



# SAMMANIT JEEVAN

Living with Dignity

**Economic Empowerment And Income Generating Activities**

**TRAINING MANUAL**

The Sammanit Jeevan Economic Empowerment and Income Generating Training Manual is adapted from 'Zindagii Shoista', a model developed by CESVI and International Alert in Tajikistan and on the South African adaptation of 'Creating Futures'. The manual is contextualised and adopted into Nepali context by VSO Nepal and Bhimpokhara Youth Club through a participatory workshop process.



**WhatWorks**  
TO PREVENT VIOLENCE  
A Global Programme To Prevent  
Violence Against Women and Girls



**Published by – VSO Nepal 2018**

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What works to prevent violence against women and girls  
South African Medical Research Council

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## FOREWORD

“Sammanit Jeevan” is a participatory, group based, family oriented workshop series designed in 2016. This manual is developed as a part of the One Community One Family (OCOF) project which is designed mainly for trainers/facilitators for training and sensitizing community members to play active role in promoting harmony within families and reducing violence against women and girls. It is adapted and contextualized based on the findings from formative research to ensure effectiveness of these content. Besides, participatory workshop and pilot testing helped in making these content more relevant to the Nepali context.

This training manual is intended to promote dignified lives of women and girls by developing better understanding on gender and social norms issues which led to violence against women and girls (VAWG) in the family. It comprises contents on understanding gender, gender equity, social and gender norms, women rights, gender based violence, value of unpaid women’s work, and economic empowerment women through Income Generating Activities (IGA). The manual aims to enable individuals, partners, peers, and families to change their behavior, individually and together to reduce VAWG for promoting dignified lives of women and girls.

VSO Nepal remains committed to achieving gender equality and mainstreaming it in all of our programmes and practices. VSO Nepal is thankful to UK Aid who funded this project and team of What Works, SAMRC and BYC for successful delivery of One Community One Family project. This manual is one of the significant outcomes of the project intervention which aims to promote the family centered interventions to change gender and social norms and empower women economically to reduce the violence against women. It is envisioned that this manual will be a milestone document in constructive engagement of family in transforming gender responsive society addressing issues of unequal gendered power relations. We anticipate suggestions from all stakeholders and individuals for further improvement of the manual that can be incorporated in future documentation and interventions.



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## ACKNOWLEDGEMENTS

This manual was written by Nwabisa Jama-Shai (South African Medical Research Council), and Ratna Shrestha, Abhina Adhikari and Anita Shrestha (Voluntary Services Overseas, Nepal). Alice Kerr-Wilson and Geeta Devi Pradhan reviewed the manual as part of the One Community One Family (OCOF) research and intervention project. It is an output of the ‘What Works To Prevent Violence?’, a global programme for low-income countries funded by the UK government. It must be noted that the views expressed in this manual are solely those of the authors and do not necessarily reflect those of the UK government.

This manual is developed as part of the One Community One Family (OCOF) research and intervention project. We gratefully acknowledge all the OCOF team members Ratna Shrestha, Abhina Adhikari, Geeta Devi Pradhan , Bikash Kumar Koirala and Anita Shrestha and Technical Advisor Phambili Nwabisa Jama Shai and Alice-kerr-Wilson and Consortium Director : What Works To Prevent Violence? Global Program Prof Rachel Jewekes in supporting the process of developing the manual.

***One Community One Family Project was funded by UKaid from the UK government, via the What Works to Prevent Violence Against Women and Girls Global Programme The funds were managed by the South African Medical Research Council.”***

We are grateful for their financial and technical support for developing this training manuals.

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# INTRODUCTION TO SAMMANIT JEEVAN – EE & IGA SUPPORT MANUAL

## What is the Sammanit Jeevan – EE & IGA Support manual ?

*Sammanit Jeevan – EE & IGA Support Manual* for Economic Empowerment and Income Generating Activity Support is a workshop series designed to promote families' understanding of financial management of household budgets and strengthen household economies. *Sammanit Jeevan – EE & IGA Support* is a complementary manual to the *Sammanit Jeevan – EE & IGA Support* intervention designed to promote gender equity and harmonious partner and families' relationships and reduce violence against women and girls in Nepal.

## Why EE & IGA support

The goals of this manual are to build an understanding of Nepali women's contribution to household economics, strengthen financial management skills within households through better understanding of budgeting, spending and saving and to strengthen household economies through assisting households to develop Income Generating Activities (IGAs).

This workshop series has two parts: the first part focuses on the promotion of the understanding of women's contribution to household economics, how household income is generated, and efficient financial management of household income. The second part addresses the development of IGAs, enhances business skills, and provides support to families through common IGA networks to set up IGA to run for a period of a year or longer.

The motivation for this two-part manual focusing on economic empowerment is based on the challenges experienced by households in Nepal. Many families only have access limited earnings and this places different pressures on men and women. On the whole, women are predominantly dependent on the male members of their families, with wives being particularly dependent on their husbands. Wives as well as their children and often their in-laws and other dependents are commonly dependent on the remittances sent to them by husbands whose income is sourced through migrant labour. Many women, men and their families have difficulties addressing their financial challenges. This manual seeks to provide some solutions by providing participants with the skills to generate income in a collaborative manner by involving the whole family and elevating the role of the young wives whose husbands are likely to be migrant labourers. The manual seeks to help participants identify IGAs that are in line with the talents and skills that family members already possess, and participants are encouraged to consider the available assets within their homes in order to contribute to setting up their own small-scale IGAs.

The strategies used in the *Sammanit Jeevan EE & IGA Support* manual include providing financial knowledge and skills to individuals within the family, and later to work with selected family members, including young women, to play a key role in the development and setting up of family IGAs. The intervention also uses a collaborative approach where families who are interested in a common IGA work together in the form of a network. This approach helps to double the effort, avoid duplication and ensure that participants support one another to reach a common goal. The principle of mutual support within the family is promoted through this approach, and ensures that inputs of all key family members are appreciated. Thus the workshops provide opportunities for participants to examine their skills and talents that can be useful for developing their own family IGA, to build on their knowledge on economic aspects of the household and IGAs, to develop skills to help them communicate with others including market actors, and ultimately to be self-efficacious in managing their households and IGAs.

This manual was adapted as part of a bigger DFID funded project, the What Works To Prevent Violence Against Women and Girls, the One Community One Family project. It is run following a gender norm change manual. The manuals are designed to contribute to addressing the factors that promote Violence Against Women And Girls namely unequal gender attitudes and relations among men and women and family members, and poor economic conditions among women and girls living in migrant communities of Nepal. This economic empowerment and IGA support component of this manual have been adapted from the Zindagii Shoista manual developed by

International Alert and Cesvi. The economic empowerment sessions were originally adapted from the Creating Futures manual (Misselhorn, Jama Shai, et al. 2012) from South Africa, while the IGA sessions were drawn from the work of Cesvi, for the Tajikistan migrant context.

## What must happen before implementation of the manual ?

The *Sammanit Jeevan – EE & IGA Support* manual is designed to be run after families have gone through Sammanit Jeevan – Gender Transformative Norms intervention focusing on gender equity. The first Sammanit Jeevan –Gender Transformative Norms intervention provides the skills to build family harmony and cohesion, and improve relationships and reduce conflict and violence through use of participatory methods such as group discussions, critical reflection and role playing. Participating in this manual enables participants to understand how to work well together as a family and without necessary skills such as communication and individual reflection, participants may not be well capacitated to work together as a family on the manual focusing on economic empowerment and IGA Support.

## How are sessions structured ?

Similar with the *Sammanit Jeevan – EE & IGA Support manual*, the sessions are based on participatory learning approaches which promote the idea that people learn better when their knowledge and experiences are affirmed and are able to discuss and decide things for themselves, rather than just receiving lectures. Each session outlined in this manual has been designed to build on previous sessions and the manual is intended to be used in its entirety with a group of participants who work through all the sessions. The sessions run in sequence. At the end there is additional information to help to run the sessions. Below, are a few basic principles upon which all the workshop sessions are designed.

## Aims

The aims of each session are presented by facilitators/business assistants and will support them to run the sessions. At the start of an exercise facilitators/business assistants should say what the aims are as they may enable discussions in the session. The aims can be recalled at the end of the session to summarise the main messages of the exercises.

## Why the emphasis on we and us, not they and them ?

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

## No note-taking

Please strongly discourage note-taking during the sessions. Nobody needs a pen or paper, except when you provide it for particular sessions. Note-taking by someone can be very unsettling for other members of the group, particularly when people are talking about sensitive or private things. Also, the person who takes notes is not involving him or herself fully in the group’s activities. If there are illiterate members of the group they may not be able to take notes, so if no-one is taking notes, this makes everyone more equal.

## Using games and exercises

Many of the sessions include games and exercises, which some participants might object to as childish. Sometimes facilitators who are unfamiliar with participatory techniques prefer to have a discussion instead and find running a game or other interactive exercise a bit daunting. But a discussion is rarely as productive as an analysis of a game or an exercise. Most of the time, once people have had a go and seen how useful these techniques can be, they feel readier to continue with them in further sessions.



## Role play

*Sammanit Jeevan – EE & IGA Support* includes a number of exercises in which participants are asked to do a role play. Role plays are an incredibly powerful learning tool because they require the actors to process, that is really think through, their ideas and not just repeat them. Participants remember lessons they learn through role play long after they would have forgotten facts they taught in lectures. Acting can feel daunting for people who are not used to it, but it's amazing how quickly participants can settle into different roles. We do not provide scripts for role plays and do not specify exactly the situation that is to be played. This is because role plays must reflect the real life of participants and they are the best people to know what that looks like. Try to avoid telling them what to role play, although you can help them decide if they are shy to come forward with an idea. Remind them there are no prizes for good or bad acting. For de-roling, refer to the Endnote 4 in the gender norms manual.

