they have attended.
- › Once they have had some time to think about it, ask participants to turn to the person next to them and briefly discuss what are some of the features or things that always need to happen before, during, and after a regular meeting?
- › Give the pairs some time to share ideas in plenary and then add any from the list below that might have been missed.

<b>Before</b>	<ul style="list-style-type: none"> <li>• Set a time and day for the meeting that suits everyone and try to keep it at the same time and day for every meeting.</li> <li>• Find and book (if needed) a comfortable venue for the meeting that is easy for everyone to get to. Try to keep the same venue for every meeting.</li> <li>• Have a list of what will be discussed in the meeting prepared (this is called an agenda).</li> </ul>
<b>During</b>	<ul style="list-style-type: none"> <li>• Ask everyone at the start of the meeting if they are happy with/approve of the agenda. Add any other business that group members request to be included.</li> <li>• The Chairperson should lead or chair each meeting (they should nominate someone if they are unable to do it).</li> <li>• Everyone should be able to feed into the agenda, with members being asked for items to add to the agenda. Although everyone feeds into the agenda, the Chairperson is ultimately responsible for the agenda. When running the meetings and agreeing the agenda, the Chairperson should remember the qualities of a leader, especially listening to others and being open to feedback.</li> <li>• The meeting should start with documenting attendance in the minutes (who is present in the meeting, who is absent but sent an apology/explanation and who is absent but did not send an apology/explanation).</li> <li>• The group will need to decide and write in the constitution what to do if someone regularly does not attend a meeting, or does not come without letting the group know. This could include setting fines for such non-attendance. The group will also need to decide how many members they need to attend to move forward with a meeting.</li> <li>• Go through the agenda points in order.</li> <li>• The Secretary should write down what is said or agreed during the meeting (this is called the minutes). The secretary is usually responsible for writing the minutes.</li> <li>• The Treasurer should share the latest amounts saved or spent.</li> </ul>
<b>After</b>	<ul style="list-style-type: none"> <li>• Everyone who wants to should have access to the meeting minutes (notes) and financial records.</li> </ul>

- › Wrap up by saying that TISAL groups are a self-governing group and this means they themselves need to decide how the meetings will run. For example, how they will set the agenda, what they will do in different situations etc. A lot of this can be decided and written in the constitution, other aspects can just be decided and agreed without being formally captured.

### Step 3: Why we need a constitution

**Duration:** 30 minutes

**Format:** Pairs or small group work and discussion

**Materials:** Case Study Scenarios printed out and shared (2 per group), ([Handout 5.1](#))

- › Ask the participants to get into pairs or groups.
- › Explain that you will give them each 2 Case Study scenarios that they may come across with in their TISAL, and they need to discuss as a group and decide what they would do in the situation.
- › Hand out the Case Study scenarios ([Handout 5.1](#)) giving each group at least 2 copies.
- › Give the groups 10 minutes to discuss and decide what to do. After 10 minutes ask the groups to share the solutions that they produced.

- › Ask the group how they found the exercise. Was it easy or hard to decide what to do in each case? Explain to the group that it can take quite a long time to make decisions on individual cases, but if they agree on their rules and regulations set out from the start, it can make it easier and mean that everyone knows what will happen in different situations.
- › Explain that once they have produced the rules and guidelines and written them down, the document is called a constitution.

### What is a constitution?

Write down and read out the following definition of a constitution:

- A constitution is a set of rules, guidelines, or conditions that an organization or group usually agrees on at the beginning, to set out the way it wants to carry out its work and relationships.
- A constitution is usually written down and is important for protecting everybody from members who want to break rules or from leaders who are not respecting the rights of other members.
- A constitution can be changed, but not very easily – it requires at least 75-80% (about three quarters) of its members to vote in support for the change.
- It is therefore important to think through carefully what rules the constitution should have and make sure it is agreed by everyone in the group.
- Everyone should sign the final constitution to show that they have read it and agreed.

Summarize by explaining that constitutions provide rules and regulations that guide the group and reduce problems because everyone knows what is expected of them.

### Step 4: Writing our constitution

**Duration:** 60 minutes

**Format:** Working in TISAL group

**Materials:** Sample constitution ([Handout 5.2](#))

- › Explain to the group that all our discussions in the previous sessions were meant to help us with writing guidelines that will be incorporated into the constitutions.
- › Give each group a copy of the sample constitution ([Handout 5.2](#)) and then read it out to the whole group. Make sure everyone understands the different sections and questions and discuss answers. Remind people this is a sample and can be modified by the group.
- › Once you have been through it and everyone is clear, give the TISAL groups the rest of the session to work together on drafting their own constitution.
- › As the groups are working, you should regularly check in with each group to ensure they are happy and do not have any questions.



## Step 5: Wrap up and closing

**Duration:** 15 minutes

**Format:** Facilitator led

**Materials:** None

➤ Bring everyone back together and summarize the key points from the session:

- Today we have taken a crucial step to start building the constitution.
- This will set out the rules and guidelines that will help your group make decisions and make sure you work together well.
- The constitution will also help build unity and provide guidance towards reaching joint goals and visions.
- There is no rule for how long the constitution should be, the group should decide, but each heading covered in the sample should be adapted/completed for the group.
- A constitution needs to be agreed upon and signed by every group member and cannot be changed unless at least 75-80% (or three quarters) of members vote and agree on a change.
- Constitutions should be reviewed regularly (suggest every 4-6 months) to make sure it is still relevant.

➤ Ask groups to continue to work on their constitution so that it is in place and agreed upon by the first official meeting.

➤ Thank everyone for their time.

## Handouts: Session 5

### 5.1 Case study scenarios

The Case Study examples should be photocopied and cut out so that the groups can work through them together. Each group should have at least two copies to work on.

**Case 1:** Two members of your group consistently come extremely late to your group meetings. You are concerned and worried as in most cases you wait for them, or at times you start the meeting without the members. You sometimes end up going back to your home late. The two members do not seem concerned about their behaviour.

#### What can you do to deal with the situation

**Suggested response:** The group could come up with a rule about coming late and the consequences for that. The approach to lateness should include when to be flexible (i.e., if 5 mins late or if the member has told the group in advance that they will be late), when to impose the consequence (i.e. if consistently late) and what the consequence should be (i.e. a fine). Once decided, it should be put in the constitution.

**Case 2:** You have a group of 5 members that have been saving. One member was recently married and will be moving elsewhere with her new husband. She wants to be paid back her savings before the end of the savings cycle plus interest now and leave the group rather than waiting until the fund cycle ends.

#### How can you deal with this situation?

**Suggested response:** Decide as a group what you would do if a member proposes to leave the group before the end of the cycle. Potential options could be: 1) to end the cycle then and pay out everyone and start again without the other person 2) let the member leave but not pay them until the end of the cycle. 3) pay the person out based on calculations of what each member of the group is worth from the amount that has been paid in so far.

Once it has been decided, the group should add it to the constitution. The most viable option is to end the cycle, or calculate a pay out for that member and then continue. This avoids having someone who is no longer in the group but still benefitting from it.

**Case 3:** A member in your group has a child who is seriously ill. She approached the group to get a loan to take her child to hospital. You have not given a loan like this in the past.

#### What would you do?

**Suggested response:** The ideal would be to have a social fund, to deal with immediate and unforeseen expenses. This protects the overall portfolio from being used for emergencies. The social fund does not have interest, the member can borrow and repay the loan when they are ready. Usually a social loan is a small amount of the overall savings that members pay each time to support each other in times of emergencies.

**Case 4:** One of your members called you for a meeting at her house. She has done this on 3 occasions in the past. When you went to her house, the other 5 group members were not there. You know that when you last met this member, the other 5 members were also not there. The other 5 members also call some meetings, which you attend. You are no longer happy with this situation.

### How do you deal with this situation?

**Suggested response:** The constitution should include what the group agrees is a formal meeting, (i.e. how many members need to be present at a meeting, who calls it, where it is held). The group should also decide and capture in the constitution how many members are required to make a decision for it to be valid/binding.

**Case 5:** A group member has passed away with an outstanding loan. The relatives come to claim savings.

### How do you deal with this situation?

**Suggested response:** The constitution should state what happens in the event that a member dies or runs away. The advice is to calculate how much the person is worth in the group: if they are worth more than they owe, the family can have what is left. If the member owes then the family doesn't get anything. Also the group should consider the humanity of the situation – for example, they may decide not to collect the loan if it is reasonable and the person has died or is in a difficult situation. If someone runs away or defaults then it can become a criminal case.

**Case 6:** The chairperson of a group is taking funds from the group, for private use.

### What would you do?

**Suggested response:** The constitution should have a provision to say who holds the money and how it is accessed. The constitution should also set out how the money is handled – for example the money is given by members, the designated counter counts it in front of everyone, everyone who is present sees the contribution and what is written in the accounts book.

**Case 7:** A member is consistently not attending meetings and not contributing without any explanation but still wants to borrow from the group.

### What would you do?

**Suggested response:** The group should have a provision in the constitution about attendance. For example, they may decide that a member can't miss 3 meetings in a row unless they are unwell or have a reason the group agree on. The group might agree it is ok not to attend a meeting as long as the member is still contributing or has sent a person in their place, but they also need to consider if this is something the member has agreed to.

## 5.2 Sample constitution

The below shows some of the components that a constitution should cover.

### Basic group data:

- › What is the name of your group?
- › What date was the group formed?
- › Where is it located?
- › When will the constitution be dated?

### Objectives:

- › Unlike the traditional ISAL concept, which encourages groups to have a common objective, the TISAL concept allows individuals to save based on their personal goals and objectives.
- › Members can purchase different shares at each meeting, with the share value agreed upon by the group. It's important to note that the maximum number of shares that can be purchased in each meeting is five (5).
  - For example, if the group's minimum savings is \$1, the maximum would be \$5. If the minimum is \$10, then the maximum would be \$50.
- › Each member should make their savings contribution based on their individual short-term objectives. These short-term goals must be specific, measurable, achievable, relevant, and time-bound (SMART).
  - For example, a goal could be to buy one 50kg bag of maize, two 50kg bags of compound D fertilizer, and one 50kg bag of top-dressing fertilizer by September 31, 2023.

### Membership criteria:

- › Who qualifies to be a member of your savings group? (I.e., what criteria can the group use for people to become members?)
- › What should the group do if someone wants to join the group once saving and lending has already begun?

### Committee:

- › What positions shall we have on the committee? (E.g., what does each position do? What are their responsibilities?)
- › How are these positions taken up or how are the elections done?
- › How long do people stay in positions and how often will a new committee be elected?
- › What happens if a committee member (a) resigns or (b) dies?
- › What happens if a committee member fails to do their job well?
- › What happens in cases of misconduct (bad behaviour)?

**Election procedures:**

- › How many members must be present for an election to take place – (all of us?)
- › Who will lead the election process (co-ordinate?)
- › How long will the nomination of candidates and actual elections be?
- › How will the voting be carried out to make sure secrecy is maintained?

**Meetings:**

- › When will meetings be held (date and time each month)?
- › How often will they be held?
- › How long should each meeting last?
- › What are the rules about attendance, keeping time and fines for breaking attendance rules?

**Savings/fund:**

- › What currency shall we use for the group transactions?
- › When and where are they collected?
- › What is the purpose of the savings? (Savings, loan, emergencies etc.)
- › What types of group funds will we have – a loans fund for productive loans (IGAs), a social fund, or both?
- › What happens in cases of where money goes missing?
- › What is the timeline to repay loans

**Loans:**

- › Who qualifies to get a loan?
- › When or at what point should we start giving loans?
- › How much can one borrow?
- › How much of the group savings will be used to give loans?
- › How much interest will be charged on loans?
- › Do we repay interest at the same time?
- › After how many weeks or months should loans be repaid?
- › What do we do when a member cannot repay their loan?
- › What happens to savings contributions once the lending starts?
- › What happens if members fail to repay their loans on time?

**Penalties:**

- › In which cases or circumstances will members be fined and how much?
- › Is there a fine for being absent a certain number of times without a proper excuse (and what excuse is acceptable?)
- › Is there a fine for coming late a certain number of times?

**Conflicts|**

- › How are conflicts managed by the group?
- › Who must be informed first when a conflict arises in the group?
- › At what point should a meeting be held?
- › Who should be at the meeting?

**Separation, breaking up (dissolution) and dropping out:**

- › What happens to the savings, interest, and penalties?
- › When a member wants to leave the group for personal reasons?
- › When a member is expelled from the group due to assorted reasons like (misuse of funds, misconduct, etc.)?
- › When a member dies?
- › If the whole group decides to dissolve?

**Amendments (changes):**

- › If we want to change the constitution, how shall the group go about the process? (I.e., what reasons will lead to the need for change?)
- › How many members must be present to agree a change to the constitution?