## How long are the sessions ?

The length of the sessions varies according to the activities addressed in each session. Normally sessions will take three hours, but at least two sessions should take 5-6 hours in order to allow enough time to address complex processes related to time guidelines for each session are important to note and should be kept to as closely as possible. facilitators/business assistants need to set up time for the sessions that will take more than three hours. This means consulting with the families beforehand.

In each session we suggest you spend around:

- 10 minutes on the introduction
- 40-60 minutes on each of the longer exercises
- 10 minutes on summarising last session

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

## Workshop duration:

We suggest that you run the workshop once a week, for the whole duration of the course, which is about 10 weeks. We recommend that you do it over this length of time, rather than as an intensive course, so that people can put what they are learning into practice in their day-to-day lives between each session.

## Facilitating Sammanit Jeevan – EE & IGA Support manual interventions

The *Sammanit Jeevan – EE & IGA Support* manual training demands a number of skills to run the sessions. These include: experience in participatory learning approaches, facilitation, communication, counselling, economic and business skills, open-mindedness, creativity, imagination – and humor. This manual was written for people who have these skills, who work with local groups.

If you have these skills and approaches, then this manual may be suitable for you. But running *Sammanit Jeevan – EE & IGA Support* is about more than just having the right skills to make the training work. It is also crucial that you have the time – and institutional support - to run the workshop over about 10 weeks.

Active facilitation of *Sammanit Jeevan – EE & IGA Support* is vital. As a business assistant you must summarise and draw conclusions from each exercise and enable participants to summarise what they learn from each session. You also must be able to challenge. The key to building participants' knowledge through participatory processes is being able to challenge what is said in the groups in a way that makes participants think rather than just saying "you are wrong". It is very important to do this as a facilitator and business assistant as otherwise the group environment can potentially reinforce unhelpful attitudes or popular myths. The order of exercises in the project is designed to help facilitators and business assistants do this as it is best to draw on ideas and principles discussed in earlier sessions to help the group question things which are raised in later sessions.

Ideally, before you begin working with this manual you should attend a training course. Otherwise, it is important that you work through the material in it even if it seems familiar to you. Begin by reading the whole manual, together with the colleagues you will work with to run workshops. Then try out the exercises on each other, going through in the sequence the manual suggests. This will enable you to get to know the material so you will be confident in using it and can think about how you may use ideas from earlier exercises in discussion of later ones.

## Facilitators and business assistants:

Trained facilitators and business assistants will run the *Sammanit Jeevan – EE & IGA Support* interventions. They must have experienced the intervention as participants and be trained in economic and business concepts. Facilitators and business assistants should have basic economic knowledge and techniques and use this experience in combination with the training on the *Sammanit Jeevan – EE & IGA Support* to support family IGA in implementation, follow up and running of IGAs. Ideally facilitators and business assistants should receive support sessions once a week to allow for challenges to be shared, materials refreshed and debriefing where necessary.

## Facilitator and business assistants' roles:

The role of facilitators and business assistants is to guide families during the sessions as well as provide assistance during IGA related activities taking place outside of the sessions. In each village the two facilitators are flanked by one - two business assistants.

- **Facilitators**

The position of facilitators is important throughout the two interventions. Facilitators will run all the sessions starting with the gender equity manual. Facilitators will run the sessions related to gender norms and economic empowerment and some of the participatory sessions in the IGA support component of the manual by virtue of the intimacy they build with participants when running the gender norms focused *Sammanit Jeevan – EE & IGA Support*. The facilitators will introduce the business assistants to participants at the commencement of the EE & IGA support sessions, and help to maintain harmonious relationships among participants and between participants and the programme staff.

- **Business assistants**

The business assistants will focus on the technical activities of *Sammanit Jeevan - EE & IGA Support* manual. The position of business assistants is envisaged as an additional tool to provide participants first the necessary knowledge during the sessions and then a practical help and support during the implementation of the IGA due to the following reasons:

- a) The more specific contents of *Sammanit Jeevan – EE & IGA Support* manual on economics and finance.
- b) The difficulties related to starting and managing a real IGA for more than one year.
- c) The significant number of IGA to be started itself.

## Additional support to participants

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

## Facilitators and business assistants' preparation:

It will be necessary for facilitators and business assistants to read and familiarize themselves with each session before running it as the notes are quite detailed and are intended to cover a specific set of topics.

## Participants

### Groups:

All four peer groups in Sammanit Jeevan – gender transformative norms manual training should be continued into *Sammanit Jeevan – EE & IGA Support* manual, from Sessions 1-4 of the household focused module to session 1 of the IGA support module. Starting from session 2 of the IGA support module, that is after each of the families have identified their possible family IGAs, two family representatives from each family will go ahead with the IGA support module while the rest of the family members will not be participating.

Each family should decide on the two members to represent them in the IGA support module and ensure that there is at least one young wife (daughter-in-law) among the family representatives. The selection of family representatives must take into account personal skills that will be useful in running the selected IGA, for example, families can take into consideration the work experience of the members (e.g. young husband has skills on gardening but nine months in a year he is working in Qatar, so the father-in-law who has also experience on gardening will be involved in IGA). The attendance of the young wife in the IGA support module is essential for this to be successful in economically empowering women.

The role of facilitators and business assistants – to guide families to ensure that they have carefully considered skills of their family representatives and have young women from the families have an active role within the IGA Support module and their chosen IGA.

### Privacy:

It is a good idea to find quite a private place to conduct the workshop, to enable discussions which would be awkward in front of children or other family or village in the workshop sessions.

### Size:

You also need to choose a location that is small enough for groups to feel comfortable during workshops but at the same time with enough space for people to move around. If you have a large hall you can make it feel smaller by organising the seating in a circle.

### Time of year:

The timing of the workshop should bear in mind the seasons and holiday periods or busy periods on farms. If a workshop clashes with other activities in the community attendance is likely to be very low. So plan ahead to avoid this happening! Unexpected happenings, like funerals, or transport breakdown, can interrupt your schedule. So it is always a good idea to allow extra time in your schedule just in case, so that you don't find that you have run out of time.

### Time of day:

The time of day you train can be just as important as where you train. The best idea is to ask different groups in the community what would be the best times for them to meet.

- **Economic game:** In session 2 of *Sammanit Jeevan – EE & IGA Support* – There is a game to enhanced participants' understanding about how money come in and go out from the IGAs. The game is adapted from the Start and Improve Your Business (SIYB) training developed by ILO.
- **Consumables:** participants should be provided with notebooks and pencils for use during the workshops.
- **Templates:** There is a set of templates, which should be printed before sessions and handed out separately to all participants. For some sessions there are home activities for participants to work through on their own. These templates must be printed and handed out before these sessions. These take home activities are listed in a box at the end of each session.
- **Endnotes:** There are additional notes to enable facilitators/business assistants to run the sessions.

## Training facilitators and business assistants

An ideal training programme consists three parts. This programme would be structured as follows:

- Part one:** Facilitators and business assistants experience the whole *Sammanit Jeevan – EE & IGA Support* manual as participants and through this experience learn basic economic and business skills needed to facilitate and support the IGAs chosen by participants in the project.

**Part two:** Facilitators and business assistants go through the programme again, taking turns to facilitate the different sessions for their colleagues after the training before going to the field. The sessions to be facilitated must match the role that either facilitator or business assistant is assigned to play in the implementation of this EE & IGA support manual. They should be given feedback and guidance on their facilitation skills as well as using this as a chance to discuss how the work will be organised and sources of information to support problem solving in the groups. The project team should participate as well.

**Part three:** Refresher training before going to the field, constantly supporting and supervision from project team during project implementation phase.

## Preparation for families

The first part of *Sammanit Jeevan – EE & IGA Support* consists of three sessions that are oriented around economic empowerment at peer group level focusing on the value of women's work, household income, budgeting, spending and saving. In the first two sessions, participants will be organised separately according to their peer groups: young married women, young married men, older women, and older men. The third session is a peer group meeting where all four peer groups will come together as one big group to share and exchange perspective and experiences of the first two sessions.

The second part of *Sammanit Jeevan – EE & IGA Support* will consist of six to eight sessions that will focus on developing IGAs for each family. After the first session of the IGA focused manual, families will be required to choose at least two family representatives one of whom will be a young married woman. This will reduce the number of participants for the later sessions to two family members instead of the whole family. Family representatives will be required to provide updates to the rest of the family on the progress made on the chosen family IGA ideas based on their engagement and practical activities learned in these sessions.

Between the economic empowerment for household and the IGA focused sessions, facilitators will be joined by business assistants and business advisors<sup>1</sup> to collect general socioeconomic data from each target family. The data will be a combination of the families' economic profiles (present sources of income, expenditures, assets, etc.) and their social profile (number of members, present roles within the family, etc.) – see *Annex 1*.

The IGA focused sessions will consist of six to eight sessions starting with a process of generating and solidifying an IGA choice for the family. The market assessment will be done to identify the most suitable IGA for each target family based on their skills, capacities and available grants/inputs distributed by the project. The common IGA team will be formed and linked with each other in a value chain. For example three families are producers of milk, and then another family purchases the milk produced by those three families and processes a dairy product.

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

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<sup>1</sup> Business advisors have to have experience in business development and a wide range of skills or expertise on specific areas of business (e.g. management, human resources, sales and marketing, including finance, planning and project management). Also they need to be good at building a network of contacts. Business advisors are ready to give financial and strategic advice on a range of issues including finance, marketing, legal and other business needs, and support to help new businesses to start up and established businesses to grow. Business advisors will build capacity of local Business Assistants and work through them in the field.

**PART 1:**  
**HOUSEHOLD FOCUSED MANUAL**

## SESSION 1: UNDERSTANDING OUR HOUSEHOLD INPUTS AND INCOME

**PURPOSE:** To understand our household inputs, income and budgeting.

**TIME NEEDED:** 3 hours.

**PARTICIPANTS:** Four peer groups meeting separately as with previous sessions

**MATERIALS:** Flip chart and pens

### CONTENTS:

Introduction

- 1.1 What work we do?
- 1.2 Household income
- 1.3 Household budgeting



## Exercise 1.1: What work do we do?

**Purpose:** To create awareness about the actual contributions to the home, some of these may be financial but there are many other important contributions.

**Time needed:** 1 hour

**Materials:** Pens, paper and a flip chart

### Directions:

1. Explain that the wellbeing of every family depends on the different contributions that individual members make, both paid and unpaid. In this discussion we want to look at the work of wives and husbands in the home and the contributions of other family members such as the in-laws.
2. Start by asking what are the types of work done by women and by men at home, list these in two columns on a flipchart.
3. Now give participant each a piece of paper and a pen. Explain that we are going to start by working individually, and making a time map of our day yesterday. Write at the top of the page the time we got up and at the bottom of the page the time we went to bed.
4. Now mark off each hour between getting up and going to bed and write down the main things you were doing during that hour. Only mention activities that take longer than 15 minutes.
5. When everyone has completed their day, ask them to turn the paper over and on the back do the same exercise for their husband (or wife). Remind participants that they may not always know everything that their partner does, especially when they are working abroad, so they can just guess, or just think about how they spend their time when they are back home.
6. When they have finished ask the participants to divide into four groups and to take their paper with them. Give each group some flip chart and ask the group to identify one person to lead the writing.
7. Divide the paper in two columns and label them husband and wife. (Depending on the group, it could be extended to male in-law, female in-law, male child, female child). Answer the following questions on the flip chart by collecting information from each of the sheets of paper:
  - What time do husbands and wives get up?
  - At what time in the morning does the husband and wife do the first activity of the day which is for other people in the home?
  - What time in the evening does the husband and wife do the last activity of the day which is for other people in the home?
  - What are the main activities wives do for the home? How much time is spent on each activity?
  - What are the main activities husbands do for the home? How much time is spent on each activity?
  - How much time did wives spend earning money?
  - How much time did husbands spend earning money?
  - How much time did wives spend relaxing or doing something for themselves?
  - How much time did husband spend relaxing or doing something for themselves?
8. When everyone has completed this, call the groups together. Ask them to share the answers to each question going question by question.
9. Ask: do wives or husbands do more work for others during their day? Do wives or husbands spend more time earning money? Do wives or husbands spend more time relaxing or doing things for themselves during their day?
10. Ask the group: what does this exercise tells us about the different contributions to the home ? Have you learnt anything new from it?

- Summarise by saying that women’s work at home is often valued less than men’s work as women may not bring in household income. But we have shown that women work very long hours for other people. Where would homes be without someone washing the clothes and looking after the children and cooking the meals and growing extra food in the gardens?

## Exercise 1.2: Household income

**Purpose:** To get participants to understand what makes up their household income, and to be able to observe the value of subsistence agriculture and the value of paid and unpaid work

**Time needed:** 1 hour

**Materials:** Pens, paper and a flip chart

### Directions:

- Explain to participants that in this exercise we are going to think about household income. Take a piece of flip chart paper and divide it into four. Label the top left corner ‘money’ and the bottom left corner ‘goods’.
- Explain that there are two parts to the income of a household – there is money which comes into the home and there are goods which come into the home. First we want to list the different sources of money for your home on the top of the left hand column.
- Is there anything else? If participants have only mentioned earnings, remind them that some homes also get money from pensions, from rent, from interest on savings, and from remittances from absent family members.
- Some homes have a small enterprise and also make money from e.g. selling honey or sewing Blouse and Kurta Surwal. Should this be also on the list?
- Now mention that homes also produce things which they consume themselves. What do you produce in your home? List these in the bottom right hand column.
- Draw a line under each item mentioned so you make the chart have rows as well as columns. Now divide the right hand side into three columns. Ask if there are three participants who would be willing to talk about the finances in their home.
- Ask the first participant which of the sources of income that have been listed exist in the home they are living in. Mark X on each square where they have no income of that type. Then ask the participant which types of produce they have and mark X anything which they do not produce. Now ask the participant: in one month how much income does their home get from each of the sources of income. How much from rent? How much from pensions?
- Now ask the participant how much produce they take from their garden in a month. Do they know how much it would cost them if they had to buy e.g. potatoes or milk in the shop or market? Mark on the sheet the amount they would have to pay if they bought the produce.
- Repeat this exercise for the two other participants.
- It is possible that participants will not always know how much money comes from rent or salary. If so, **can they guess?** Otherwise we will leave that cell on the chart with a question mark (?) in it.
- Now take two coloured pens. Ask participants: which of these sources of income comes from the work of men? Circle each sum with the first pen if it comes from men’s work.

Income	P1	P2	P3
wages	500	600	500
rent	X	X	400
pension	200	X	X
money sent from Russia	X	X	800
Goods			
potatoes	32	20	50
garlic	30	X	25
milk	50	80	60
cheese	50	35	40



12. Which of these sources of income comes from the work of women? Circle each sum with the second pen if it comes from women's work.
13. Now say that we want to find out how much family income comes from women's work and how much comes from men's work. Add up the men's sums and add the women's sums. If men and women work together to produce income from a source, then split the amount half for men and half for women.
14. Compare the amount of income from men's work and from women's work. Which is greater?
15. Explain that we are often told that women 'do no work' and bring in no money to the home. What have we learnt from this exercise about the financial value of women's work? Explain that participants should not feel embarrassed if they find that they are not contributing enough to the household income because the exercises have demonstrated especially for women who are not making income that they are doing a lot of work to benefit the home.
16. Ask participants to think about household income. How many people in each family were contributing income? How often was it more than one person? When more than one person makes income in a family what is the impact on the total income – is it generally lower or higher?
17. **Conclude** that this exercise has shown us that women engage in important activities that bring value to the home. These are often not well recognised. We have also seen that homes with more people earning usually have more income. This is important for us to consider as we embark on our journey to improve the financial position of our households.

### Exercise 1.3: Household budgeting

**Purpose:** To help participants to understand their household budget, to raise awareness about household budgeting including planning for short and long-term expenditure through savings.

**Time needed:** 1 hour

**Materials:** pens, paper and a flip chart

#### Directions:

1. Explain that in this exercise we will consider the household budget. In the last exercise we showed how you can calculate the household income. Now we want you to consider the household expenses.

Take three sheets of flip chart and divide it this time into three rows and two columns.

Head one row 'monthly', the second row 'seasonal large expenditure' and the third one 'very large expenditure'.

2. Ask the group to break into three small groups and give each participant a flipchart and ask them to identify all the things that money is spend on monthly, all the seasonal large expenditure items (e.g. school fees) and the things which the family buys occasionally (once a year or less often) which costs a lot of money.
  - ➔ Encourage participants that if they engage in this exercise, they are more likely to help clarify for themselves how their individual household income is used within the home. This will help them to budget better.

3. Now ask the group for three volunteers and for their families enter on the chart how much is spent on the monthly items, how much each year on the seasonal items and how much money is needed for very big purchases.

Monthly	P1	P2	P3
food	220	320	180
rent or mortgage on house	150	200	120
electricity	75	60	90
seasonal expenses			
school fees	600	900	1300
clothes	500	400	600
medical bills	600	50	300
very large bills			
wedding	10000	20000	15000
Festivals	60000	80000	70000

4. Call the groups together and ask them to share their flip charts. Add up the monthly costs – how do the monthly expenses compare to the monthly income we saw for the previous exercise?  
→ We expect they will be roughly similar, but it will not be the same people doing each exercise.
5. In Nepal, many families living in the villages earn about 5000 NPR. You should mention that most of us spend most of the money we receive each month. Ask: so how to do manage to pay for our seasonal expenses and our very big items?

# SESSION 2: HOW WE SPEND, HOW WE CAN SAVE

**PURPOSE:** To understand household budget and planning, to raise awareness about unwise spending and behaviors people need in order to save successfully.

**TIME NEEDED:** 3 hours.

**PARTICIPANTS:** Four separate peer groups.

**MATERIALS:** Flip chart and pens

## CONTENTS:

- Introduction
- 2.1 When we spend unwisely
- 2.2 Coping with financial crises
- 2.3 When we save money
- 2.4 When we get paid job



## Exercise 2.1: When we spend unwisely

**Purpose:** To create awareness about ways in which we spend money which cause us financial stress.

**Time needed:** 1 hour

**Materials:** Pens, paper and a flip chart

### Directions:

1. We have talked about how we calculate how much we spend at home and how we can compare this to household income. Now we are going to look deeper into how we spend money. In the last exercise we discussed how a family may plan to make larger purchases, but at times we also spend money without planning. Sometimes this has a major impact on the family budget.
2. Now ask participants to sit back and close their eyes. Then ask them to reflect on their previous experiences of spending money in a way that was impulsive or others did not approve of at the time.
3. Now ask the following questions slowly and so participants have time to think about each one before moving to the next one:

Think about a time recently when you spent money that you had in a way that was impulsive or on something that your husband, wife or family members did not approve:

- a. What did you spend the money on?
  - b. Did you plan to buy the item at the time you bought it?
  - c. Did your husband, wife or family members know you were planning to buy the item before buying it?
  - d. What money did you spend on this purchase?
  - e. Why did your husband or wife or family member disapprove of the purchase?
  - f. Do you agree now that they were right to disapprove of the purchase?
  - g. Could you afford to buy the item at the time or did you have to give up other things in order to make the purchase?
  - h. If you could not afford it at the time, why did you buy it?
  - i. Have you ever had to hide something you bought to avoid tension or getting into trouble?
4. Ask participants to open their eyes and share their experiences and how they feel.
  5. Divide the participants into a group of four. Your group task is to plan a role play of a situation where a wife or husband decides to spend money without thinking about where the money is coming from in the family budget. Use the role play to show how this happens and how those in the family react when they discover what has happened.
  6. After a few minutes, ask participants to come back together and share the role plays.
  7. Now ask the participants to go back into their small groups and take the role play one stage further. Explain that this time you should show the consequences of the unplanned expenditure on the household. You should show how the household will try to cope with the expenditure and what happens when they do this.