## TISAL Session 6: Record-keeping

Overview: This session is focused on how to keep records of giving, loaning, etc		
<b>Learning objectives</b>	<p>At the end of the session all members must:</p> <ul style="list-style-type: none"> <li>• Understand the benefits of record keeping.</li> <li>• Know the diverse types of records needed by a savings group.</li> <li>• Be able to write these records accurately for themselves.</li> <li>• Be able to interpret the group records and guide the direction of the group, based on the available information.</li> </ul>	
<b>Duration</b>	3 hours	
<b>Materials</b>	Markers, Flipcharts with record books written out, <b>Handout 6.1:</b> TISAL Sample record book, <b>Handout 6.2</b> Record Keeping Exercise	
<b>Preparation</b>	Review and familiarize yourself with the content and materials, including the session plan.	
<b>Participation</b>	This session is for the TISAL group members only.	
<b>Session plan</b> (see below for more detail about each step)	Steps	Minutes
	<b>Step 1: Welcome and recap</b>	<b>15</b>
	<b>Step 2: What are records?</b>	<b>30</b>
	<b>Step 3: Savings and lending records</b>	<b>60</b>
	<b>Step 4: Record keeping: Practical exercise</b>	<b>60</b>
	<b>Step 5: Wrap up and closing</b>	<b>15</b>
	<b>Total</b>	<b>3 hours</b>
<b>Facilitator's notes</b>	<p>This is a long session with lots of new information. Keep reminding the participants that they don't need to remember everything now, as they will be supported when they start their TISALs.</p> <p>Try to take regular breaks to let the group move around and use energizers if people start to look tired or disengaged. Regular breaks are important for all participants, but can be particularly important for people with disabilities.</p>	

## Step 1: Welcome and recap

**Duration:** 15 minutes

**Format:** Presentation

**Materials:** None

- › Welcome everyone back to the new session. Thank everyone for coming. Enquire about late comers or non-attenders.
- › Allow participants to share how they are feeling using the following questions to help guide those discussions:

- What did you find most interesting or useful from the previous session?
- Was there anything you did not understand or wanted further clarification on?
- This is the last TISAL session; how do people feel about going forward with their TISALs?

- › Explain a little about what to expect from session explaining that by the end of the session they will:

- Understand the benefits of record keeping.
- Know the diverse types of records needed by a savings group.
- Be able to write these records accurately for themselves.
- Be able to interpret the group records and guide the direction of the group, based on the available information.

## Step 2: What are records?

**Duration:** 30 minutes

**Format:** Presentation

**Materials:** None

- › Begin the session by asking: "What is the purpose of a mirror?"
- › A mirror is important because it helps an individual to reflect on themselves.
- › Explain to participants that to reflect how the group works, we use records. Records are like mirrors which show us how the group is performing.
- › Divide the participants into groups and ask them to discuss the following and then feed back to the whole group in plenary:

- Why should groups keep records?
- What records do they think a saving and lending group must keep?
- What are the types of record keeping known by participants?



› Following the feedback, emphasize that record keeping is important because:

- It helps members to know and monitor activities and transactions
- It helps members to plan, as they provide valuable information on the status of the group's savings and members' IGAs.
- Records are a valuable tool to:
  - Keep track of cash coming in and cash going out
  - Separate money for business and personal use
  - Show business performance (either profitable or not and by how much)
  - Help to plan
  - Help to take corrective action before it is too late
  - Track group attendance.

### Step 3: Savings and lending records

**Duration:** 60 minutes

**Format:** Presentation

**Materials:** Sample record book (**Handout 6.1**)

› Now explain to the group that:

***“Record keeping is not always concerned with figures only. At the group level, a constitution and recording the minutes of meetings are a form of record. These are important for the group. Therefore, every transaction, activity and discussion must be recorded! Those records should be made immediately after an activity”.***

- Records are important to show information on:
  - How much each member in a group has contributed.
  - The number of people who have paid fines.
  - The number of people who missed group meetings.
  - Number of loans given by the group.
  - How much a group has spent both on loans for IGAs (from the loan fund) and loans from the social fund.

› Explain that the TISAL Record book has six components: **Constitution, Register, Savings, Miscellaneous, Loans record and Cash book**. The record book has all these six components and should be prepared as shown in the Handout and images below.

- › Give an overview of each type of record (more details are set out in the box below):

### Types of record

- **Constitution:** the constitution document agreed by all members.
- **Register:** records attendance and non-attendance at each meeting. This is completed by the Chair or Secretary.
- **Savings:** shows who has paid what and the overall group balance. At the start of the meeting everyone will pay their money and the 'counter' will count the money in front of everyone, while the Treasurer records the amounts in the Savings section.
- **Miscellaneous:** where other money that is not the regular donation are recorded, for example fines for late payment or non-attendance would be recorded here. This is recorded by the Treasurer.
- **Loans Record:** where all loans given out to members are recorded. This is captured by the Treasurer.
- **Cash Book:** where all cash that is given by members is recorded. This is captured by the Treasurer.

- › Give each member a copy of the Sample Record Book Handout which details each of the sections so they can look at it whilst you talk. If you are unable to print out the Handout, create a flipchart per entry that lists the different headings below so that members can see how to set up their Record Book.
- › Mention the following overarching points about the record book:

- The loans section is usually longer as it requires two pages for every entry.
- During the meeting, start from the register in the record book and move back from there (i.e. take the register, collect and record the savings from everyone, collect and record any miscellaneous fees, discuss and record the loans given and then complete the cash book to reflect the money saved and given).
- Entries should be recorded in front of everyone for transparency and also to minimize errors.

### Record Book Overview

Cashbook	Loans record	Miscellaneous	Savings	Register	Constitution

- › Explain that some records are linked (for example, entries in the Cash book and Savings) because this means that most transactions will be recorded twice (double entry). The double entry system means that the transactions are recorded twice. Using a double entry system achieves the following:

- Reduces the risk of errors and fraud.
- Provides a clear audit trail, making it easier to detect and correct errors or discrepancies.
- Ensures financial accountability by recording both debit and credit aspects of each transaction, accurate tracking of all financial activities within the group.

- › If available, give the group a pre-prepared Record Book. If not then encourage the group to make notes on their Handout (which includes headings of each of the sections below) and then prepare their own Record Book.
- › Take the participants through every section of the Record Book as detailed below, reading out the information:

## 1. Attendance register

- › Records attendance and those who are not attending. Helps the group to:

- Know those members that are interested in the group activities.
- Show how group consensus is reached depending on the representation of the members.
- The register should be taken at the start of each meeting.

### Sample of register of attendance

Name	Date/Zuva	Date/Zuva	Date/Zuva	Dat/Zuva	Date/Zuva	Date/Zuva
	1/2/202?	1/3/202?	1/4/202?			
Memory Hovera	✓	✓	✓			
James Maridhadhi	✓	✗	✓			

## 2. Savings book

- › Gives clarity on who has paid what and the overall group balance. Helps the group to:

- Follow up on members who are not up-to date with their payments/loans.
- Verify by the physical counting of cash to check if cash balances with records.

- › When completing a savings record, start by listing down all the members in the group. Skip eight (8) lines and then put your total soon after, as shown in the examples savings book below. This allows easier recording of old and new members in the case that members drop out and new ones join. This will also help maintain orderliness of the group records and minimize cancellations by group secretaries.

### Sample of savings book

Name	Date	Date	Date	Date	Date
	1/1/202?	1/2/202?	1/3/202?		
<b>Memory Hovera</b>	USD 10.00	USD 25.00	USD 15.00		
<b>Sphiwe Chakawa</b>	USD 20.00	USD 10.00	USD 10.00		
<b>James Maridhadhi</b>	USD 15.00	USD 10.00	USD 20.00		
<b>Mary Takunda</b>	USD 12.00	USD 10.00	USD 17.00		
<b>Shamiso Masiziva</b>	USD 10.00	USD 20.00	USD 10.00		
<b>Total</b>	<b>USD 67.00</b>	<b>USD 40.00</b>	<b>USD 72.00</b>		
<b>Signature (Treasurer)</b>	B. Ndlovu	B. Ndlovu	B. Ndlovu		

### 3. Miscellaneous book

- › Captures all penalties e.g. (being late to group meetings, late repayment of loans or savings), proceeds from group projects and all donations.

#### Sample of Miscellaneous book

Date/Zuva	Name/Zita	Reason/Chikonzero	Amount paid/ Mari yabhadharwa
1/1/202?	<b>Memory Hovera</b>	Late loan repayment	USD 1.00
1/2/202?	<b>Sphiwe Chakawa</b>	Late to group meeting	USD 1.00
1/3/202?	<b>James Maridhadhi</b>	Quarrelling at a group meeting	USD 2.00
	<b>Total</b>		<b>USD 4.00</b>

### 4. Loans record book

- › Tracks which member within the group borrowed what amount of money. This shows:

- The amount of money that a group is owed by its members.
- The interest that is owed by a member after receiving a given loan amount.
- The time when a given amount is supposed to be repaid.

- › The columns **Date repaid**, **Amount paid** and **Outstanding balance** should be completed on the day the loan is repaid by the member
- › If only partial loan has been repaid, then this can be captured by completing **Amount paid** and then amount left to pay in the **Outstanding balance** column.

## Sample of loans record book

Date	Name/Zita	Loan amount/Chikwereti	Interest/Indaresiti	Total/Mari Yose	Use/Mubato	Repayment Period/Nguva Yokudzosa	Signature/Runyoro	Date repaid/Zuva Radzoswa	Amount paid/Mari yadzoswa	Outstanding balance/Chikwereti Chasara	Comments/Zvingataura
1/1/202?	Memory Hovera	USD68.00	USD6.80	USD74.80	Wool	1 month	Mhovera	1/02/202?	USD45.00	USD29.80	Ndizvovo
1/2/202?	Sphiwe Chakawa	USD78.00	USD7.80	USD85.80	Fish	1 month	Schakawa	1/03/202?	USD85.80	-	Very Good
1/2/202?	Memory Hovera	USD29.80	USD2.98	USD32.78	Wool	1 month	Mhovera	1/03/202?	USD32.78	-	Better
1/3/202?	Mary Takunda	USD120.00	USD12.00	USD132.00	Trading	1 month	Mtakunda				

## 5. Cash book

- › The cash book is a summary of all the transactions that the group will have completed.
- › Each time a transaction is completed, remember to immediately record it in the cash book following the correct format.
- › It summarizes all the cash transactions recording the movement of cash in and cash out. It is often referred to as the "Everything in and out" book.
- › The cashbook is the basis for all record-keeping and is like a mirror of your purse. It helps the group to know what cash is available in the purse at any given time. The treasurer and the money counter should physically count the money and compare it with the available balance.
- › The cash at hand (purse) must always balance with the cash book. It is especially important to make sure this record book is properly maintained.

## Sample of cash book

Date/Zuva	What happened/Zvaitika	Cash In/Mari Yapinda	Cash out/Mari Yabuda	Balance/Mari Yasara
1/1/202?	Savings	USD 67.00	-	USD 67.00
1/1/202?	Miscellaneous	USD 1.00	-	USD 68.00
1/1/202?	Loan	-	USD 68.00	-
1/2/202?	Savings	USD 75.00		USD 75.00
1/2/202?	Miscellaneous	USD 1.00		USD 76.00
1/2/202?	Loan Repaid	USD 45.00		USD 121.00
1/2/202?	Loan		USD 121.00	
1/3/202?	Savings	USD 72.00		USD 72.00
1/3/202?	Miscellaneous	USD 4.00		USD 76.00
1/3/202?	Loan Repaid	USD 164.38		USD 240.38
1/3/202?	Loan		USD 240.00	USD 0.38

- › Explain to the group that they should not skip any transaction. Read out the following information:

***“When money is taken from the group savings for a group project, you must record it first in the cash book under ‘Cash Out’ and the description should be the group’s project. Since we do not have a specific book to record group projects, you can also record this in the minutes of your meetings. This will record the approval of the funds being withdrawn from the main fund for the specific purpose. No financial transactions will be complete without recording it into the cash book”.***

- › Share the information below, explaining which sections are completed by whom. Emphasize that if the Secretary or Treasurer cannot make a meeting, and the group decides to go ahead with the meeting, an alternative person must be appointed to carry out these tasks:

**The Secretary** takes records of:

- Minutes
- Constitution
- Savings
- Penalties

**The Treasurer** takes records of:

- Savings
- Loans
- Penalties
- Constitution
- Savings
- Loans

## Step 4: Record keeping: Practical exercise

**Duration:** 60 minutes

**Format:** Practical exercise

**Materials:** Record Keeping Exercise ([Handout 6.2](#))

- › Explain to the group that they will now try practice completing a record book.
- › Give out the Exercise Handout (which contains the information below) and also read the information slowly:

- On 28/08/22, the group met with all members in attendance (8 members). Each member submitted USD 10 as their savings contribution. On the same day Member One got a loan of USD 60 and another Member 2 borrowed USD 19, with the balance being used to purchase a separate record book. On the same day the group also purchased a record-book worth USD 1. Interest for every loan issued is 10%.
- On 30/09/22, all the group members saved USD 10 each. The members that had borrowed the previous month repaid them in full interest. Member 3 was made to pay a fine of USD 2 for coming late to a meeting. The available savings balance was shared equally between Members 4, 5 and 6 as loans.
- On 31/10/22, the group met again and saved their usual savings. Member 2 had sent her contribution with Member 1 as she was attending a funeral. The six members at the meeting borrowed various amounts and left the group without any savings.
- On 01/11/22, the group met, and all repaid their money (loans) in full.

- › Explain to participants that they should use their notebooks to create a practice record book and try to record the information given into the practice record book.
- › Remind the group that they should look back at their Record Book Handout (or the flip chart pages prepared by the facilitator) to remind themselves what should be included in each section.
- › Give the group at least 30 minutes to complete this exercise, providing support and answering questions as required.
- › Once the example meeting details have been logged in the record book, give participants the following key points to wrap up this part of the session:

- Every transaction should be recorded immediately after occurring.
- All records must be recorded in the presence and view of every member.
- Every member should know all the group transactions as a way of increasing transparency.
- Every member within a group is responsible for a full understanding of record keeping.

### Step 5: Wrap up and closing

- › Explain to participants that this is the last session of the TISAL training. However, we are still here to support you along your journey.
- › Explain that the next step is to start the group meetings and begin to build up the TISAL funds and make sure the participants all know who they should speak to if they are having any issues or questions about the TISALs.
- › Tell the participants that most importantly they should finalize their **constitutions** and **record books** with support from the Toose field agents or those on the ground assigned by the project to support them.
- › Remind everyone that you will be calling them together again in a few weeks to start the couples sessions, which will include themselves and their spouse or partner. Again, explain who they should contact if they have any issues or questions about this next stage.
- › Let the group know that whilst the purpose of the TISALs is to reduce household stress and build towards a family vision, sometimes if one member of the family begins to have access to more resources (i.e. through the TISAL group), it can change family dynamics and cause increased arguments at home. Remind the group that if this happens, they can seek help through available **referral mechanisms** if they are having or experience any issues at home. Also share the **safeguarding procedures** and purposes again and remind people that they can reach out if there is anything that needs to be reported or addressed as they start to hold the TISAL sessions.
- › Thank everyone for their active participation and wish them luck with their TISAL groups.
- › Take some time to celebrate how far they have come.