**Consequences will include:** family disharmony; not having money for essential items such as food, basic clothes or school fees; taking a loan and then having to cut back on household items to cover the interest; getting deeper into debt – sometimes taking a loan to pay off the first loan; gossip; sometimes if families are very much in debt someone gets into criminal activities to pay it off such as drug smuggling.

8. After a few minutes ask the groups to present to each other.
9. Ask: were the role plays convincing? Is this how it happens in real life? Are there any other consequences that can happen?
10. Now ask the groups to return to the role play for a last time and this time role play how a family can make preparations for seasonal or occasional expenses.

**Good preparations for seasonal expenditure will include:** Saving money every month, planning a cut in expenses (such as not eating meat, not drinking milk, and not buying new clothes) so you can save, making plans to earn some more money,

11. Call the groups together to present the role play.
12. Ask: was this convincing ? Do we feel we could do some of these things in future ? Is there anything else we could do ?
13. **Conclude** this exercise by saying that we all at times want to buy things and would like not to have to think about whether the household budget can afford them. It is only the wealthiest families that can really afford to just spend money without thinking about where it comes from and can manage without making special preparations for unexpected needs.

## Exercise 2.2: Coping with financial crises

**Purpose:** To engage participants on saving in order help prepare for financial crises

**Time needed:** 1 hour

**Materials:** Pens, paper and a flip chart

### Directions:

1. Explain to participants that sometimes we are faced with financial emergencies.
2. Ask participants to brainstorm what kinds of expenses catch people when they are unprepared. Note these on flipchart.

Participants may mention: Death in the family, accident, ill health, a fire, job loss, death of the family buffalo, natural disaster like an earthquake, landslide or flooding.

3. Explain that these situations lead us to have unexpected and unplanned expenditure. We never know when one of these situations will happen, but we should know that something like this will happen as every family from time to time experiences an unexpected need for money.
4. This exercise is going to help us think of ways in which we can try to prepare ourselves financially so that we can cope with for such situations.
5. Ask participants to sit back, relax and close their eyes. Explain that we are going to think back to those times in our lives when we have had crises which have called for us to have money when we were not prepared. With eyes closed, go through the following questions with participants not responding to the questions but going over them in their minds:
  - a. Think back to a time when you experienced a crisis that required money that you had not anticipated
  - b. What happened?
  - c. Where did you go find the money from? Was it difficult?
  - d. If you borrowed money, how did you plan to return the money that you borrowed?
  - e. Did you return the money? Did you return the money on time?
  - f. If you did not return the money, what happened?
  - g. If you did return the money, how did returning the money affect your daily or monthly household finances?
6. Now ask participants to open their eyes and bring everyone back from their thoughts into a group discussion. First ask participants how many of them have been in this situation of having a financial shock at home and finding it difficult? Ask if someone would like to share what happened? would anyone else like to share?

7. Now ask if there was anyone who has been faced with a large unexpected need for money and did not find it very difficult. Ask them to share how they managed to cope. This reflects what has shown us that we need to prepare for such financial crises.
8. Explain that: we are going to look at ways in which we can learn to be more prepared for financial crises.
9. Draw a grid of three columns on a flipchart. On the left write in the savings methods, in the middle, the risks associated with each method and on the right the benefits of using each method.
10. Ask participants to think of things they could do to ensure to prepare for the crises. List these on the left side of the flipchart.

**Ways of saving:** Small savings schemes are very common ways of helping people save. Usually there is a small group of people who decide they will save an amount they can afford each month e.g. NPR 50 or less. This money is sometimes shared out once a year or sometimes can be withdrawn when there is a household emergency.

Some people have times in their lives when they have more money, even if it is only a small amount. Investing when money is available can provide security (or something we could sell) when money is less available. Investment items include property, gold, livestock, and cars.

Some people save by having a personal bank accounts and making regular deposits. If this is done in foreign currency it can avoid depreciation of the Nepali Rupee.

11. Going over each type of saving method on the flipchart, ask participants to tell you the risks associated with each, and then the benefits.
12. When you have gone through the entire list, then ask participants to decide if they think a saving method is low or high-risk and how feasible it might be for them.
13. **Conclude:** We hope this exercise has given some ideas about how money could be saved so that there is some protection against financial emergencies.

## Exercise 2.3: When we save money

**Purpose:** To learn more about the behaviors people need in order to save successfully

**Time needed:** 30 minutes

**Materials:** Pens, paper and flip chart

### Directions:

1. Explain that saving is a challenging practice but everyone can learn to save no matter how much income people have.
2. Ask participants to think about how they have saved money or people in their family have saved. What is it that they have done? List on a flipchart. Remind participants about the lessons we have had so far. Mention that in the exercise on household income we learned that it is important for us to know how much income we have and where it comes from. In the exercise on expenditure we saw how important it is to know what we spend money on and to plan for seasonal expenditure. We have also discussed the need to spend wisely.
3. Then ask participants to break into small groups and take a piece of flip chart. Ask them to think of someone they know well who saves money. First of all, ask: What kind of lifestyle do people who save have?
4. Then ask them to discuss: What characteristics do people who save have? What do people who save have to think about in order to have money to save?
5. Call them into the large group and ask them to share their discussions.



**Lifestyle of people who save:** Sometimes people who save a lot of money have a very modest lifestyle as that is the way in which they manage to save so much. But other people who save money can have a good lifestyle as they do not need to worry so much about unexpected spending as they can use savings, also they plan so they can buy big items such as a refrigerator or car.



**Habits of people who save:** To save money you need to be disciplined, you need to either save money every week or month, or to undertake to save every time there is some surplus money, you also need to be able to go without something now so that you can plan to buy items in the future,



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

6. **Conclude** by saying that saving is challenging, but if we think about it in terms of the crises and risks we have been talking about in the session, it is worth it. There are other things that can enhance our advantage in creating and managing income.

## Exercise 2.4: Barriers of paid work

**Purpose:** To look at barriers to paid work, especially for women

**Time needed:** 30 minutes

**Materials:** Pens, paper and a flip chart

### Directions:

1. In the exercise on household income we saw that many households only had one person (usually the husband) who earns money, but those with more earners have more income. In this exercise we are going to look at paid work and barriers to this.
2. Now ask participants to break into four groups with a flip chart and divide the paper into four. Head the columns 'women' and 'men'. First discuss the types of paid jobs that men and women from your district commonly can find. Note these on the flip chart. Then make a list of the barriers to men and women working in paid employment.
3. After a few minutes call everyone together and give one group a chance to present their thoughts on types of jobs. Does everyone agree? Was there anything else? Then ask another group to present the barriers to men and women getting jobs. Does everyone agree? Was there anything else? Ask about barriers listed below if they have not been mentioned.

**Barriers:** structural: too few jobs, lack of education, lack of skills;

**Personal barriers:** lack of confidence, lack of knowledge on how to try to get a job, mental health or alcohol problems which make it hard to work consistently, being very argumentative or aggressive to retaining work is hard;

**Social barriers:** childcare, domestic responsibilities, ideas that women should be at home and not working, jealousy of husband.

4. Ask participants to return to their small groups. Ask them to consider all of the barriers that we have mentioned to men and women working and for each one discuss: is there something that can be done to overcome the barrier? For example, how could we organise our homes so childcare is not a barrier to women earning?

5. Ask participants to return to the large group and ask each group to share their solution to each of the barriers.

Some of the barriers will be very difficult to solve, especially the overall number of jobs available. If participants mention lack of education and skills you should say 'we should discuss then how we could increase our knowledge, skills and possibilities for our daughters'. For all the other barriers there should be some suggestions that would work in some families. They acknowledge that some of these problems are hard to solve for everybody. This is a good time to mention that this is why we sometimes have to make money through small enterprises.



6. Next we will have a meeting with all the peer groups and we would like participants to present the work done today to all other groups. Choose the flip chart they will use for the presentation – it should have everyone's ideas on it – and nominate two people to present. The presentation should cover the ways to overcome the barrier to earn money.
7. **Conclude** exercise has given us a chance to start thinking about some of the things we have to consider if we want to ensure our livelihood. Sometimes spouses or family members may recognise how important it is for a family to have more money and may be very supportive, whereas at other times they may not be. Sometimes we have to do some preparation before we share our ideas at home so that we can answer everyone's concerns about the ideas.



## SESSION 3: PEER GROUP MEETING

**PURPOSE:** *To share peer group ideas so far and promote conversation and empathy*

**TIME NEEDED:** *2 hours*

**PARTICIPANTS:** *Members of all four peer groups, all meeting together (no one else may attend)*

**MATERIALS:** *Flip chart from session 3*

### Directions:

1. First each peer group presents ways to overcome barriers for men and women to earn money, based on the discussions which they had in session 3. They can use the flip chart. Ask each group to do this in turn.
2. Discuss with everyone: does everyone agree with the ways to overcome barriers for men and women to earn money that have been presented? Can anyone think of examples of people who use these ways to earn money in their society, among friends and relatives ?
3. Say one of the options to earn money that participants mentioned is running their own Income Generating Activity (IGA).
4. Now, divide participants into six or seven small groups and explain that each group has to act out a role play portraying the following characters: young wife, young husband, mother-in-law, father-in-law, sister-in-law, brother-in-law and two children. Let's imagine that the family is already managing a small IGA, where a young wife and her husband are involved.
5. Ask each group to choose people who will play roles where they have to manage the IGA activity in one of the following situation:
  - Children are sick.
  - One of the sisters-in-law has just delivered a baby and she goes back to your house for 40 days.
  - Some relatives are coming to visit and will need to be hosted by you for 1 week.
  - The young husband left to Qatar.
  - The mother-in-law is in hospital.
6. Explain that each group is allowed to add the role of an external helper, and they explain to other groups just before they play what role it is (neighbour, friend, relative, etc.).
7. Participants should think how they can reallocate both household and IGA tasks.
8. After all groups perform their role plays, lead a general discussion with participants following these questions:
  - Did you find easy or difficult to manage these situations?
  - Do you think these situations are realistic ? And what about the solutions chosen? Would you think about different solutions?
  - If some groups asked for external help, do you think they did the right thing/it was necessary?
9. This exercise has shown us that most people face different barriers to earning money. And we have discussed how barriers are different for a man and a woman, also that some of them are difficult to solve. There are alternative ways to make money using their own talent and skills, equipment and assets. For example, a mother-in-law can help her daughter-in-law with childcare so she has more time for the IGA, or sister-in-law can support in household chores while the daughter-in-law carries out the family IGA.