## Handouts: Session 6

### 6.1 Sample record book

#### 1. Attendance register

› Records attendance and those who are not attending. Helps the group to:

- Know those members that are interested in the group activities.
- Show how group consensus is reached depending on the representation of the members.
- The register should be taken at the start of each meeting.

#### Sample of register of attendance

Name	Date/Zuva	Date/Zuva	Date/Zuva	Dat/Zuva	Date/Zuva	Date/Zuva
	1/2/202?	1/3/202?	1/4/202?			
Memory Hovera	✓	✓	✓			
James Maridhadhi	✓	x	✓			

#### 2. Savings book

› Gives clarity on who has paid what and the overall group balance. Helps the group to:

- Follow up on members who are not up-to date with their payments/loans.
- Verify by the physical counting of cash to check if cash balances with records.

› When completing a savings record, start by listing down all the members in the group. Skip eight (8) lines and then put your total soon after, as shown in the example savings book below. This allows easier recording of old and new members in the case that members drop out and new ones join. This will also help maintain orderliness of the group records and minimize cancellations by group secretaries.

#### Sample of savings book

Name	Date	Date	Date	Date	Date
	1/1/202?	1/2/202?	1/3/202?		
Memory Hovera	USD 10.00	USD 25.00	USD 15.00		
Sphiwe Chakawa	USD 20.00	USD 10.00	USD 10.00		
James Maridhadhi	USD 15.00	USD 10.00	USD 20.00		
Mary Takunda	USD 12.00	USD 10.00	USD 17.00		
Shamiso Masiziva	USD 10.00	USD 20.00	USD 10.00		
<b>Total</b>	<b>USD 67.00</b>	<b>USD 40.00</b>	<b>USD 72.00</b>		
<b>Signature (Treasurer)</b>	B. Ndlovu	B. Ndlovu	B. Ndlovu		



### 3. Miscellaneous book

- › Captures all penalties e.g. (being late to group meetings, late repayment of loans or savings), proceeds from group projects and all donations.

#### Sample of miscellaneous book

Date/Zuva	Name/Zita	Reason/Chikonzero	Amount paid/ Mari yabhadharwa
1/1/202?	<b>Memory Hovera</b>	Late loan repayment	USD 1.00
1/2/202?	<b>Sphiwe Chakawa</b>	Late to group meeting	USD 1.00
1/3/202?	<b>James Maridhadhi</b>	Quarrelling at a group meeting	USD 2.00
	<b>Total</b>		<b>USD 4.00</b>

### 4. Loans record book

- › Tracks which member within the group borrowed what amount of money. This shows:

- The amount of money that a group is owed by its members.
- The interest that is owed by a member after receiving a given loan amount.
- The time when a given amount is supposed to be repaid.

- › The columns **Date repaid**, **Amount paid** and **Outstanding balance** should be completed on the day the loan is repaid by the member
- › If only partial loan has been repaid, then this can be captured by completing **Amount paid** and then amount left to pay in the **Outstanding balance** column.

#### Sample of loans record book

Date	Name/Zita	Loan amount/ Chikwereti	Interest/ Indaresiti	Total/Mari Yose	Use/ Mubato	Repayment Period/ Nguva Yokudzosa	Signature/ Runyoro	Date repaid/ Zuva Radzoswa	Amount paid/Mari yadzoswa	Outstanding balance/ Chikwereti Chasara	Comments/ Zvingataura
1/1/202?	<b>Memory Hovera</b>	USD68.00	USD6.80	USD74.80	Wool	1 month	Mhovera	1/02/202?	USD45.00	USD29.80	Ndizvovo
1/2/202?	<b>Sphiwe Chakawa</b>	USD78.00	USD7.80	USD85.80	Fish	1 month	Schakawa	1/03/202?	USD85.80	-	Very Good
1/2/202?	<b>Memory Hovera</b>	USD29.80	USD2.98	USD32.78	Wool	1 month	Mhovera	1/03/202?	USD32.78	-	Better
1/3/202?	<b>Mary Takunda</b>	USD120.00	USD12.00	USD132.00	Trading	1 month	Mtakunda				

## 5. Cash book

- › The cash book is a summary of all the transactions that the group will have completed.
- › Each time a transaction is completed, remember to immediately record it in the cash book following the correct format.
- › It summarizes all the cash transactions recording the movement of cash in and cash out. It is often referred to as the “Everything in and out” book.
- › The cashbook is the basis for all record-keeping and is like a mirror of your purse. It helps the group to know what cash is available in the purse at any given time. The treasurer and the money counter should physically count the money and compare it with the available balance.
- › The cash at hand (purse) must always balance with the cash book. It is especially important to make sure this record book is properly maintained.

### Sample of cash book

Date/Zuva	What happened/ Zvaitika	Cash In/Mari Yapinda	Cash out/Mari Yabuda	Balance/Mari Yasara
1/1/202?	Savings	USD 67.00	-	USD 67.00
1/1/202?	Miscellaneous	USD 1.00	-	USD 68.00
1/1/202?	Loan	-	USD 68.00	-
1/2/202?	Savings	USD 75.00		USD 75.00
1/2/202?	Miscellaneous	USD 1.00		USD 76.00
1/2/202?	Loan Repaid	USD 45.00		USD 121.00
1/2/202?	Loan		USD 121.00	
1/3/202?	Savings	USD 72.00		USD 72.00
1/3/202?	Miscellaneous	USD 4.00		USD 76.00
1/3/202?	Loan Repaid	USD 164.38		USD 240.38
1/3/202?	Loan		USD 240.00	USD 0.38

## 6.2 Record keeping exercise

Use your notebooks to create a practice record book and try to record the information given into the practice record book.

1. On 28/08/22, the group met with all members in attendance (8 members). Each member submitted USD 10 as their savings contribution. On the same day Member One got a loan of USD 60 and another Member 2 borrowed USD 19, with the balance being used to purchase a separate record book. On the same day the group also purchased a record book worth USD 1. Interest for every loan issued is 10%.
2. On 30/09/22, all the group members saved USD 10 each. The two members that had borrowed the previous month repaid them in full interest. Member 3 was made to pay a fine of USD 2 for coming late to a meeting. The available savings balance was shared equally between Members 4, 5 and 6 as loans.
3. On 31/10/22, the group met again and saved their usual savings. Member 2 had sent her contribution with Member 1 as she was attending a funeral. The six members at the meeting borrowed various amounts and left the group without any savings.
4. On 01/11/22, the group met, and all repaid their money (loans) in full.

# SPM Sessions

Selecting, Planning and  
Managing (SPM) Income  
Generating Activities (IGAs)



## Facilitator note



The SPM Sessions are designed to start once the TISAL groups have had a few meetings and have begun to save up enough to support members with starting or improving their income generating activities. This usually around 4-8 weeks after the TISAL groups have started saving.

Whilst every effort has been made to simplify the content of the SPM Sessions, it can still be very technical for group members and includes more presentation style sessions that include a lot of new information.

To ensure participants can follow the sessions, it is advised that the facilitators share materials, including Handouts, in advance with group members who might need them. It is also important for the facilitator to regularly check that group members are following and understanding the information being presented and to answer any questions that might arise. Other tips to help with understanding of the content include:

- Avoid using just the acronym – when giving instructions, presenting content or reading the questions out, try to use the full term (at least the first few times). For example, saying income generating activities, rather than IGA. Using the full phrase when talking makes the terms and content more accessible.
- Ask questions – regularly ask group members questions to check they have understood the content being presented. This is particularly important when presenting a lot of information in one go.
- Give breaks – watch your group members and if you see that they are becoming tired, bored or have stopped listening then be sure to give them a break or an energizer so that they can stand up, walk around and regain their focus.

## SPM Session 1: Selecting, planning and managing Income Generating Activities (IGAs)

**Overview: This module introduces participants to income generating activities (IGAs) and what to consider when selecting, planning and managing them**

<b>Learning objectives</b>	<p>On completion of this session, the participants will be:</p> <ul style="list-style-type: none"> <li>• Familiar with all the critical steps for effective selection, planning and management of their IGAs.</li> <li>• Aware of all the critical considerations before starting an IGA</li> <li>• Confident about their ability to become self-reliant through their own income generating initiatives, including start-up of IGAs.</li> </ul>	
<b>Duration</b>	2 hours 10 mins	
<b>Materials</b>	Markers, Flipcharts, Notebooks, Pens, copies of the Handouts (Case Study 1 and 'Five Important Points for an IGA' to read out/pass around the group.	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize with the content and materials, including the session plan.</li> <li>• Write out the 4 questions from Step 2, 3 and 4 on separate pieces of flip chart paper so they are ready to share with the group</li> <li>• Print out the case study and the Five Important Points for an IGA Handouts.</li> </ul>	
<b>Participation</b>	For TISAL group members who have completed the TISAL training.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Opening session</b>	<b>20</b>
	<b>Step 2: From TISAL to Income Generating Activities (IGAs)</b>	<b>20</b>
	<b>Step 3: Identifying suitable IGAs</b>	<b>45</b>
	<b>Step 4: The five critical points for selecting an IGA</b>	<b>30</b>
	<b>Step 5: Taking it back home</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 10 mins</b>
<b>Facilitator's notes</b>	To get the best result from the training, the facilitator should encourage participants to share their knowledge and ideas freely among themselves. This will help to encourage mutual learning from others going through the same journey.	

## Step 1: Opening session

**Duration:** 20 minutes

**Format:** Presentation

**Materials:** None

- › Warmly welcome everyone and thank them for coming to this training focused on selecting, planning, and managing successful and profitable income generating activities (IGAs).
- › Ask 2 or 3 volunteers to briefly talk about how their TISAL groups are going, and one thing they are looking forward to learning in this upcoming training focused on IGAs.
- › Wrap up by letting the group know that this training has five sessions, each one designed to help individuals to select, plan and manage their IGAs, using funds from the TISAL and other incomes or resources they may have access to. Explain that in today's session, the focus is on how the IGAs and TISALs support one another.

## Step 2: From TISAL to Income Generating Activities (IGAs)

**Duration:** 20 minutes

**Format:** Group work

**Materials:** Flip chart paper with 4 questions written out

- › Explain to the participants that:

- This is the second part of our economic empowerment journey. We have now formed our TISAL groups, received seed funding to begin the groups, and started to save.
- We will now learn how to establish profitable and viable income generating activities (IGAs) to sustain our TISALs. IGAs play a crucial role in the success and sustainability of TISAL groups.
- While it is beneficial to run your own IGA, it is not an easy thing to do.
- These next sessions will equip you with what needs to be considered when selecting, planning and managing successful IGAs.

- › Put participants into 4 small groups. Show them the flip chart paper with the 4 questions below written on them. Read out the questions one by one and then ask everyone to discuss their answers in the small groups. Give 10 minutes for the discussion.

1. What is an income generating activity?
2. Why should TISAL participants start IGAs?
3. Why are IGAs important for TISAL participants?
4. Can TISALs survive without viable IGAs?

- › After 10 minutes, ask everyone to come back to the middle and sit in a circle. Ask a representative from each group to provide feedback on what they discussed.

› Wrap up the discussion by highlighting the following:

- An income generating activity (IGA) is an economic activity which is generally operated at or near the home, uses family labour and whose purpose is to raise family income.
- IGAs provide an alternative source of income and profit that can be used to repay loans and will help increase the overall TISAL fund, allowing for larger loans and more substantial savings.
- Undertaking IGAs allows TISAL participants to grow their income and therefore achieve their visions.
- Successful IGAs generate increased income that allows families to enjoy better food, clothes and shelter, send children to school, pay for hospital fees, and lead happier lives.
- Operating an IGA provides the opportunity to be self-employed using one's own skills and resources.
- Undertaking an IGA helps to grow our financial independence as opposed to taking help from relatives or neighbours, relying on Handouts from the government, or taking loans from other sources.

### Step 3: Identifying suitable IGAs

**Duration:** 45 minutes

**Format:** Small group work

**Materials:** Flip chart paper with questions written out, copy of the Case Study 1 Handout

- › Keep everyone in the same small groups as Step 2 and explain you will share 4 more questions with them for discussion.
- › Display the flipchart paper with the questions below written on them and read out each of the questions, ensuring participants understand them. Ask participants to discuss the following questions. Give participants 10 mins for this discussion:

1. How do people in my community identify suitable IGAs?
2. Are all of these IGAs equally suitable for each of us?
3. How can we decide what IGA is suitable?
4. What process do we use to identify suitable IGAs?

- › After 10 minutes, bring the small groups back together to share what was discussed with the whole group. For the final point, participants may mention the following ways that people in their community use to identify IGAs:

- They see other people doing it.
- Someone told them the IGA is likely to succeed.
- They think it will be easy to do.
- They think they can make a significant profit. They heard that the market is growing for a particular product.



- › Now that the group has shared how they select IGAs, use the story of Mai Mushunje (Case Study 1) to demonstrate some of the things to think about when selecting an IGA.
- › Read out the story, changing the location and/or names if required. If possible, also print out and give each small group a copy of the Case Study Handout to refer to.

### Case Study 1: The Story of Mai Mushunje



Mai Mushunje is a 31-year-old woman who is married and has two children: one aged 12 years and the other seven years. Her husband works for the National Army. When the programme was launched, she was among the first group of women to respond and start their savings and credit group, which they named Takunda group. Their group started saving in March 2021, initially contributing USD10 before reviewing it to USD20 and then USD30 over the last months. The group has saved just over USD2,000. Mai Mushunje feels this is lower than needed, especially in comparison to their ambitions. In July 2022 she borrowed a loan of USD250 at 20% interest from the group, which she wanted to use to start up a tomato trading IGA. The tomatoes were being sold about 60kms from her nearest shopping centre. She bought five buckets of tomatoes at USD30 each, totalling USD150. She used the remainder of the loan for bus fare and meals to buy and take her products to the market.

She had never actually been to the traders market and only heard about the prices and products on offer. When she went into the market for the first time, some traders from a nearby city were there with their tomatoes, which were big, healthy and being sold on their suitability to make a good and thick soup. Initially, she tried to sell her own tomatoes at USD60 per bucket but the buyers ignored them because they were not the right size and quality, and the price was far above what the other traders were accepting. She went the whole day without selling a single bucket and had to sleep there overnight, paying USD10 for the guards, which was an unexpected cost. She went to her relatives' home in town, resulting in another unexpected cost for the commuter taxis. The next day she came back to the market and tried to discount the buckets to USD40 each but was still not successful in selling them. The tomatoes had begun wilting now and were beginning to smell. She discounted them further to USD30 which was the cost of buying them in an attempt to recover the costs but once again they were not selling. Some buyers told her that it looked as though her tomatoes had been sprayed with a fertilizer like ammonium nitrate, which was why they were quick to wilt and break. She decided to empty the tomatoes out of the bucket and sell them in small quantities after removing the bad ones. The result was that she managed to sell only one bucket full at the cost price of USD30, and had to dispose of the others.

When she was leaving the marketplace, she met a long-time friend who asked her how her tomatoes had sold. She told her friend what had happened and that she was already frustrated with the IGA as she had not managed to sell the tomatoes she had bought. Her friend told her that the type she had bought was only wanted by restaurant operators who used lots of them in a single day. Together, they proceeded to one of the local restaurants and they confirmed that those were the tomatoes they used. They arranged that she could supply the restaurant weekly with tomatoes and even other vegetables, but she felt she had had enough of the IGA. She came back to the group a frustrated borrower and sold some of the sugar that had been bought by her husband to use at home, in order to pay the debt.

- Once everyone has heard and understood the case study, read out the following questions with the small groups from the pre-prepared flip chart paper and ask the small groups to discuss the questions. Give 10 minutes for this discussion.

- Why did Mai Mushunje start an IGA?
- Why did she not achieve her goals by using the IGA?
- What issues could she have considered before starting the IGA?

- Bring the groups back together and encourage each small group to share back what they discussed in their small groups.
- Wrap up the discussion by sharing some of the key learnings from Mai Mushunje' story that have not already been covered by the groups, including:

- She did not know the type of tomatoes that were on demand at the marketplace.
- She lacked insight on the expectations of the market – prices etc.
- She had incurred a loss.
- She did not have knowledge about the cost implications of the marketing venture and had not budgeted for unexpected costs.
- She had not done market research to understand the needs of the market before starting her business
- She had no sufficient knowledge about the size, quality, quantity, price, and marketing cycle of the product before launching her IGA
- She had no knowledge of competing producers.
- She had no knowledge of the cost implications and risks involved in the selected IGA.

- Through the discussion encourage the group to reflect on the need to select an IGA after careful consideration of all important aspects. Work with the group to generate a list of things that Mai should have thought about before starting an IGA.

## Step 4: The five critical points for selecting an IGA

**Duration:** 30 minutes

**Format:** Presentation

**Materials needed:** 5 Important Points for an IGA Handout ([Handout 1.2](#))

Highlight that this step introduces the '5 Important Points for an IGA,' which should be thought about before selecting a suitable IGA from a group of alternatives.

- Go through the information in the '5 Important Points' Handout below, relating each point to the case study story so that participants can understand and retain the points easily.
- Stress to the participants the importance of each of these points for selection of a suitable IGA.
- Give each participant a copy of the '5 Important Points for an IGA' Handout.

### Facilitator note

Generally, three IGAs are needed to see significant improvements in resilience building. These IGAs should not be started at the same time, instead they should be started at different times of the year to account for differences in seasonality etc. Overall it is best to expand IGAs or start a new IGA once a current IGA has been implemented successfully for several months.



## Step 5: Taking it back home

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- Thank everyone for participating in the session, sharing their ideas and experiences.
- Ask the group:

- What did you think about what we discussed today?
- Do you have any questions about the session?
- Are you looking forward to our future meetings?

- Close the activity by recapping the **5 Important Points for an IGA** and ask participants to continue to reflect on them.

Ask the participants to come to the next session with a list of at least three possible IGAs that might be suitable for them (clarify this is not to start them all at the same time, but to generate a few ideas). Those who are already operating IGAs should also review their IGAs in line with the '5 important points' and think of two other possible ones.

## Handouts: Session 1

### 1.1 SPM Case Study 1



#### Case Study 1: The Story of Mai Mushunje

Mai Mushunje is a 31-year-old woman who is married and has two children: one aged 12 years and the other seven years. Her husband works for the National Army. When the programme was launched, she was among the first group of women to respond and start their savings and credit group, which they named Takunda group. Their group started saving in March 2021, initially contributing USD10 before reviewing it to USD20 and then USD30 over the last months. The group has saved just over USD2,000. Mai Mushunje feels this is lower than needed, especially in comparison to their ambitions. In July 2022 she borrowed a loan of USD250 at 20% interest from the group, which she wanted to use to start up a tomato trading IGA. The tomatoes were being sold about 60kms from her nearest shopping centre. She bought five buckets of tomatoes at USD30 each, totalling USD150. She used the remainder of the loan for bus fare and meals to buy and take her products to the market.

She had never actually been to the traders market and only heard about the prices and products on offer. When she went into the market for the first time, some traders from a nearby city were there with their tomatoes, which were big, healthy and being sold on their suitability to make a good and thick soup. Initially, she tried to sell her own tomatoes at \$60 per bucket but the buyers ignored them because they were not the right size and quality, and the price was far above what the other traders were accepting. She went the whole day without selling a single bucket and had to sleep there overnight, paying USD10 for the guards, which was an unexpected cost. She went to her relatives' home in town, resulting in another unexpected cost for the commuter taxis. The next day she came back to the market and tried to discount the buckets to USD40 each but was still not successful in selling them. The tomatoes had begun wilting now and were beginning to smell. She discounted them further to USD30 which was the cost of buying them in an attempt to recover the costs but once again they were not selling. Some buyers told her that it looked as though her tomatoes had been sprayed with a fertilizer like ammonium nitrate, which was why they were quick to wilt and break. She decided to empty the tomatoes out of the bucket and sell them in small quantities after removing the bad ones. The result was that she managed to sell only one bucket full at the cost price of USD30, and had to dispose of the others.

When she was leaving the marketplace, she met a long-time friend who asked her how her tomatoes had sold. She told her friend what had happened and that she was already frustrated with the IGA as she had not managed to sell the tomatoes she had bought. Her friend told her that the type she had bought was only wanted by restaurant operators who used lots of them in a single day. Together, they proceeded to one of the local restaurants and they confirmed that those were the tomatoes they used. They arranged that she could supply the restaurant weekly with tomatoes and even other vegetables, but she felt she had had enough of the IGA. She came back to the group a frustrated borrower and sold some of the sugar that had been bought by her husband to use at home, in order to pay the debt.

#### Key questions for participants to explore

- Why did Mai Mushunje start an IGA?
- Why did she not achieve her goals by using the IGA?
- What issues could she have considered before starting the IGA?

## 1.2 Five important points for an IGA

Point	Key questions
<b>Point #1</b> <b>Will people buy the products I want to sell?</b>	<p><b>I have to look into the market for my products. Here I have to think about:</b></p> <ul style="list-style-type: none"> <li>• Demand for the products</li> <li>• Supply of the products</li> </ul> <p><b>To assess the demand and supply situation of my IGA, I need to think about:</b></p> <ul style="list-style-type: none"> <li>• Who will buy my products?</li> <li>• Are there enough buyers?</li> <li>• Are there too many people also selling this product? Is there space/ need for my IGA in the market?</li> <li>• Can I sell the products all year round?</li> <li>• Or will the level of sales vary from season to season?</li> <li>• Where can I sell my products? What are the costs involved in getting there and preparing to sell?</li> <li>• How much can I sell each day (or week or production period)?</li> </ul> <p><b>If there are not enough buyers or there are a lot of other suppliers of the same products in the market I want to serve, I should look into another IGA.</b></p>
<b>Point #2</b> <b>Can I operate this activity?</b>	<p><b>I have to think about my:</b></p> <ul style="list-style-type: none"> <li>• Knowledge</li> <li>• Skill</li> <li>• Attitudes</li> <li>• Time availability</li> <li>• Seasonality: If it is an off-season, then it may be difficult and risky to implement the proposed IGA. Even if it is the right season now, I need to think about how difficult it will be for me to change to another IGA when the season changes.</li> <li>• Do I or someone I am close to have previous experience with an IGA that can help me think about lessons learnt?</li> </ul> <p><b>If I do not know how to operate the activity, do not know how to respond to problems or do not have enough spare time to work on it, then it would be wise to identify another IGA.</b></p>
Point	Key questions

<p><b>Point #3</b></p> <p><b>How much money do I need to start-up and operate each of my IGAs?</b></p>	<p><b>I need to think about:</b></p> <ul style="list-style-type: none"> <li>• How many IGAs do I want to operate? I do not want to have too many IGAs running at the same time as this will spread my time and resources too much. <i>(generally 3 IGAs are ideal but they should not be started at the same time, it is best to expand or grow an IGA and then start a new one once the previous ones have been successfully implemented for a number of months)</i>. If I have more than one, can I stagger the start-up?</li> <li>• How much money do I need to start up and operate each of these activities?</li> <li>• Do I have access to the required money?</li> <li>• Can I get an internal loan from the group?</li> </ul> <p><b>If my money is not enough and the group cannot give me a loan to meet operational as well as start-up costs, then I should choose a different IGA or set of IGAs.</b></p>
<p><b>Point #4</b></p> <p><b>Is this IGA profitable?</b></p>	<p><b>I have to figure out if there will be any money left after I have paid all the expenses. To estimate the income I will get from this activity, I should:</b></p> <ul style="list-style-type: none"> <li>• Calculate the cost of the inputs (exclude start-up cost), as well as selling costs.</li> <li>• Calculate the total value of sales.</li> <li>• Estimate income by subtracting costs from sales.</li> <li>• Consider my own time cost</li> </ul> <p><b>By doing this I can think about the level of income for each of the IGAs that I have under consideration. If the IGA is not going to be profitable, then I should drop it.</b></p>
<p><b>Point #5</b></p> <p><b>Will the income from my IGA, when added to other family income, be enough to pay household expenses?</b></p>	<p><b>I must think about whether the income from my IGA or IGAs will contribute as much as possible to family income. I need to consider:</b></p> <ul style="list-style-type: none"> <li>• What are the other sources of family income?</li> <li>• Are there any months or seasons when family income is not enough to meet family expenses?</li> <li>• Will my IGA help pay family expenses on a regular basis or only on an occasional basis?</li> <li>• Will my income from the IGA help as a coping strategy when natural disasters, such as droughts or floods, occur?</li> </ul>

## SPM Session 2: Financing, operating and marketing our IGAs

Overview: Introduces the group to how they can finance, operate and market their IGAs		
<b>Learning objectives</b>	<p>On completion of this session, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Determine whether they can sell the products from their proposed IGAs.</li> <li>• Explain the importance of examining their attitudes, skills, knowledge, and time availability, as well as the seasonality of the activity, before selecting an IGA.</li> <li>• Determine the total money needed to start all the family's IGA(s).</li> <li>• Evaluate the implications of different capital sources.</li> </ul>	
<b>Duration</b>	2 hours 30 mins	
<b>Materials</b>	Case study 2, Case Study 3 and Before Starting an IGA Handouts (ideally printed out or photocopied before the session).	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize with the content and materials, including the session plan.</li> <li>• Copy or print out the Case Study 2, Case Study 3 and Before Starting an IGA Handouts if possible.</li> </ul>	
<b>Participation</b>	For TISAL group members who have completed the TISAL training.	
<b>Session plan</b> (see below for more detail about each step)	Steps	Minutes
	<b>Step 1: Opening session</b>	<b>15</b>
	<b>Step 2: Case Study: Mai Shumba's Vegetable nursery</b>	<b>30</b>
	<b>Step 3: Factors to consider in operating and marketing IGAs</b>	<b>30</b>
	<b>Step 4: Borrowing to start-up and operate the family's IGAs</b>	<b>60</b>
	<b>Step 5: Taking it home</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 30 mins</b>
<b>Facilitator's notes</b>	<ul style="list-style-type: none"> <li>• Participants should come to this session with ideas for several potentially suitable IGAs that they have identified.</li> <li>• Sessions 2 and 3 explore the various factors that they should consider before making a final decision about which IGA to undertake.</li> <li>• Ensure that all participants understand that a decision should be reached only after careful consideration of all important aspects.</li> <li>• Participants should be encouraged to think critically about the IGAs that they've identified, and to feel free to add some new options if they choose.</li> <li>• Remind participants that one source of income may not supply the total amount of money required for all the family's expenditures.</li> <li>• This session calls upon participants' previous experience with TISALs as a means of mobilizing savings for capital or meeting unexpected costs.</li> <li>• Participants should carefully consider their complete capital needs (costs) before seeking funding from any source. Sometimes start-up costs consume all available finances, leaving little for working costs and the repayment of TISAL loans.</li> <li>• It is therefore important that participants learn how to accurately calculate both start-up and working costs. The total costs need to be compared to the amount of capital available to determine if it will be enough.</li> </ul>	

## Step 1: Opening session

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- Start by asking participants 'Who has already identified their IGAs/or has already set one up?'
- Once a few people have shared their IGA ideas (or existing IGAs) ask:

- Did you consider any factors relating to operation or marketing when you identified these IGAs as being potentially suitable for you?