10. Conclude the discussion highlighting that:

- Starting an IGA means not only allocating roles to family members and allowing them time to operate the IGA properly, but also, in parallel, it will have an impact on household dynamics and needs, so it is important to find out the way to reconcile these two aspects in order to devote time both to IGA and family;
- Working together means working as a team, supporting each other to reach a common goal;
- Mutual support is needed which means relying on others if you need help, but also being ready to give support if someone needs it.

# PART 2:

## IGAs FOCUSED MANUAL



## SESSION 1 – OUR INCOME GENERATING OPPORTUNITIES

**PURPOSE:** The aim of this session is to explain what an IGA is, to make participants start to think about how they might develop their own IGA, what an IGA can provide to families to improve their living conditions and what the necessary tools to start an IGA are.

**TIME NEEDED:** 2.5 - 3 hours

**PARTICIPANTS:** All family members divided into manageable groups of no more than 20-25 people each

**MATERIALS:** Flip chart, pens and templates

### CONTENTS:

Introduction

- 1.1 General ideas about IGAs
- 1.2 Identifying IGA opportunities
- 1.3 What Sammanit Jeevan – IGA support can offer



## Exercise 1.1. General ideas about IGAs

**Purpose:** To get participants thinking about what IGAs are and the potential benefits for the participants' lives; to set the stage for participants to think about viable business opportunities and experiences

**Time needed:** 1 hour

**Materials:** Flipchart and pens

### Directions:

1. Explain that we have now arrived at the next phase of our workshop, the part where we will be addressing income generation. In this session we will learn what we need to know before we can start a business. All this is important for us to make sure that our Income Generating Activities are founded on clear understanding of the project that we want to start and how we develop it into a productive business.
2. Group participants into families, explaining that during this first step of the workshop we will work with our family members and specifically focus on the Income Generating Activity that we will choose for our families. Explain that we will discuss and practice all we need to know and do in order to set up productive IGAs.
3. Now distribute each family a flipchart and pens. Ask families to invite a member selected who will be engaged throughout the session for this exercise.
4. Ask participants to recall any time when they, or other people they know, ever tried to generate income through selling or producing products for selling. This might include selling sweets, local food and vegetables, cigarettes, poultry, goat, sewing traditional dresses or any 'business' like ventures they have tried before.

5. Make a note of these activities on a flipchart, making sure to capture any successes, lessons and challenges:

- a. What kinds of activities were these?
- b. How successful were they?
- c. What lessons did they learn from establishing or running these IGAs?

#### What you mean by SUCCESS ?

- Did participants make good profit ?
- Did they build good relationship with other people ?
- Did the experience help you to learn something new ?

6. Explain that this workshop will help participants to think about some of the important aspects of establishing and running a particular business. Most businesses run on the same principles and these will be discussed throughout this workshop. Highlight that it can be beneficial to run one's own IGA, but it is not an easy thing to do and we will be discussing why and what one needs to be considered.

7. Ask families to write and then discuss the following question: "How can my family benefit from having an IGA ?" Ask them to record whatever comes to mind.



- Selling eggs to a neighbour; selling milk at a market; producing items to be sold; renting your land out; providing services such as haircutting/hairstyling, tailoring clothes and making household items like pickle, masaura, etc. for sale
- It does not necessarily mean a big enterprise where 50 or 100 people are employed; it is likely that a small IGA would not make us rich but can improve our living conditions.

8. Ask each family to present their discussion to the bigger group.

9. Do participants have any questions? Answer those which need to be answered now, but if they ask about complex matters which will be covered in later sessions, you can give a short answer and say that the group will return in more detail to the question.

### Facilitators/business assistants' notes:

- Open one big notebook and split it into the number of families enrolled in the project.
- Take notes after each family's presentation during all the sessions.
- Always keep your notebook with you and update it with information regularly.
- The notebook will help you analyze each family's case and provide necessary advice and support.

## Exercise 1.2. Identifying IGA opportunities

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

**Time:** 1 hour

**Materials:** Stick papers, pens and table labelled "IDENTIFY NEEDS OF BUSINESS IDEAS"

**Additional equipment:** A camera to take photographs of the TABLES for each family

### Directions:

#### Part 1:

1. Remind everyone that in the first session of *Sammanit Jeevan – EE & IGA Support* participants were asked to think about things that are important to them, they are good at and like about themselves. We will follow this up and explore where their strengths and talents lie and what assets could be drawn upon for income generation. In this session participants will work with their family members. It is important that they work together and take into account the interests of all family members. Remind them that in this workshop, we are supporting women's economic empowerment as part of family empowerment so it is essential that the young women in the family have an active role in the IGA.
2. Now give each family a flipchart and pens and asked them to:
  - a. Write down three things that family members are good at or three talents that family members have and could be used for an Income Generating Activity. This might be a skill such as vegetable farming, making bamboo stool, making pickle or *masaura*, or an asset such as the family cow or a refrigerator or sewing machine;
  - b. Then write down three ideas that bring family members joy, which the family would like to spend more time doing and might enable them to earn money.
3. Call participants together and ask one of the family members to share their talents. Then ask a few to share their sources of joy which could be linked to income generation. Finally ask them to share their three assets, that is, things that they have that could help to begin or advance an Income Generating Activity that they could be interested in, e.g., cows, goats, land, grinding machine, hoeing tools, and so on. Ask: Did they learn anything new about themselves from this exercise?
4. Now we would like each family to consider the assets that they have which might be built upon to earn money.
5. Ask the families to come together and discuss: what types of assets have family members identified that they could build on to earn money?
6. Thank everyone for looking deeper to identify and recognize their talents and assets. Ask: has this discussion made any of you realize that you have more talents and assets than you previously imagined? This is an important step towards looking at possible ways we can enhance our livelihoods as we shall see in the next steps.

**Part 2:**

7. Explain to families that the next step in this session is to think about the identification of needs for their business ideas. For this exercise they will use a table.
8. Now distribute to the families the table entitled “identify needs for business ideas”.
9. Ask participants to copy and write under the column “Ideas” all the IGA ideas that they discussed in exercise 1. Go around the families and be sure that everyone understands.
10. Ask families to list the roles that are needed for each IGA and to write these in the second column. They can also entitle the second column “Roles needed to run an IGA”. Explain that the role means the position of the family member in the IGA. Using the example of the **making a doughnut**, the most important role is that of the “**doughnut maker**”.
11. Now, ask participants in the third column to name the person from the family who will be playing the role they have mentioned, “Who”. For instance, in the doughnut making IGA, the baker could be the daughter-in-law whose role in the family is to make doughnut on a regular basis.
12. When families have completed column three, ask them to think about and identify the skills that they will need in order to start and ask them write it in the column four “skill’s gaps”. Remember to give them an example.
13. Finally, ask families to brainstorm **what risks and challenges** these strategies might face in the short-term and how they would address these. Ask families to list these in the fifth column “risks and challenges”.
  - a. Risks and challenges can include e.g. lack of start-up capital, skills, etc.

**Facilitators/business assistants’ notes:**

- The exercise should be done by each family.
- Use the sample table "Identify needs for business assistants" as a guide.
  - o Ensure that families have copied their IGA “Ideas” from the previous table into the first column “Ideas” in the new table.
  - o When families are working on the second column “Roles needed to run an IGA”, ask them to think about roles are needed to run and follow an IGA.
  - o When they work on the third column ask families to think about family member who could act in that role. Explain that “Who” can also be a close family member who has the required skills, but **priority** will be given to young married women and the immediate family.
  - o When families are working on the fourth column, “Skills gaps”, remind them that they are aware of the skills/experience each family member has for each IGA idea so they just need to think about the skills the family members do not have but need for the IGA idea to be a success. For example, if they want to run a Doughnut shop, they may not have the skills to calculate the costs of making or to price their products.
  - o When families are working on the fifth column, “Risks and challenges”, ask them to think of anything that could jeopardise their ability to start or run each IGA. For example, if they want to run a Doughnut shop, they may have limited firewood or gas cylinder, or they may not have enough money for a good oven.
- Go around and check that each family is following the instructions. Before letting them start, show them the example table below and make sure that they have understood what you asked.



IDENTIFY NEEDS OF BUSINESS IDEAS				
1. Ideas	2. Roles needed to run IGA	3. Who	4. Skills Gaps	5. Risks and Challenges
Doughnut Making	1) Doughnut maker; 2) Logistics	1) Daughter-in-law; 2) her husband	1) We don't know how to calculate the cost of the Doughnut and set up the price; 2) We don't know where to sell our products and how.	Limited availability of firewood and gas cylinders available and a lack of money for a good oven.
Making Bamboo stools	1. Stools makers 2. Logistics	1. Daughter-in-law 2. Her mother in law	1. Don't know how to keep record of income and expenditure.	1. Difficulties in collecting bamboo during monsoons

14. When all the families have completed their tables, ask each to present theirs to the other families.
15. **Ask:** What does everyone think of the presentation? Are there any roles, skills and other extra items, and risk and challenges they have discussed which have been missed? Have the young women from each family been given an active and realistic role in each IGA? Stress the importance of this if families have not done so, and that it is a very important goal of the workshop to support young women to develop and benefit from economic empowerment. There might be a situation that some families are short of skills and the role of the bigger group is to help them choose a type of IGA that can be developed more easily (e.g. renting tables and chairs for events, selling cold drinks and ice-cream near the main road, selling momo and samosa etc).
16. Now distribute to each family their respective tables that they completed during the exercise and ask them to add in any new ideas from this discussion or any developments on their current ideas. They can do this at home.
17. **Conclusion:** First thank the families for a job well done. Take a photograph of each table so that you can record the information on the IGAs they have chosen.
- Explain that before going forward, participants will need to reflect on and discuss their IGA ideas further as a family. It is essential that we ask ourselves the following questions:
    - Do we have the skills and tools ?
    - How hard would it be to get skills and tools we do not have?
    - How difficult is it to get the raw materials or ingredients?
    - How difficult will it be for us to produce the product?
  - Ask them to identify one IGA idea which would be the best for their family and prepare to report back on their discussions at the next session.
  - Explain that before going forward; they will need to learn about some of the concepts and terms related to developing, starting up and running an IGA. This we will learn in the next sessions.
- NB:** Suggest to families that when they get home, they need to discuss and choose one IGA based on whether it is realistic and possible. When they come back for the next session, they will need to have made a final choice of IGA.



### Family home visit preparation for facilitators/business assistants

- A. During the facilitators/business assistants' family visit, you need to ensure that you become critical in your analysis of the IGA choices made by each family.
- B. Read the tables that you photographed during Session 1. Identify points for discussion with the family before the home visit.
- C. During the family visit, do the following:
  - a) Guide the families on the skills gap by interrogating who among the family members is able to play a role in each of the roles required for the IGA the family has chosen.
  - b) Help them identify the risks and challenges that you foresee. Discuss these with them, and help families consider some possible solutions.
  - c) Help families to estimate the costs, and guide them on whether the IGA will be affordable.
- D. Provide each family with feedback on the feasibility of their IGA. Answer the following questions during this visit:
  - a) Is the process of preparing or producing the product easy and realistic?
  - b) Are raw materials (or ingredients) available at the local market or do you need to find them in other districts' markets?
  - c) Do family members have the skills to run the IGA? Do family members have the time to run this IGA?
  - d) Does the family have the right and/or enough tools to run the IGA? Are they available in the market?
- E. If families do not agree on IGAs proposed by young women, encourage discussion about the merits of each one and help family come to a consensus decision.
- F. End visit having prepared the family for the market assessment that will provide more detail on their ability to start up their IGA.

### Exercise 1.3. What Sammanit Jeevan - EE & IGA support Manual – IGA can offer

**Purpose:** To explain what the project is offering to participants, the processes and contributions required

**Time needed:** 30 minutes

**Materials:** Information brochure

#### Directions:

1. Now let's talk more about how *Sammanit Jeevan – EE & IGA Support* manual – will work. This part of the project focuses on economic empowerment to reduce violence against women and girls. VSO Nepal in partnership with BYC (Business Advisors) provides training and support to IGA development and implementation using facilitators and business assistants who work in the field with families.
2. VSO and BYC business advisors will support families in three ways:
  - a. By providing materials needed for the IGAs. For example, for agriculture, materials may include seeds, seedlings, tanks, fertilizers, small equipment, green houses, and drying kilns; for production of dairy products, materials may be small machines and so forth keeping it under the limitation of the project fund. Mention the amount of seed funding provided to each Income Generating Activity and explain how it will be disbursed.
  - b. By assisting with business development. Assistance can include giving information on 1) how to conduct the market assessment/analysis; 2) what facilities are available to start a business; 3) how to structure a business (people involved and their role and responsibility); 4) development and management of the IGA (business plan); 5) which advantages will make a business a success. Business assistants will support participants during the whole duration of the project, will be available for any kind of support to follow and improve the implementation of activities with weekly visits to all target families.

- c. By providing technical assistance. Technical assistance (or training) will be provided depending on need. For example, in case of agricultural activities, training may be provided on making compost, cultivation of different vegetables, good agricultural techniques and so on. Training will be provided: 1) at the beginning of activities with groups of participants with common interests 2) during the implementation of IGAs at particular stages, such as seasonal changes, product harvest, product conservation, etc.

3. **Now explain:**

- a. The role of the facilitator and business assistant: Facilitators and business assistants will guide participants towards the appropriate choice of IGA, providing objective reasons why some ideas are not good, referring to data collected for initial economic assessment.
- b. The principle of cost-sharing approach: explain that cost sharing means that participants will be asked to provide their own contribution (such as working labour, local construction materials, etc.) to start and implement their IGA.
- c. Working together in groups of common interests: explain that a common interest can be related to the similar choice of IGA the families make. The project would like to bring together people working on similar IGAs to create a joint network. The joint network will allow them to avoid overlapping and competition, to deal with the market from a stronger position. Working together on a similar IGA will also ensure that there are more people performing different activities that contribute to the bigger whole, thus creating a value chain. For example, one family produces and sells milk, another family buys milk and processes it into cheese, and another family takes cheese and transports and sells it in the market. In the bigger whole, milk production evolves into processes that reach the customer in various ways, such as milk or cheese.

4. **Ask:** do participants have questions?

5. Explain that the project is a participatory approach, that involves the following:

- a. We will provide some assistance but the IGAs will not be possible without a main contribution from the families in labour and some of the ingredients.
- b. We will ask for an agreement with each target family to be signed before starting the activities where there will be listed 1) inputs provided by project, 2) family own contribution.

6. Ask participants if they have any questions, and respond according to the information provided in the Facilitators' notes in **Annex 2: Organisation's Expectations for Participation in Sammanit Jeevan – EE & IGA Support programme.**

7. Lastly explain that a diary of activities will be given and held by each family to be written together with facilitators in order to describe and track activities implemented, successes and results achieved, problems faced and overcome.

8. **Conclude** by explaining that we have reached the end of the first session on IGAs. We have given them much to think about between now and when we meet again.

- a. Explain that the next session will be an all-day practical activity that will help us understand better if the IGAs chosen are viable or not and why. Ask families to do their homework discussions before we meet again.
- b. Explain that during the week a business assistant will visit them and continue the discussions in order to provide support.

9. Future sessions: Explain that we asked all family members to come to this session as we want everyone to understand what *Sammanit Jeevan – EE & IGA Support* manual is about and be part of developing the first ideas for the family IGA.

- a. For the future sessions, we would just like to work with two members of each family and one the members has to be the young wife in the home. Emphasise that it is critical for young women of the participating families in our workshops to have an active role in their family business. The family must discuss it if there is more than one young married woman in the family. The decision needs to be fair and discussed with the BAs for guidance.

- b. Explain that the families should decide on the second family member who will be attending the next sessions with the younger wife. When selecting members to represent the families, the family should consider that a good person might be one with relevant skills for the IGA, someone who has time has energy for new work, and personal qualities that would make them reliable.
- c. Mention that we will look at all the ideas for IGAs and may invite families to attend sessions with other families who have similar IGA ideas.

## SESSION 2 – HOW WE START INCOME GENERATING ACTIVITIES (IGAS)

**PURPOSE:** The aim of this session is to provide participants with the basic but necessary knowledge and skills to start an IGA and to explain to them what assessing the market means through a practical activity, to explain to participants how the project will help and to assist them during the whole period of IGA development and implementation

**TIME NEEDED:** 3 hours

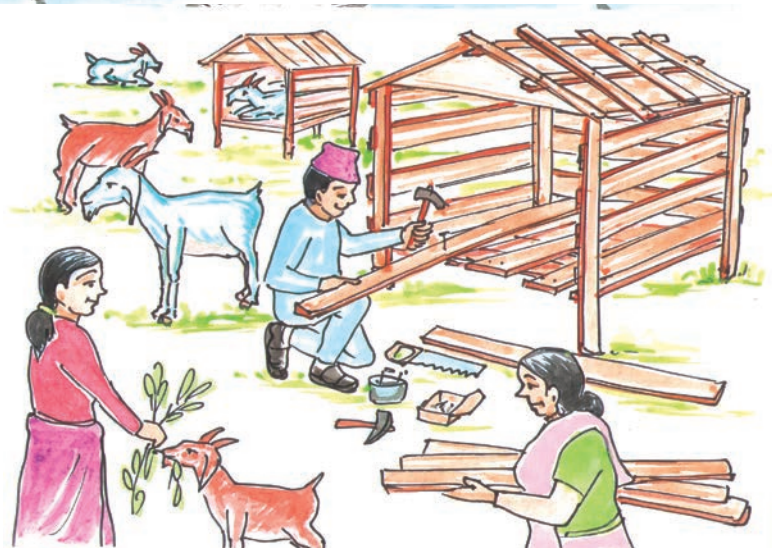
**PARTICIPANTS:** 2 members from each family (a young wife and another individual) – grouped according to common IGAs.

**MATERIALS:** Flip chart, pens, templates, paper notes with key words written.

### CONTENTS:

Introduction

- 2.1 What we need to start an IGA
- 2.2 Forming common IGA teams
- 2.3 Cook a pulau
- 2.4 Threats to teamwork



## Exercise 2.1: What we need to start an IGA

**Purpose:** To get participants to reflect on what is necessary to set up an IGA

**Description:** Using the metaphor of making a samosa, participants will brainstorm what is essential to start an IGA

**Time needed:** 30 minutes

### Directions:

1. Today we are going to think about how we might start an IGA. Firstly, we need to think about the important things that need to be considered when setting up an IGA. You can think of starting an IGA as similar to the process of making a samosa for your parents at home.
2. Engage participants in a “making a samosa”. Ask participants questions about making a samosa and give them a few minutes to respond. Add to their responses if they have missed anything, then explain the relationship between making a samosa and setting up an IGA:

#### i. What do you need to make a samosa?



To make a samosa for your parents you need different items that you can find in the market or shops, money to purchase the ingredients, tools to make samosa (such as a firewood oven and gas cylinder), time, and your effort.

**In terms of the setting up IGAs,** we can call these needs the essential resources that you need to produce a samosa as the final product.