- Next, ask the other participants who have not contributed to the discussion so far:

- Do you think it is really important to examine these two points (operation and marketing) with due attention?
- What will be the effect if we do not examine them?

- Wrap up by explaining to the participants that, in this session, we will discuss the factors that should be considered under the first two important points of the 5 important points for an IGA covered yesterday: marketing and operational aspects of IGAs.

## Step 2: Case Study: Mai Shumba's Vegetable nursery

**Duration:** 30 minutes

**Format:** Case study discussion

**Materials needed:** Case Study 2 (**Handout 2.1**)

- Read out Case Study 2 of 'Mai Shumba's Vegetable nursery' and provide copies to the group.
- Explain that this story provides an example of what to consider regarding the marketing and operational aspects of an IGA.
- Ask participants to discuss the story in groups focusing on the questions that will be shared at the end of the story.



## Case Study 2: Mai Shumba's Vegetable Nursery



Mai Shumba and her husband have four children, but their family income was not enough to cover basic necessities. There was often not enough food on the table, and they had to make do without a variety of food in their diet. As such, the children were struggling at school and were often unwell. The family also argued often about money. To help increase the family income and meet basic expenses, she decided to start a vegetable nursery. She selected this activity because she saw many of her neighbours doing it, she thought it might be easy to operate and have good income earning prospects. She did not know the prices of the nursery seeds or where to buy them at the best prices but trusted that the market was ready for her products as she had seen others doing it. She decided to grow wheat, cabbage, cassava and lettuce. To keep costs low, she decided to collect the seeds herself from friends and relatives who had gardens, which would not cost her any money.

### Facilitator note



Stop reading the story here to discuss the following questions with the group:

- **Who do you think will buy the products that Mai will grow?**
- **How can Mai Shumba decide on the suitable price for the seedlings?**
- **What other marketing aspects should Mai Shumba consider?**

After discussing the questions, continue with the story

She selected a site for her nursery that was close to her home. Her plan was to send her children to the village well to get the water that would be needed. She cleared a site three-meter wide by four meters long, using a hoe and an axe. She scattered the different seeds throughout the bed. She scattered a large number of seeds, thinking that would increase her chances of having some germinate. She built a shade for the nursery by making four stands, one in each corner, putting sticks across and then laying grass on top. She watered her seeds every day and waited for them to germinate. After a few weeks, many different seeds germinated. She was quite happy that so many had come up and continued to water them.

After some time, the seedlings grew up tall but they were thin and began to yellow. Mai Shumba could not understand why this was happening, as she had paid attention to the care of her seedlings over many weeks. She thought about this problem and concluded that she probably had been watering the seedlings too much and not providing enough sunlight. As a result, she decided to decrease the amount of water that she was giving them each day and removed the shade. But this did not work and many of the seedlings died. Others became diseased. Mai Shumba did not know what to do about vegetable diseases and did not know anyone in her village who could help her.

At last, she decided to visit a man in a nearby village who she had heard was a successful vegetable nursery owner. This man explained to Mai Shumba that she had sowed too many seeds, mixed different vegetables in the same bed and had not thinned the seedlings. Decreasing the water and removing the shade had only made the problem worse. He told her to thin the seedlings, removing all the dead and diseased ones. Although Mai Shumba followed all this advice, she managed to save only half her seedlings. She was very disappointed, but took care of the remaining seedlings, hoping to sell them at a good price. She sent her children to inform all the neighbours that the seedlings were ready for sale. She also asked her older son to take some of the seedlings to the shopping centre.

But her son came back, having sold only a few of the seedlings that she had given him. He explained that at the shopping centre there were lots of other sellers of seedlings. Many of these seedlings looked much healthier than Mai Shumba's. As a result, Mai Shumba had to lower the price significantly the following day so that her son would find buyers at the market. Neighbours who came to buy at her house were also reluctant to buy for the same reason.

The money she got from the sale was enough to cover the cost of transporting the seedlings to the shopping centre for sale but did not compensate her for the time she had spent on the business. As a result, she did not earn any money that would help with paying the children's school fees.

After reading out this second part of the story, ask the group the following questions for discussion:

- **What do you think Mai Shumba has learnt from this experience?**
- **What might have happened if Mai Shumba had asked her neighbour for advice earlier than she did? Who else could she have spoken to before starting to plant the seedlings?**
- **Why is it important to also consider the cost of your own time spent on the business?**
- **What would you do next if you were Mai Shumba?**

### Step 3: Factors to consider in operating and marketing IGAs

**Duration:** 30 minutes

**Format:** Presentation

**Materials:** Before Starting an IGA questions ([Handout 2.2](#))

- Go through the key questions in the 'Before Starting an IGA' Handout that should be considered before starting an IGA. Explain that by asking themselves these questions, the group members will begin to think about whether they can sell the products and whether they can successfully run the activity before starting their IGA.
- Give out the Handout with this information on as it is a lot to take in at once.

## Step 4: Total money needed to start-up and operate the family's IGAs

**Duration:** 60 minutes

**Format:** Case Study and Role Play

**Materials needed:** **Case Study 3:** The Story of Matare, a young woman with a business idea (**Handout 2.3**)

- Explain to the participants that we are now going to learn the difference between start-up costs and working costs, as well as how to determine the start-up and working costs of their selected IGAs.
- Emphasize the following:

- Explain that if they cannot acquire the required amount of money, they should not undertake the IGA even if it has all of the other advantages. Furthermore, they should ensure that any other family or ongoing IGAs have adequate funds before they move ahead.
- If all the cash is spent on start-up costs, then there won't be enough to pay the working costs and the business may fail.
- If one activity uses up most of the family's cash, then there may not be enough to finance other necessary activities. They may need to divert funds from the selected IGA to other family activities. This could lead to its failure, if money is not available to pay all start-up and working costs.
- If all the family's savings are invested in IGAs, then it will be difficult to cope during an emergency, such as sickness or crop failure.
- As they are calculating the affordability of their IGAs, they should also ensure they can still afford enough food and basic necessities for all members of the household.

Read out the following case study (changing the name and location if required). Also share copies of Case Study 3 (**Handout**) so that participants can follow it as you read.

### Case Study 3: The Story of Matare, a young woman with a business idea

Matare was a young woman who lived with her new husband who was a peasant farmer. Although they were doing well, the couple wanted to increase their earnings as they were hoping to start a family soon.

Matare's mother came to visit one day and shared that her TISAL group had been discussing the possibility of starting IGAs to support their families. She listened to what her mother had learnt and decided it would be beneficial to create her own employment by starting an IGA herself. She had a few business ideas, which she and her husband had discussed, but the only thing that she knew would prevent her from getting her business idea going was the start-up and operational capital. She wondered if she could get any assistance from the local TISAL group that her mother was a member of. However, the TISAL group could not lend as much as she thought she needed, so she decided to visit other institutions that might be able to lend her the capital she needed as well. She visited the bank first, followed by an unofficial money lending institution (loan shark), and a government agency that she had heard assisted people with new business ideas.



## Group work

- › Divide the participants into three groups and role play each of the meetings Matare had with her mother's TISAL group and the officials at the different organisations. Discuss the different options and their impact on the possibility of Matare's business idea.
- › To guide the participants, you may ask questions like:

- What are the advantages of the different money lending options? What are the disadvantages?
- Do any of the different lending agencies expose the family to a lot of risks?
- Are there any alternatives that would be less risky?
- What is the difference between official lending institutions and unofficial ones (such as loan sharks)?

- › Give participants 10 minutes to perform their role play to other groups if there is time. If there is not time, spend 5 minutes reflecting on the exercise with the whole group.
- › Wrap up the discussion and ensure that the following points are covered:
- › Loans from money lending institutions usually have high interest. The conditions might be too stringent to realise a profit from the activity.
- › Banks may have a high interest rate and have a lot of requirements that participants may have trouble fulfilling.
- › Borrowing from unofficial institutions has the highest risk, particularly when it comes to repayment and unregulated interest rates. Ideally, borrowers should always use known lending schemes such TISALs.
- › Loans from all sources must be repaid. If the business fails, the borrower is at risk of losing some of his or her assets.
- › Loans from a TISAL may be lower than from other institutions but interest rates are often lower and repayment more flexible. Overall, if everyone in the group uses the TISAL for borrowing and repayments are made – this can help boost the overall TISAL funds and size.

## Step 5: Taking it back home

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- › End the session by asking the group to look back at the IGAs they are considering and think about the following questions before the next meeting:

1. How easy will it be for them to run their IGA? How will they take it to market and make money from the IGAs that they are considering undertaking?
  2. How much do they think their IGA will produce?
  3. What are the total funds required to start-up and operate each of the IGAs under consideration?
  4. Does the family need the money for other family IGAs or for current household running costs and basic essentials such as food, soap etc?
  5. How will the family acquire the total funds that it requires for all the family IGAs?
- Remind the group to also think of the resources they have and are willing to commit and that money from money lending institutions and banks should not be planned for starting an IGA.
  - Close the session by thanking everyone and say that, in the next session, you are interested to know whether they want to continue with their planned IGA ideas or whether they have different ideas once they have reflected on the points above.

## Handouts: Session 2

### 2.1 Case Study 2



#### Case Study 2: Mai Shumba's Vegetable Nursery

Mai Shumba and her husband have four children, but their family income was not enough to cover basic necessities. There was often not enough food on the table, and they had to make do without a variety of food in their diet. As such, the children were struggling at school and were often unwell. The family also argued often about money. To help increase the family income and meet basic expenses, she decided to start a vegetable nursery. She selected this activity because she saw many of her neighbours doing it, she thought it might be easy to operate and have good income earning prospects. She did not know the prices of the nursery seeds or where to buy them at the best prices but trusted that the market was ready for her products as she had seen others doing it. She decided to grow wheat, cabbage, cassava and lettuce. To keep costs low, she decided to collect the seeds herself from friends and relatives who had gardens, which would not cost her any money.

## Facilitator note



Stop reading the story here to discuss the following questions with the group:

- **Who do you think will buy the products that Mai will grow?**
- **How can Mai Shumba decide on the suitable price for the seedlings?**
- **What other marketing aspects should Mai Shumba consider?**

After discussing the questions, continue with the story

She selected a site for her nursery that was close to her home. Her plan was to send her children to the village well to get the water that would be needed. She cleared a site three-meter wide by four meters long, using a hoe and an axe. She scattered the different seeds throughout the bed. She scattered a large number of seeds, thinking that would increase her chances of having some germinate. She built a shade for the nursery by making four stands, one in each corner, putting sticks across and then laying grass on top. She watered her seeds every day and waited for them to germinate. After a few weeks, many different seeds germinated. She was quite happy that so many had come up and continued to water them.

After some time, the seedlings grew up tall but they were thin and began to yellow. Mai Shumba could not understand why this was happening, as she had paid attention to the care of her seedlings over many weeks. She thought about this problem and concluded that she probably had been watering the seedlings too much and not providing enough sunlight. As a result, she decided to decrease the amount of water that she was giving them each day and removed the shade. But this did not work and many of the seedlings died. Others became diseased. Mai Shumba did not know what to do about vegetable diseases and did not know anyone in her village who could help her.

At last, she decided to visit a man in a nearby village who she had heard was a successful vegetable nursery owner. This man explained to Mai Shumba that she had sowed too many seeds, mixed different vegetables in the same bed and had not thinned the seedlings. Decreasing the water and removing the shade had only made the problem worse. He told her to thin the seedlings, removing all the dead and diseased ones. Although Mai Shumba followed all this advice, she managed to save only half her seedlings. She was very disappointed, but took care of the remaining seedlings, hoping to sell them at a good price. She sent her children to inform all the neighbours that the seedlings were ready for sale. She also asked her older son to take some of the seedlings to the shopping centre.

But her son came back, having sold only a few of the seedlings that she had given him. He explained that at the shopping centre there were lots of other sellers of seedlings. Many of these seedlings looked much healthier than Mai Shumba's. As a result, Mai Shumba had to lower the price significantly the following day so that her son would find buyers at the market. Neighbours who came to buy at her house were also reluctant to buy for the same reason.

The money she got from the sale was enough to cover the cost of transporting the seedlings to the shopping centre for sale but did not compensate her for the time she had spent on the business. As a result, she did not earn any money that would help with paying the children's school fees.

After reading out this second part of the story, ask the group the following questions for discussion:

- **What do you think Mai Shumba has learnt from this experience?**
- **What might have happened if Mai Shumba had asked her neighbour for advice earlier than she did? Who else could she have spoken to before starting to plant the seedlings?**
- **Why is it important to also consider the cost of your own time spent on the business?**
- **What would you do next if you were Mai Shumba?**

## **2.2 'Before starting an IGA'**

### **Point #1: Can I sell the products?**

#### **Products**

- › What product(s) do I want to produce?
- › Are my products necessities or luxuries?
- › Are they familiar to the people or new?

#### **Buyers**

- › Who are the buyers of my products?
- › What quality do buyers want? Can I provide this quality?
- › What quantity does each buyer generally buy?
- › How frequently do they buy? Daily, weekly, or monthly?
- › Does their demand vary depending on the season?
- › Does their demand vary according to their wealth?

#### **Sellers**

- › Are there any other sellers of the same products in the area I want to serve? How many?
- › Who are the other sellers?
- › Where do they sell?
- › How do they attract customers?
- › What is the price charged by other sellers?
- › What special advantages do any of the competitors have?
- › What special advantages do I have?