#### ii. What ingredients do you need to make a samosa =?



There are various ingredients in a samosa. You might need flour, oil, potatoes, salt, garlic and ginger paste, and onion. These are ingredients that we definitely have to have in order to make a good samosa. If we are missing even one of the ingredients, we won't have a delicious samosa. For example, if we have only flour, garlic paste and oil, will we still be making a samosa? Or if we mix together onion, potatoes, and salt in a bowl, then will we have samosa? So if your product does not have certain characteristics that are essential in a samosa, then you do not have a samosa.

**In terms of the setting up IGAs,** we can call the ingredients needed to make a samosa the raw materials required in order to produce a successful IGA.

#### iii. Who do you make the samosa for?



There are many reasons you could make a samosa. Let us say that you are now making a samosa because your parents are coming to visit you and asked you to make samosa for them. So, there are people who want to eat your samosa – your parents. However, if your mother is allergic to ginger, you do not want to use it in the samosa.

**In terms of setting up IGAs,** we can consider your parents to be your customers who want enjoy your product. You may think a samosa with garlic is the best, but if your father doesn't eat garlic, it is useless for you to cook a samosa with garlic in it for him. When you set up an IGA, you need to be customer orientated and produce or make what the customers will want.

#### iv. Where you can find ingredients to make a samosa?



Before starting to make a samosa, you will go to the shops or market to purchase the ingredients. You want to make a delicious samosa to make your parents happy, so you need to find good quality ingredients for a reasonable price. So what do you have to do? You have to go to different shops to check the price and quality of the ingredients.

**In the case of IGAs,** you are analysing the market and looking for good quality raw materials at a good price. Remember it is not enough just to have cheap materials, because if the quality is no good, your parents will not like the samosa. To purchase the raw materials, you need money. The money may come from remittances that your husband sends you every month -- in the case of our IGA, this money is called capital.

**v. What other preparations do you make?**



So before you start making samosas, you will organize your time to go to the market and purchase ingredients. When making a samosa, you use a recipe so that you know what to do first: boil potatoes, peel potatoes, make flour dough, and add garlic, ginger paste and salt according to the taste you want. You must give yourself enough time to make it before your parents arrive.

**In the case of IGAs**, we plan our activities so we know exactly what we have to do.

**vi. What do we do after the samosa has been made?**



After we have made the samosa, we can also make achhar. But is achhar (pickled sauce) necessary for a good samosa? Maybe not. It's just something that would be served with the samosa to enhance the taste, but it is not essential. But if we have a crispy samosa and also provide achhar in a nice wrapping, it might look fresh, hygienic, and appealing to customers.

**In the case of IGAs**, the package (or appearance of the product) is one of a product's ingredients to attract customers that is nice to have but not necessary. Packaging costs money. So a samosa with achhar and a wrapping may sell for more than one without. Or you may find your customers would rather pay less for the samosa without the achhar and wrapping.

**vii. What do we definitely not want to have in our samosa?**



"Bad potatoes" are ingredients that could destroy or ruin the samosa. A bad samosa is a risk and could upset your parents. Another risk is the possible shortage of gas cylinders available to cook the samosa. This could mean that you do not make them on time and are unable to offer your parents a samosa when they arrive.

**In the case of IGAs**, these are the characteristics that you do not want in a product that you are producing in your IGA. There is also a risk of losing customers if your product is not good enough or if your resources and raw materials are interrupted or unavailable.

3. **Conclude by saying** the process of making samosa for our parents is similar to setting up an IGA. First of all, we should think about what we need to start an IGA; the essential activities we need to do, such as purchasing the raw materials (ingredients for samosa); planning our time and activities; thinking about customers who desire our product (parents for whom we make a samosa); carrying out market analysis (looking for better and more affordable ingredients) and so on. So we need to have some basic knowledge to start an IGA and market analysis. In the next exercise we are going to better understand what basic knowledge we need to start IGA.

## Exercise 2.2: Forming common IGA teams

**Purpose:** To group participants according to Common IGA teams

**Description:** Brainstorming

**Time needed:** 30 minutes

**Material:** Flipcharts and coloured pens, chairs (all participants), and a stopwatch (per group)

**Directions:**

1. Explain to participants that people with the same goal can work together to ensure they achieve the desired results, save time and avoid duplication of the same activities for similar IGAs.
2. Now introduce the idea of "common IGA teams." We would like to group together families who are working on common IGAs, so this means that families will be working together.
3. Ask participants to brainstorm why the project would want families with on common IGAs to work together. Record this on a flipchart.

4. Then explain that the advantages of working together include the following:
  - a. More people working on the same idea
  - b. Avoid duplicating efforts
  - c. Avoid competition between families for the same suppliers or customers
  - d. Deal with the market from a stronger position
  - e. The importance of having a value chain: this means that more people do different activities to contribute to the wider aim. For example, one family produces and sells milk, another family buys milk and processes it into cheese, another family takes the cheese and transports and sells it in the market.
  - f. Save time and money for common purchase/delivery of products to the market
5. Explain to the participants that for this reason, the families will be divided into groups according to common IGAs. This way they will form Common IGA Teams who will work together for the reasons we have outlined above
6. First the families will need to nominate people to represent their family in the IGA. Explain the importance of having the young married women in these IGA teams.
7. Now ask each family to name the IGA that they chose during their homework following the first session of setting up IGAs. Record each IGA mentioned on A4 paper and paste them onto the wall around the room. Using your discretion, place similar IGAs together.
8. Then ask the families with similar IGAs to all stand near the signs corresponding with their chosen IGA:
  - a. Go over each group of common IGAs and explain these commonalities so that each family standing there understands the similarities.
  - b. You may find that there is a family who is standing on their own, explain that this means that among these families, there happens to be only one family whose priority to run that particular IGA. This does not mean that there is a problem with their choice.
9. **Conclude this short exercise by saying** that these groups have been organised according to the IGAs that families have chosen to work on in this workshop. Depending on other developments to come, families may change their IGAs, or an IGA may prove not to be viable. But we will find this out when we do what is called a market assessment in the next session. For now, we are going to do a couple of activities to learn how to work well with members of other families who share a common IGA.

### Exercise 2.3: Cooking a pulau

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

**Description:** *The game is called “cooking a pulau”*

**Time needed:** *30 minutes*

**Material:** *Cards with the names of the ingredients in a pulau*

#### **Directions:**

1. Explain that we are now going to play a game called “cooking a pulau” The aim of the game is to demonstrate how the groups can work together by following the instructions announced by the facilitator/business assistant. Explain that the instructions will consist of small tasks that the members of the groups will perform: they will cook a national dish called a pulau.
2. The groups should form two teams (maximum ten people in each group). Write each ingredient required to make pulau on its own card (one ingredient on one card), making sure you have enough for the number of participants in the room.

Ingredients: One set of ingredients includes: oil, onion, carrot, meat, rice, water, and spices (cashew, cloves, cardamom, rosewater) and salt (10 cards). These are the basic ingredients that a team should have to cook a pulau. So, for two teams we need two full sets of ingredients. It means that participants should be able to allocate themselves to cook as many pulau as the number of copies of the standard ingredients.

3. Place participants in certain parts of the room and stick on the back of each participant one card/ingredient. Remember, each group of participants needs to make one pulau, so the cards must be enough to “cook” one pot of pulau.
4. Tape the cards to the participants’ backs, making sure they do not know which ingredient they have.
5. Now announce the rules of the game:
  - a. To play this game each participant will have a card with the name of an ingredient on his/her back.
  - b. Participants do not know what ingredient they have. But they can see the name of other people’s ingredients on their backs.
  - c. Participants have to organise themselves into groups so that each group has all the ingredients to cook one pulau.
  - d. Participants come to each other, turn and show each other their back, asking the question “do I need you ?” The trick is that participants can reply only “yes” or “no.”
  - e. If the participant answers “yes,” they stay in the group. But if they answer “no” they move on until they find a group that needs them.
  - f. This should result in participants forming a team with the full set of ingredients needed to cook a pulau.
6. Once all groups have understood the instructions, start the game and give groups time to “cook” a pulau.
7. Afterwards, make participants form a large group. Begin a discussion about the following:
  - a. What did participants do to achieve the result? They organised themselves according to the ingredients required to cook a pulau
  - b. What did participants learn about the other members in the group, including their own families?
8. **Conclude the exercise by saying** that the purpose of the game was to teach us how to work together and to observe and appreciate the efforts of each group member to accomplish the tasks. This is not easy to achieve initially but the longer we work together, the more we gain momentum to deliver the task. This is how we might experience things when we work together for our IGAs. This requires effort, patience, and communication.

## Exercise 2.4: Threats to teamwork

**Purpose:** *To discuss potential risks to team work*

**Description:** *Brainstorming*

**Time needed:** *30 minutes*

**Material:** *Flipcharts and coloured pens*

### Directions:

1. Explain that whilst it is important to work together, which participants have shown they are willing to do, there are potential threats to working well together in a group.
2. Ask participants to brainstorm what could happen that could threaten their ability to work together.
  - a. Create a spider diagram by drawing the body of the spider in the middle of the page and write out the potential threats to team work.
  - b. Record each potential threat participants mention on the top legs of the spider.
  - c. Then ask them about the potential consequences of these threats and record each one on the bottom legs of the spider.





3. Looking at the potential threats and consequences on the spider diagram, ask participants to think about ways these could be prevented or solved.