### **Point #2: Can I operate the activity?**

#### **Equipment**

- › What equipment and tools will be required?
- › How many do I need of each?
- › Where can I get these?
- › Do I need to buy all these items?
- › Can they be borrowed or rented?
- › Will the equipment need repair?
- › Do I know how to repair equipment? Or can I find someone who knows how?



### **Raw materials and other inputs**

- › What raw materials and other inputs will be required?
- › What quantity and quality do I need?
- › Can I get these inputs locally?
- › How will I transport these items to the production site?

### **Production method and production site**

- › What will be the production method?
- › Am I experienced with this method?
- › Do I know how to solve any problem that might arise?
- › Do I know where to get help?
- › Where will the activity operate?
- › Is this site suitable?
- › If any energy source is needed, is it available?

### **Labour**

- › How much time is required for this activity?
- › Can my family members and I spare this amount of time?
- › Will I need any workers with special skills?
- › If so, are these people available?

### **Other**

- › Can the activity operate year-round?
- › If it is seasonal, what alternative do I have for the off-season?
- › Do I need to communicate with the Government or any other offices?
- › If so, do I know where to go, who to talk to and what to discuss?
- › Tell the participants that if they know what equipment to use, the raw materials and where to get them, the method of production and the labour required to do the work, then most of questions about knowledge and skill factors required to operate the IGA(s) will be answered.

## 2.3 Case Study 3



### Case Study 3: The Story of Matare, a young woman with a business idea

Matare was a young woman who lived with her new husband who was a peasant farmer. Although they were doing well OK, the couple wanted to increase their earnings as they were hoping to start a family soon.

Matare's mother came to visit one day and shared that her TISAL group had been discussing the possibility of starting IGAs to support their families. She listened to what her mother had learnt and decided it would be beneficial to create her own employment by starting an IGA herself. She had a few business ideas, which her and her husband had discussed but the only thing that she knew would prevent her from getting her business idea going was the start-up and operational capital. She wondered if she could get any assistance from the local TISAL group that her mother was a member of. However, the TISAL group could not lend as much as she thought he needed, so she decided to visit other institutions that might be able to loan her the needed capital. She visited the bank first, followed by an unofficial money lending institution (loan shark), and a government agency that she had heard assisted people with new business ideas.

## SPM Session 3: Is my IGA profitable?

Overview: The focus of this session is ensuring IGAs are affordable and profitable		
<b>Learning objectives</b>	<p>On completion of this session, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Calculate costs and income to predict IGA profitability</li> <li>• Categorize different types of family expenses and determine whether the income from the IGA is needed to help pay weekly or occasional household expenses.</li> <li>• Apply all '5 important points for an IGA' to select the most suitable IGA from a group of alternatives.</li> </ul>	
<b>Duration</b>	1 hour 30 mins	
<b>Materials</b>	Discussions, chart demonstration, situation analysis and role-play.	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize with the content and materials, including the session plan.</li> <li>• Prepare a blank piece of flipchart paper to complete with the Working Costs and Sales in advance on a piece of flip chart paper.</li> <li>• Write out the '5 important points for an IGA' to remember from Session 1 on flip chart paper (or use the same flip chart piece that you wrote it on for that session).</li> </ul>	
<b>Participation</b>	For TISAL group members who have completed the TISAL training.	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Opening session</b>	<b>15</b>
	<b>Step 2: Profit and loss calculation</b>	<b>30</b>
	<b>Step 3: Weekly family income and expenses</b>	<b>30</b>
	<b>Step 4: Taking it home</b>	<b>15</b>
	<b>Total time</b>	<b>1 hour 30 mins</b>

<b>Facilitator's notes</b>	<ul style="list-style-type: none"> <li>• As highlighted in previous sessions, the decision to select an IGA depends on several factors, including the market situation, the operator's skills and knowledge and availability of start-up capital.</li> <li>• The main objective of an IGA is to raise family income. Therefore, the amount of income that can be earned from the IGA is a very important consideration and should be calculated before taking the decision to start up the IGA.</li> <li>• The first step in calculating the potential income from an IGA is proper categorization of the costs. There are two basic categories of costs: <b>Start-up Costs and Working Costs</b>.</li> <li>• <b>Start-up costs</b> are incurred only once – before starting up the activity – or very infrequently. An example of costs that are incurred only once is equipment that can be used for a long time. Costs that are incurred only occasionally include tools and other items that last for more than one production cycle, but that do not last for many years.</li> <li>• <b>Working costs</b> are incurred during each production cycle. These costs vary with the level of production. Examples are raw materials and other inputs.</li> <li>• The working costs turn over, or revolve, from one production cycle to the next. Raw materials and other inputs are transformed into products that are sold, and some of the money earned from the sale must be used to purchase new inputs. Thus, it is essential to know the amount of money required for the working costs, and to deduct it from total sales before using the remainder to pay personal expenses.</li> <li>• <b>Income</b> is defined as the money available for personal use after the working costs have been subtracted from the sales value of all the products and by-products.</li> <li>• <b>Family Income:</b> Does the family need income from the participant's IGA to cover weekly household expenses or to help cover expenses that occur occasionally? The participant's answer to this question will affect his or her choice of IGA. If income is needed to pay weekly family expenses, then an IGA should be selected that gives a return on a daily or weekly basis. If, on the other hand, other family members earn regularly and this income is supplementary, an IGA with irregular earnings may be selected.</li> <li>• <b>Switching IGAs:</b> A participant should never start an IGA until s/he has carefully considered all '5 important points for an IGA.' Indeed, this is the fundamental message that all participants should carry away from the training course. If they remember and use these points before starting up any IGA, then their decisions will be well thought out, and their IGAs will be more likely to succeed.</li> </ul>
----------------------------	---

## Step 1: Opening session

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- › Welcome participants and ask if anyone has any questions since the last session? Give a few minutes for this discussion.
- › Next ask 1-2 members to share whether they thought any more about their IGAs, after the last sessions. Use the following questions to prompt discussion:

- What factors from the last session did they consider when thinking about the IGA?
- Did anyone change their mind or adapt their IGA idea in any way based on what was covered in the last session?

Explain that in today's session, the focus will be on calculating the cost and potential profit of the IGAs to really assess whether they are economically viable.

## Step 2: Profit and loss calculation

**Duration:** 30 minutes

**Format:** Presentation

**Materials:** Flipchart, ideally with a blank table to write up the costs and sales prices discussed

- Explain that before calculating your income from an IGA, it is important to think about what your working costs are (i.e. items that need to be purchased and other costs associated with producing or purchasing the product that you are going to sell) and what your sales value is (i.e. how much you will sell your goods for and how many you will sell). Your income will be the total amount you make from sales, minus the total amount you spent on working costs.
- After giving a verbal explanation, write down the following on a piece of flip chart so everyone can see, and read it out:

- **Income = Sales – Working costs** (income equals sales minus working costs).

- Highlight that to make a profit, your sales costs need to be higher than your working cost.
- Walk participants through calculating their working costs:

- Ask participants to imagine they are starting a roadside shop as their IGA.
- Prompt the group to suggest a few items that they might want to sell (i.e. matches, batteries, sugar, tea, etc.)
- As suggestions are made, write them down on a piece of flip chart paper in a table form (as shown in the example below).
- Next ask the group to consider how many of each item that they would buy and at what cost (for example buying 12 batteries at 1.50 USD each, at a total cost of 18 USD) and write these next to each item (again as in the example below).
- In this way, work with the group to calculate the working cost for each item by multiplying the unit cost price by the number of units, adding the amount in the total cost price column in the example.

- Add up all the costs and explain that this is the working costs, which include all potential costs associated with the IGA.
- Discuss the table you have created with participants on the flip chart, to see if there are any other costs they would add or any questions?

Table 1: Working costs			
Item	Quantity	Unit cost price	Total cost price
Transport to market	15	USD2 per trip	USD 30
Cigarettes (30 packs of 3 different brands)	30 packs (10 pkts/ brand)	USD2.50	USD75
Sweets and gum	1 packet	USD4	USD4
Matches	10 boxes	USD0.5/box	USD5
Batteries	1 dozen	USD1.50	USD18
Paraffin	20 litres	USD1	USD20
Tea	10 packets	USD0.50	USD5
Salt	10kg	USD0.50 per KG	USD5
Soap	10 bars	USD1.50	USD15
Sugar	10kg	USD0.60	USD6
Other selling costs: USD2 packaging, etc			

- Next move on to calculate the money you might gather from sales, which is calculated by how much each item bought will be sold for and how many pieces the person starting the IGA is intending to sell.
  - Start by choosing one of the items identified when calculating working costs (i.e. cigarette packs) and ask the group to consider the sales price of each cigarette pack. Explain the sales price should be more than the purchasing price, but low enough to be competitive in the market.
  - Work through each item from the working costs table and calculate the total sales price of all the cigarettes that were purchased in the preceding step
  - In the same way, decide the sales value of all the other items that will be sold and write down the total sales value for each item
  - End by calculating the total sales value and compare that to the total working costs.
- Explain that if working costs are larger than the sales value, then you know that the business will not make any money and will in fact end up costing you money.
- Give time for people to ask questions about calculating working costs, sales and/or income.

- › Before concluding the step, ask participants if they can remember and name the '5 important points for IGAs' that were covered in a previous session. If they don't remember, you can go through them again or remind people of any they may have forgotten:

- **Point #1. Will people buy the products I want to sell?**
- **Point #2. Can I operate this activity?**
- **Point #3. How much money do I need to start-up and operate each of my IGAs?**
- **Point #4. Is this IGA profitable?**
- **Point #5. Will the income from my IGA, when added to other family income, be enough to pay household expenses?**

- › Once the group has recalled all five points, explain that to date the sessions have covered points 1-4 and that point 5 is coming up in the next step.

#### Facilitator note

It should be clear through discussion with the participants that income is estimated by subtracting the costs required to produce and sell a given quantity of products from the expected sales value.

Ensure it is clear to everyone that the income estimation will be correct only if they estimate accurately the costs that are incurred for both the production and sale of the products.

Remind participants that there are two types of costs generally involved in any IGA operation.

- a. Start-up costs (i.e. any costs involved in starting up a business)
- b. Working costs (i.e. any costs involved in the day to day running of a business)



### Step 3: Weekly family income and expenses

Duration: 30 minutes

**Format:** Presentation

**Materials needed:** None

- › Start by letting the group know that before deciding on your IGA it is important to consider the weekly family income and expenses, in order to answer the following critical question:

***'Does the family need income from the IGA to cover weekly household expenses or for larger one-off or longer-term expenses – including to help towards achieving the vision that they discussed at the start of the TISAL training?'***

- › Explain that to answer this question participants must first determine the following:

- The family's weekly household expenses.
- The family's weekly income.
- The difference between weekly income and expenses.

- › Explain that household expenses can be broken down into two main categories: weekly expenses and occasional expenses.
- › Discuss the differences between the two categories with the group using the following questions to lead the discussion:

- What expenses does our family incur that must be paid for with cash?
- For which items do we need cash very frequently?
- For which items do we need cash only occasionally?
- What economic resources are needed to achieve your family vision?

- › Wrap up the discussion and emphasize the following:

- The expenses, which are incurred almost every day, are called weekly expenses. These include items such as food, salt, fuel, oil and other essential non-food items.
- Expenses can also occur monthly, and are called monthly expenses. These may include items such as school fees, rent, utilities.
- The expenses that are incurred only from time to time are called occasional expenses. These include items like: medicine, clothes, building work, animals feed, crops, etc.

- › Explain to the participants that not all family situations are the same. What may be called occasional expenses in one family may be weekly expenses in another family. For example, if one member of the family is suffering from an ailment which requires daily use of medicine, it becomes a weekly expense, other families may keep animals that have an additional cost, etc
- › Give the participants 5-10 mins to individually calculate their weekly family expenses.
- › Ask participants to think about the money that their family members earn. Mention that family income can be broken down into two categories:

- Money that family members earn and bring home on a daily or weekly basis.
- Money that family members earn that is available for expenditure only from time to time.

- › Then invite them to discuss the following question: Is it easy or is it hard for me to cover weekly household expenses with our current weekly family income?
- › It may emerge from the discussion that participants fall into a few groups:

1. Those who cover their weekly household expenses easily or most of the time
2. Those who cover weekly expenses most of the time but with difficulty
3. Those who don't cover weekly expenses and are falling short regularly
4. Those who cover it with difficulty or ease depending on the season.



## Step 4: Taking it back home

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

Explain that it is completely fine to have an IGA that only covers weekly household expenses, rather than one-off or longer-term items. However, it is good to think about what kind of IGA would best suit this need. For example, it may be one that has slightly lower returns but is more guaranteed to generate a profit quite quickly.

› With this in mind, ask participants to think about:

- Which of the IGAs under consideration will best meet the needs of the family to cover expenses?

- › Finally, explain that there are just two sessions left in the training and ideally a decision should be reached about the most suitable IGA by next session, based on an analysis of all the '5 important points for an IGA.'
- › Explain that, if possible, all participants should decide by the next session which IGA they want to undertake after considering all the '5 important points for an IGA' and discussing with their family. They should come to the next session prepared to make a brief presentation on their selected IGA.
- › Thank everyone for coming and close the meeting.

## SPM Session 4: How should I plan for start-up of my IGA?

Overview: Guide participants through the essential steps of planning for their IGA		
<b>Learning objectives</b>	<p>On completion of this session, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Confidently explain why they have chosen a specific IGA, with reference to all '5 important points for an IGA.'</li> <li>• Describe two important areas of a business plan: 1) the tasks that must be accomplished; and 2) the resources that are required.</li> <li>• Explain why planning is essential.</li> <li>• Identify, for their chosen IGA, the tasks that must be accomplished, who will do them, and how much time they will take.</li> <li>• Determine, for their chosen IGA, the quantity of resources needed for the start-up and operation, and the total capital requirement.</li> </ul>	
<b>Duration</b>	2 hours 15 mins	
<b>Materials</b>	Markers, Flipcharts, Notebooks, Pens, Resource Planning questions ( <b>Handout 4.1</b> ).	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize themselves with the content and materials, including the session plan.</li> <li>• Print or write out the Resource Planning questions (<b>Handout 4.1</b>).</li> </ul>	
<b>Session plan</b> (see below for more detail about each step)	Steps	Minutes
	<b>Step 1: Opening and final IGA selection</b>	<b>30</b>
	<b>Step 2: Detailed planning of the IGA</b>	<b>90</b>
	<b>Step 3: Taking it back home</b>	<b>15</b>
	<b>Total time</b>	<b>2 hours 15 mins</b>
<b>Facilitator's notes</b>	<p>This session contains a lot of information for the group, so give them regular breaks and chances to move about. If possible, try to photocopy Handouts in advance, so that groups can take them home and continue to reflect on the information and how it applies to their IGAs.</p>	

### Step 1: Opening and final selection of IGA

**Duration:** 30 Minutes

**Format:** Presentation

**Materials:** None

- Welcome participants to the session.
- Check in with the group if anyone has any questions or thoughts they would like to share following the last session? Ask the group participants if they were all able to think about and make a decision on the income generating activity that they want to undertake.
- Reassure anyone who has not yet decided that there is still time.

- › Ask volunteers who are happy to share a little bit about which IGA they have selected and the reasons for their decision using the '5 important points for an IGA' to guide their sharing.
- › If the participants have any difficulty explaining all the points, you may guide them with the following questions:

- Which IGA have you selected?
- Why did you decide upon this IGA?
- Did you think about whether you have the right skills and knowledge?
- Did you think about where and how you will sell your product?
- Did you calculate the amount of money that you can earn from this IGA?
- Did you think about the amount of money that is needed for start-up and working costs, and where you will obtain it?
- Did you consider whether or not the income from your IGA is needed for weekly family expenses?

- › After all the participants who have volunteered to share have explained their selection, congratulate them on having reached this point and reassure others there will be future opportunities to decide on their IGAs.

## Step 2: Detailed planning of the IGA

**Duration:** 1 hour 30 minutes

**Format:** Small group discussion

**Materials needed:** Basic questions under each resource category (**Handout 4.1**)

- › Explain to the participants that planning an IGA and getting ready to start it is a complex process with two main areas of focus: tasks and resources.
- › Read out the following and make sure it is written up on a flipchart as well:
  - **Tasks:** All the things we need to do from beginning to end to earn money from the IGA.
  - **Resources:** All the things we need to obtain to get the IGA started up and running well.
- › Explain to participants that prior to detailed tasks and resource planning, it is essential to decide on the quantity of production.
- › To do this, put everyone in small groups of 2-3 people and ask them to answer three questions for the IGAs of each person in that group. For ease, it is good to write these questions out on flipchart paper and then read them aloud before giving the groups time to work on them

- What product or products do I want to produce?
- How much of each item do I want to produce?
- How regularly do I want to produce? (i.e. how much do I want to produce on a weekly or monthly basis)

- Give the small groups 10 minutes for this discussion then bring everyone back for a short sharing altogether.
- Ask the group: *'What do you understand about the relationship between production quantity, resources, and tasks?'*
- Take answers from a couple of people before sharing the following:

- Working costs (resources) are directly related to production quantity; as quantity rises, so do working costs.
- Similarly, as the quantity increases, more time must be allocated to complete the tasks. Consequently, the number of tasks increases, and as tasks increase, so do the required resources.

- Remind the participants that they must think about every task that needs to be accomplished, from the purchase of the raw materials right through to the selling of the final product. This is called task planning.
- Ask participants what types of tasks are common to all IGAs? Let 2-3 people feedback their answers, before summarizing using the points below:

- Common tasks include purchasing the equipment and raw materials and selling the product.
- IGAs that transform a raw material into a finished product also have a set of tasks associated with the production itself.
- Trading activities have no other tasks beyond purchasing and then re-selling.

- Select one or two volunteers and outline the tasks involved on their chosen IGA.
- Based on their own IGAs, ask the participants to answer the following questions:

- Who will buy the equipment, raw materials and other inputs?
- How will they be transported to the production site?
- What are the steps in the production process?
- How much time is required for each of these activities?
- Can my family members and I spare this amount of time?
- Who will sell the products?
- Where will they be sold?
- How will the products be transported to the market?
- How much time will it take to sell the products?

- › After 10 mins of discussion, go on to explain that you must make sure that you can obtain and pay for all the resources that you need for the desired quantity of production. This is called **Resource Planning**. Explain that resource planning involves answering the following questions:

- What do I need?
- How many do I need?
- How much will it cost?
- When do I need to buy it?
- Where will I get this money from?

- › Go through the questions below with the whole group, explaining that they will need to think about these in detail during the resource planning stage of their IGA. Based on their own IGAs, ask two volunteers to answer the questions.
- › If possible, give everyone a Handout with these questions on, so they can continue to reflect on them at home. Some participants may want this in advance of the session too, as there is a lot of information:

### **Equipment and tools**

- › What equipment and tools are required?
- › How many do I need of each?
- › Do I need to buy all these items?
- › Can they be rented or borrowed?
- › When do I need to have these items?
- › How much does each cost?
- › How much money do I need for all necessary equipment?
- › How much do I have to pay for transport of these items to my production site?

### **Raw materials**

- › What raw materials are required?
- › What quantity of raw materials do I need for the expected quantity of saleable goods?
- › When do I need to buy each item?
- › How much does each of these raw materials cost?
- › How much money do I need for all raw materials for one production cycle?
- › How much do I have to pay for the transport of these items to my production site?

## Human resources

- › How much person time will be required every day for this IGA?
- › Who in the family will contribute their time? How much time will each person invest? How are we going to discuss the contribution of time in the IGAs?
- › How will the time invested in an IGA affect the rest of the workload, including the household tasks? Will there be a need to redistribute some of the (household) tasks to free up time for an IGA?

## Other inputs

- › Do I need any other inputs?
- › What items, and how much of each?
- › When do I need to buy these other inputs?
- › How much do these items cost?

## Selling costs

- › Do I have to transport the products to the market?
- › Do I have to pay a market tax?

## Step 3: Taking it back home

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- › Reassure everyone that this session includes a lot of information, but it is ok if they do not remember it all.
- › Remind the group that the main thing to remember is that when they are planning their IGA they need to consider:

- What tasks they need to complete?
- What resources are required?

- › Ask the group to continue reflecting on the resource planning questions at home.
- › Thank everyone for coming and close the session.

## Handout: Session 4

### 4.1 Resource planning questions

#### Equipment and tools

- › What equipment and tools are required?
- › How many do I need of each?
- › Do I need to buy all these items?
- › Can they be rented or borrowed?
- › When do I need to have these items?
- › How much does each cost?
- › How much money do I need for all necessary equipment?
- › How much do I have to pay for transport of these items to my production site?

#### Raw materials

- › What raw materials are required?
- › What quantity of raw materials do I need for the expected quantity of saleable goods?
- › When do I need to buy each item?
- › How much does each of these raw materials cost?
- › How much money do I need for all raw materials for one production cycle?
- › How much do I have to pay for the transport of these items to my production site?

#### Human resources

- › How much person time will be required every day for this IGA?
- › Who in the family will contribute their time? How much time will each person invest? How are we going to discuss the contribution of time in the IGAs?
- › How will the time invested in an IGA affect the rest of the workload, including the household tasks? Will there be a need to redistribute some of the (household) tasks to free up time for an IGA?

#### Other inputs

- › Do I need any other inputs?
- › What items, and how much of each?
- › When do I need to buy these other inputs?
- › How much do these items cost?

#### Selling costs

- › Do I have to transport the products to the market?
- › Do I have to pay a market tax?

## SPM Session 5: What are the most important elements of management of IGAs?

**Overview:** This is the final IGA Selection, Planning and Management session. All participants should have chosen their IGAs by this point but reassure those who have not that there is still time as they continue to meet with their TISAL groups.

<b>Learning objectives</b>	<p>On completion of this session, the participants will be able to:</p> <ul style="list-style-type: none"> <li>• Explain the importance of managing the cash that flows into the IGA from the sale of products.</li> <li>• Describe the four areas where incoming cash must be allocated.</li> <li>• Determine the amount of money from the IGA that will be available for personal expenditure and savings, after replenishment of funds for working costs and loan repayment (if applicable).</li> <li>• Decide how to keep the different categories of money separate.</li> <li>• Minimize the risks to the well-being of the family and the IGA, by controlling credit to customers and saving money on a regular basis.</li> </ul>	
<b>Duration</b>	2 hours 30 mins	
<b>Materials</b>	Markers, Flipcharts, Notebooks, Pens, Case Study 4 Handout.	
<b>Preparation</b>	<ul style="list-style-type: none"> <li>• Review and familiarize with the content and materials, including the session plan.</li> <li>• Provided copies of the Case Study 4 Handout (enough for each small group) for participants to refer to.</li> <li>• Identify and invite a 'special guest' to attend the last session and congratulate the group on their hard work. This could be a local leader, the project lead, a donor, or someone else well-respected in the community.</li> </ul>	
<b>Session plan</b> (see below for more detail about each step)	<b>Steps</b>	<b>Minutes</b>
	<b>Step 1: Opening session</b>	<b>15</b>
	<b>Step 2: Important elements of cash control</b>	<b>45</b>
	<b>Step 3: Setting aside money for working costs</b>	<b>15</b>
	<b>Step 4: Setting aside money for loan repayment</b>	<b>15</b>
	<b>Step 5: Management of risks</b>	<b>30</b>
	<b>Step 6: Closing</b>	<b>30</b>
	<b>Total time</b>	<b>2 hours 30 mins</b>
<b>Facilitator's notes</b>	<ul style="list-style-type: none"> <li>• Emphasize to the participants that they should try to avoid mixing up their business funds and household funds. This is a common mistake that people make when they set up IGAs but can lead to confusion and loss of earnings.</li> <li>• Learning how this situation may arise, the dangers it presents and how the IGA's cash situation may be managed is the focus of the first half of this module.</li> <li>• Explain to participants that cash that comes in from sales should be allocated to one of four categories: working costs, loan repayment, household expenses or savings.</li> <li>• Furthermore, funds from an IGA should be used for loan repayment and working costs before spending on household expenses or setting aside money for savings.</li> </ul>	



## Step 1: Opening session

**Duration:** 15 minutes

**Format:** Presentation

**Materials:** None

- › Welcome participants to the final session on income generating activities.
- › Give space to congratulate everyone on getting this far
- › Ask participants if they have any questions from the last meeting.
- › Once those questions have been answered, ask who was able to spend some time thinking about resource planning and task planning. Ask those who are willing to share what resources and tasks they came up with.
- › Explain that in this session, they will be moving on to thinking about how to manage the cash flow from their IGAs and manage risks around their IGAs.

## Step 2: Important elements of cash control

**Duration:** 45 minutes

**Format:** Case Study activity and discussion

**Materials needed:** Copies of the Case Study 4 Handout

Begin by explaining that this activity will consider issues related to the management of the IGA.

- › Tell the participants that they will first discuss a case study of a woman who faced some issues with the management of the money from her IGA.
- › Explain that they should listen to the explanation of her situation and then discuss the possible causes.
- › Read and share copies of the case study below and then take group through the questions/activities after.

### Case Study 4: What are the Problems at Magumbo's Roadside Table?

Six months ago, Magumbo started a small roadside table (selling vegetables, fruits and sweets) in her village with USD200 obtained by selling some of the goats owned by her family and selling produce that she had grown. The start was fine and promising. To expand her business, she got a loan from a TISAL group in the village. She kept her shop open for the whole day and remained busy selling the products. She kept the cash received from sales in wooden cash box. From time to time, she used some of the money in the cash box for reinvestment in stocks. She also used money from the same cash box for family expenses.

One day a friend and fellow group member came to visit Magumbo to see how her table was progressing. The friend noticed that stocks of many items were low and that many of the boxes used to stock items such as fruits and vegetables were completely empty. The friend tried to find out from Magumbo whether it was due to a low profit that made her reluctant to restock the items. But from the conversation, she realized that the income-earning prospect from the IGA was still excellent. She should have plenty of money in the cash box to restock her boxes on a regular basis, to expand the business and to pay necessary household expenses on a regular basis. Magumbo told her group that she needed another loan so that she could restock the shop. But the friend was confused – why did Magumbo needed a loan when she was apparently making a good profit?



- After sharing the story, ask the participants the following question: **What do you think could be the cause of Magumbo's problems?**
- Allow the participants to discuss and come up with a number of possible answers. These might include the following:

- Magumbo withdraws money from the cash box to pay household expenses. Maybe she is spending more than she can afford, given her level of earnings from the IGA.
- She may be giving away items to friends and relatives, thinking that the amounts are small. But over time, this could be a reason that her stocks are being depleted.
- She may be giving credit to customers and not getting all this money back.
- She might have needed advice on how to run the business when it expanded.

- Wrap up the discussion by asking participants if they can think of any possible solutions to Magumbo's problem. Through discussion, the following possibilities should emerge. If they do not, share from the list below:

- She should stop giving credit and/or giving away items.
- She should reduce household expenses to a minimum for the time being.
- After the loan is repaid, her own capital will have increased. She may be able to take a second loan to expand the scale of operation or to take up a second IGA. Both of these steps will increase her earning power.
- Magumbo's family might have more capital that could be introduced into the IGA. This would allow her to operate at a larger scale or to introduce a second IGA at the present time. She can see if there are ways to reduce the costs of the IGA.