**Potential solutions:** Improve communication – build trust – listen – negotiate – share experiences.

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

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

## SESSION 3: ASSESSING THE MARKET FOR OUR INCOME GENERATING ACTIVITIES

**PURPOSE:** To get participants to practice and evaluate the viability of chosen IGAs by assessing the local market.

**TIME NEEDED:** 3 hours

**PARTICIPANTS:** 2 members from each family (young wife and one other) – grouped according to common IGAs.

**MATERIALS:** Flip chart, pens, templates, paper notes with key words written.

### CONTENTS:

- Introduction
- 3.1 Anticipating the market
- 3.2 Task division and field work
- 3.3 Post market assessment debrief
- 3.4 Home work
- 3.5 “Try Again”
  - 3.5.1 Same letter, different name
  - 3.5.2 Market assessment



### Exercise 3.1: Anticipating the market

**Purpose:** To get participants to imagine and anticipate what they need to find out about their IGA by assessing the market

**Description:** Group work and discussion

**Time needed:** 30 minutes

**Materials:** Flipchart and coloured pens

**Directions:**

1. Start by saying that today is going to be a long day. Participants will go through the process of assessing the local market as part of learning about the viability of their IGAs. Participants will be grouped according to their common IGA teams and will be going out into the field as a group. First we will run a few exercises to help us get an idea of what we are going to do.
2. Ask the families to break into their common IGA teams and then into smaller groups and take a flip chart and some coloured pens.
3. Ask them to brainstorm what kinds of things they must check about the market before setting up their IGAs.
4. Prompt participants to think about the following during their discussion:
  - a. Who might their customers be? What do customers expect from the products? Where do the customers usually purchase these products?
  - b. Who might be their competitors? Where are they located? What do they offer to customers? What do they use to bring in business (equipment, shop, hiring staff, etc.)?
  - c. What do they need to produce their products? What kind of raw materials do they need?
  - d. What kind of infrastructure or tools do they need?
  - e. Where will they be selling their products? What makes this a good location?
  - f. What kind of prices will they sell them for? What do they need to consider before creating their prices?
  - g. Who might their suppliers be?
5. Ask individuals groups to present to everybody. After all the groups have presented, discuss the following:
  - a. Did the groups cover everything? Is anything missing?
  - b. Would an intermediary (someone who helps access a market) be useful for these IGAs?
  - c. What did participants learn from this exercise?
6. Explain that all these issues will be addressed in today's market assessment. Encourage participants to rely on the facilitators, business assistants and their group members for today's activities.

### Exercise 3.2: Task division and field work

**Purpose:** To allocate tasks to common IGA teams for the practical exercise of market assessment. To conduct fieldwork as part of carrying out the market assessment in order to find out the viability of running their IGAs and to help them make decisions about their IGAs

**Time needed:** 30 minutes

**Directions:**

1. Explain that common IGA teams will go out as groups, with the facilitators and business assistants, to interview all the people involved in the market in order to get all information we need to know before

we begin our IGAs. This process is called a market assessment, which is really a way of checking from a different angle whether our IGA ideas are viable at all. This process is useful because we will find out whether we are on a good track or not before we start investing time into a project. Sometimes an IGA cannot be implemented because of a problem with the market e.g. there is no availability of raw materials or the price of them is too high. We need to know this in advance so that we do not waste our time and money on an IGA that will not work.

2. Explain to participants that we will use questions from the section “**What we need for market research**” and do an assessment in the real market, just as we have discussed in the previous exercise. We will have to interview at least:
  - a. Two to five customers (people who desire to buy our product) – they may be relatives, neighbours, friends, etc. who are using similar products that participants want to sell in their IGA. We can find them in the village, in the village shop or market, but we want them to be real users of the product. To study customers, we will identify if there are enough customers who buy our product;
  - b. Two to five competitors – other people who already have similar IGAs. We may know where such people sell their products or we may have to ask around;
  - c. Suppliers (three for each product) – these people will provide raw materials and equipment/tools. If possible, look for these raw materials and equipment/tools in the market;
  - d. Trader/intermediary – they have to be contacted because they are people that can help to access the market if one cannot do it oneself. It is important to speak to them in order to understand at what price they would buy the product. Would they also transport the products?

### **Facilitators/business assistants’ notes**

Share the groups among you and support them during the assessment by giving helpful advice. Take note of how participants are working and provide feedback about it in the next session.

### **What we need for market research**

1. Explain that we are going to ask each interviewee in each category the following questions:

#### **Part 1. Customers**

1. To collect information from customers ask them (and take notes):
  - a) Where do they buy these products ?
  - b) How often and for how much ?
  - c) The highest and lowest price they pay ?
  - d) What attracts them to buy that particular product ?

#### **Part 2. Competitors**

1. To collect information about competitors, go and visit two to five places where they located. Use observation and take notes on:
  - a) The price that is set by your competitors;
  - b) The way he/she is selling – quantity (small or bulk);
  - c) The quality of the products;
  - d) How is the product packaged or other things that make product attractive or not;
  - e) If someone helps him/her to run the IGA;
  - f) What tools he/she uses.
2. If the competitor is open, you can ask where he/she purchases raw materials and equipment. And if possible ask the contact details of his/her suppliers.

#### **Part 3. Suppliers**

1. To collect information from suppliers of raw materials you must meet at least three people. Before going to the field prepare a list of raw materials that are required to produce your product. Introduce yourself to the supplier, ask the following questions and make notes:

- a) Are the materials needed available? Are they available throughout the year or only in a specific time-period?
  - b) Where can you buy the materials?
  - c) What is the price per unit and what is the quality of the material?
  - d) If you bought larger quantities regularly would they give you a better price?
  - e) If the materials are defective what assistance can the supplier offer?
2. Thank the supplier for his time and take his/her contacts details.
  3. Then start to look for suppliers of equipment and meet at least three people. Ask them the following questions and take notes:
    - a) Is the necessary equipment available? Is it available throughout the year or only in a specific time-period?
    - b) What are the specifications of the equipment (e.g. how big should the oven be)?
    - c) What is the price?
    - d) Is there a discount if you purchase more than one?
  4. When you finish collecting this information business assistants and facilitators will support with research on the internet to show the advantages or disadvantages of different models and other specifications one can look out for to make the best purchase.
  5. Do not forget to take notes of the contact details of suppliers.

#### **Part 4. Intermediaries**

1. Interviewing intermediaries depends on how the IGA group has thought they might sell the products: directly or through someone. Use the guidelines below if an IGA needs to collect information about intermediaries:
  - a) Does he/she need a new supplier ?
  - b) Who will be responsible for delivery ?
  - c) Agreement about the price and quality of products if intermediary is ready to cooperate;
  - d) Contacts of intermediary.
2. Explain that time is limited and they can share tasks in the group. Since families are represented by two members, it is better that family members work together to locate and interview these people. Remind participants that they also need to do what is comfortable for them. If they need help or do not have the confidence to interview people themselves, they can group with other families in the common IGA Teams.

### **Exercise 3.3: Post market assessment debrief**

**Purpose:** *To get all participants from the field work to share their experiences of conducting their market assessments.*

**Time needed:** *1 hour*

**Description:** *Group discussion*

#### **Directions:**

1. *Welcome everyone back and say that we want to review the information collected.*
2. *Ask groups to combine information that each member collected for a presentation and ask them to discuss:*
  - a. *Does the market sell what customers want?*
  - b. *Are there any gaps (e.g. they want a lower quality product at a lower cost)?*
  - c. *What did they learn from customers?*
  - d. *Does it look like the current competitors in the market are making a good profit and could sell more than the participants can? Does it look as if there is space for you in the market?*
  - e. *What did they learn from competitors?*
  - f. *What are the risks (or threats) which you thought about whilst doing the market assessment?*

3. Ask each group in turn to present what they did and what they discovered and learned in the field.
4. Discuss altogether each assessment and ask groups to take a note of what they need to get more information about. Groups will have field work as their homework, where they can obtain information that was missed out, including the price for inputs or raw materials based on a slight modification of their business.
5. Then ask if there were problems, how did participants handle these?
6. Finally, ask the groups if their IGAs have the potential to be implemented and why.
7. If participants think there are some IGAs that do not have the potential to be implemented and you agree with them, explain the reasons you have come to that conclusion.
  - a. Explain the potential problems that they may come across if they go ahead.
  - b. Ask participants not to worry because groups will be given a chance to go back into the field with another IGA which was their second choice at the beginning of the IGA workshops.
8. In the case of the IGAs that are not viable, explain that in the next session we will focus on allowing groups with IGAs that were not viable to “try again”. This means that these groups will do a market assessment for another IGA that they had been interested in previously.
  - a. Ask them what their other choices were in Session 1 and assist them in choosing.
  - b. Explain that even if families want to choose viable IGAs that other groups have chosen and assess its market, they need to assess market for themselves in order to have ownership of their part of the project.
  - c. Explain that after they have finished the market assessment, they will do a similar exercise of analysing its viability.
9. Give groups time to put organise themselves and submit their research to the Facilitator/Business Assistant.
10. Thank participants for doing a good job and agree on a date for a session for groups ‘trying again’. Set up a date for the next session. Explain that we cannot proceed until our fellow participants have done their own assessment and completed their analysis. The date for the next session that will include all participants will be announced.

### Facilitators/business assistants’ notes

**Homework:** Agree on the dates and times with the relevant participants for a second field visit to carry out a market assessment for the modified IGA. Support participants in this process and ask them to present the results of these assessments at the next session. Depending on whether the participants need support in the field, plan a joined visit with them for the second market assessment. Ask the participant to bring the table that participants filled out in session 1.2. entitled “identify needs for business ideas”.

### Exercise 3.4: Try again

**Purpose:** To give another opportunity to select an IGA among those participants whose IGAs were not viable when analysed through market research in Session 4.

**Time needed:** 5-6 hours.

**Materials:** Market research questionnaires

#### Directions:

This exercise is for those common IGA teams whose market research results indicated that the IGA could not be implemented. Those who have completed their market assessment will not need to take part in this exercise.

### Exercise 3.4.1: Same letter, different name

**Purpose:** To improve participants' self-confidence by recognising the positive traits that exists in each other

**Time needed:** 30 minutes

**Materials:** Paper, pens or pencils, a stopwatch and an envelope filled with about 12-15 of the mostly commonly used letters of the alphabet (written on small pieces of paper). N.B. do not include letters which are not often used to start words as they would make the game difficult rather than encouraging.

**Directions:**

1. Explain that we are going to do a different exercise to the ones we have done with the other group. This will boost our confidence and encourage us.
2. Start by saying these words: Ambitious, athletic, artistic and altruistic. Explain that there are plenty more words