### Step 3: Setting aside money for working costs

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- Take participants through the following key steps related to setting aside money for working costs to keep the IGA profitable:

- The working costs for the first production cycle should be paid for from the initial funds obtained from savings or a loan.
- Once that money has been spent, replenishment of funds for working costs must be made from the cash received from sales.
- If this is not done, the business will not have enough money to keep buying the raw materials and time needed to produce more goods (as happened to Magumbo's grocery shop).
- If this continues, over time production will gradually be reduced which will lead to reduced sales and reduced income to reinvest.
- Reduced sales and income will reduce the ability to repay the loan and to earn money from the IGA, and could lead to the business failing.

## Step 4: Setting aside money for loan repayment

**Duration:** 15 minutes

**Format:** Presentation

**Materials needed:** None

- › Take participants through the following points associated with why it is important to set aside money to repay your loan each week or month.
  - It is essential to always keep money aside from your IGA earnings to repay your loan every week or month. This will also avoid you becoming more in debt as loan and interest rate repayments increase.
  - Ensure that you are not under pressure from the TISAL group, the bank or by the money lender to repay more in a shorter space of time, which may require getting into a more vulnerable situation, including having to sell household goods or borrowing from others to repay.
  - Maintain good relationships with the TISAL members so that you can borrow again if needed one day and also ensure the long-term sustainability of the TISAL, which depends on everyone who borrows money paying it back in good time.
- › Discuss how they might keep the various categories of money separate. If required, share suggestions such as a bag with separate pockets or a series of envelopes.
- › End by reminding the group to always repay your loan and reinvest your money into your business first so that it can keep growing and thriving to support you and your family to achieve their visions.

## Step 5: Management of risks

**Duration:** 30 minutes

**Format:** Group Discussion

**Materials needed:** None

- › Keep people in their small groups and highlight to everyone that there are also risks in setting up an IGA, and it is important to manage and minimize these risks so that the financial stability of the family is not negatively impacted by the IGA.
- › Ask participants to discuss in their small groups the implications of each of the events below and what risks they might pose to the IGA:
  - Giving credit to customers rather than asking for direct payments.
  - A risk related to the operation of the IGA.
  - An unforeseen domestic expense.
  - An unforeseen natural disaster.
- › In their small groups, participants then discuss how these risks can be planned for and managed so that the family's economic wellbeing is not threatened.

- › Give 10 minutes for this discussion, highlighting that they should discuss potential risks, their impact, and possible strategies to mitigate them.
- › After the 10 minutes, have everyone share as a group and then emphasize the importance of planning for and managing risks to ensure the wellbeing of both the family and the Income Generating Activities (IGA).
- › Explain that failure to manage risks can lead to loss of profit and business. This can affect the family's wellbeing.
- › Wrap up the session by reminding the participants that at the time of IGA start-up, cash flows into the business from a combination of personal savings and loans, which are used to pay the start-up costs and the first batch of working costs. After that, production takes place and cash flows into the business from sales.
- › Further remind participants that the cash received from sales should be allocated to different categories before any of it is spent.
- › Show the participants the four basic categories where cash must be allocated. These are:

- Working costs
- Loan repayment
- Household expenses
- Savings

**Finally highlight that** IGAs require financial discipline to ensure the money earned is used for loan repayment and working costs first, and only after those have been set aside should they think about household expenses/saving.

## Step 6: Closing

**Duration:** 30 minutes

**Format:** Presentation and Celebration

**Materials needed:** If possible, find a special guest to join the group and celebrate their success. The special guest could be anyone who is influential and/or respected in the community e.g., government stakeholders, chiefs, village heads, religious leaders etc. Someone that the community looks up to and will cultivate a sense of pride among the participants about their achievements. Ideally try to find both a female and male special guest to join.

- › Invite the special guest(s) to address the group. They may ask the participants a few questions about what they have learned. They may also ask the participants if they have any suggestions about how the course could be improved in the future.
- › Invite participants to also share, if they so wish.
- › Let the group know that they should continue meeting in their TISAL groups and use those funds to help support them launching or building their successful IGAs.
- › Conclude this part of the programme by congratulating the participants on their successful completion of the course and wishing them well with the implementation of their IGAs.

## Looking ahead to the next part of the Toose journey

- Move the discussion on to talk about the next part of the Toose journey – the social empowerment sessions.
- Remind participants that their partner or spouse will need to join these sessions and that they will start by returning to their joint vision.
- Explain that they have been focusing on achieving the economic elements of their vision through the TISAL and IGA sessions, but what is equally important to making their visions a reality is the social elements and how they can ensure a happy, healthy family. This is what the next Toose sessions will focus on.
- Let the group know that someone from the project will be in touch in the coming weeks to discuss a suitable time and day for the couple sessions, which usually occur every week for 9 weeks.
- Explain that if their partner is apprehensive or resistant to coming to the sessions, then they can reach out to the facilitator or field officer to discuss.
- Remind the participants (as you did at the end of the TISAL session) about the referral and safeguarding mechanisms and that they can reach out to those anytime if needed.
- Thank everyone again for their hard work and let them know you will see them again soon for the Toose Couples sessions.

## Handout: Session 5

### 5.1 Case Study 4



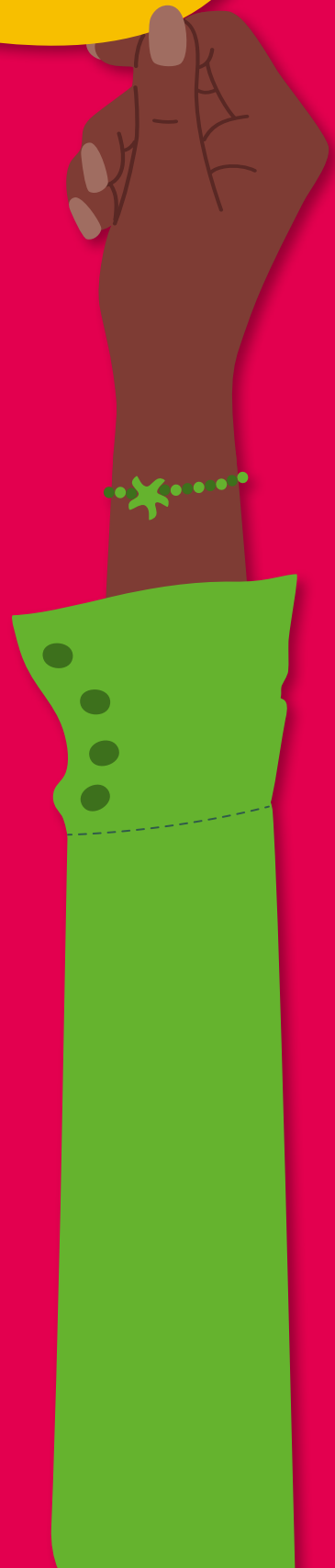
#### Case Study 4: What are the problems at Magumbo's Roadside Table?

Six months ago, Magumbo started a small roadside table (selling vegetables, fruits and sweets) in her village with USD200 obtained by selling some of the goats owned by her family and selling produce that she had grown. The start was fine and promising. To expand her business, she got a loan from a TISAL group in the village. She kept her shop open for the whole day and remained busy selling the products. She kept the cash received from sales in wooden cash box. From time to time, she used some of the money in the cash box for reinvestment in stocks. She also used money from the same cash box for family expenses.

One day a friend and fellow group member came to visit Magumbo to see how her table was progressing. The friend noticed that stocks of many items were low and that many of the boxes used to stock items such as fruits and vegetables were completely empty. The friend tried to find out from Magumbo whether it was due to a low profit that made her reluctant to restock the items. But from the conversation, she realized that the income-earning prospect from the IGA was still excellent. She should have plenty of money in the cash box to restock her boxes on a regular basis, to expand the business and to pay necessary household expenses on a regular basis. Magumbo told her group that she needed another loan so that she could restock the shop. But the friend was confused – why did Magumbo need a loan when she was apparently making a good profit?

**POSITIVITY**

# **Monitoring and Evaluation**



## Monitoring TISAL participation

As a TISAL facilitator you will be required to collect data to monitor the involvement and engagement of the women and men participating in the TISAL groups. This will involve visiting the groups on a regular basis and tracking a few key areas, including attendance and saving.

Additional monitoring of groups will be undertaken through the Toose social empowerment component of the programme. However, the following guidance will only focus on monitoring TISAL groups.

### What will I need to monitor?

A number of improvements for the household and individual are expected as a result of women and men's involvement in TISALs and Income Generating Activities. These include:

- › Diversifying household income sources
- › Increasing household income overall
- › Ensuring women have their own independent income source
- › Improving families' overall resilience and economic/food security.

It is your responsibility to monitor participation in the TISAL groups and track the amount of loans and interest that are being paid by each individual member of the group.

Another important aspect that will be monitored are how regularly people attend and who drops out of the programme. The TISAL register helps you to track who comes to each meeting, who does not turn up to sessions or who drops out of the groups.

### Important things to remember

- › **Consent:** You must make sure that all TISAL members have consented to sharing the information you are asking for. It is important that you inform them how this information will be used by the programme, and who you will share it with. See below for example consent form.
- › **Confidentiality:** Personal Unique Identifier numbers are requested so that first names and surnames will not be shared beyond the TISAL group. This is important to keep personal information confidential.
- › **Respect:** Do not ask for more information than you need. It is important to consider how this data will be used, by you or the programme, and only collect what is strictly necessary.
- › **Timelines:** Make sure to complete the register immediately after each meeting, that way you won't risk forgetting anything



## Monitoring objectives

Involvement in the TISALs and in Income Generating Activities is expected to help address the economic drivers of violence in participant households by diversifying income sources, increasing household income, and giving women the opportunity to have their own independent income source.

When monitoring TISALs, we are therefore interested in knowing:

- i. Are women and men participating in the TISALs as we intend?
- ii. Is participant involvement in TISALs and IGAs resulting in households diversifying income sources, increasing their income, and in women having their own independent income source?
- iii. Are improvements in the household's economic well-being contributing to less conflict and violence in the household?

## Monitoring approach

We use two tools to explore the three questions above:

- i. **TISALs register:** The TISALs register tracks members' saving and loan-taking behaviours, and the viability of TISAL groups. It is used to explore whether women and men are participating in TISALS as we intend.
- ii. **Toose Review:** The Toose Review captures changes in knowledge, skills, attitudes and behaviours amongst Toose participants and other family members. This includes changes in the household's economic well-being, planning and decision-making for household expenditure, conflict resolution and use of violence in the household, amongst others. As such, the Toose Review is used to explore whether participation in TISALs and IGAs is resulting in households diversifying income sources, increasing their income and in women having their own independent income source, and whether any such changes are contributing to less conflict and violence in the household.

The Toose Review captures changes catalysed through both the economic and social empowerment components and forms part of the Toose social empowerment process. How to facilitate it is therefore covered in the Toose social empowerment facilitators' guide. This guide focuses on the TISAL register.

## Using the TISAL register

In order for you to track attendance, a **TISAL Register** has been developed. This is a simple tool to help you record TISAL member activity, including whether women and men are participating in TISALS in the way that it is hoped.

Facilitators are expected to complete **one TISAL register per TISAL group every month**. The information needed to complete the register can be taken from the **TISAL group record books** kept by the TISAL groups themselves.

If possible, it is best to collect the data electronically, ie. enter the data directly into an electronic TISAL register spreadsheet, either on or offline, depending on how your project manager has set up the monitoring system. If this is not possible, the facilitator will need to record the data manually, using a pen and paper and then transfer the data into an electronic format. The latter could be the responsibility of the facilitator or of the organisation's MEL Officer.

The TISAL register is intended to be a simple tool to track TISAL member activity. The following guidance should assist facilitators when completing the register:

- Information recorded in rows 3-9 helps data handlers understand the data held in the document. It is vital for data managers when handling records for multiple TISAL groups over multiple months.
- Data recorded in columns A-F help identify the TISAL group and members for which data is being reported and the reporting period. Each TISAL group should have a unique identifier and each individual should be assigned a personal identifier too. The information in these columns will be useful in data analysis, especially if data managers want to analyse together data for different TISAL groups, or across multiple months.
- In Columns G-N we collect personal information about each of the TISAL members. Be sure to include all TISAL members. This information will be useful for conducting disaggregated data analysis e.g. if you want to look at the participation of women TISAL members only. Columns L and M focus on disability status. These columns can be excluded if you do not have a particular interest in working with people with disabilities.
- In column O we record whether TISAL members are attending group monthly meetings. You can use the drop down menu for a Yes/No answer. This helps us know whether members are active.
- In columns P-R, we record whether a TISAL member is active (attending meetings, saving regularly), has dropped out or is a new member, when a member dropped out or joined, and reasons for dropping out. This information is very important so we know who are the current members of the TISAL group and can account for any changes in the composition of the group.
- In columns S-U we record the TISAL groups savings to date, the additional amount the group is contributing this month, and the sum of these two things. Note that these figures are for the TISAL group, not for individual members. This data helps us understand the size of the TISAL group savings pot.
- In columns V-Y, we record whether the TISAL member took a loan in that month, the amount loaned, the interest rate, and the amount due to repay the loan (amount loaned + interest owed). This helps us understand whether TISAL members are actively involved in the TISAL as we expect.
- In columns Z and AA, using the options in the drop down menu we record the purpose of the loan (whether it is for income generating purposes, or to cover household expenditure) and if for IGA, the kind of IGA. This data tells us whether TISAL members are using loans to grow IGAs, as we expect.
- In columns AB-AF, we record when loans should be repaid and whether any loans are outstanding beyond due dates. This helps us understand TISAL members financial situation and also any TISAL groups which may be financially at risk.





## Contact details

Name:

Telephone:

Website: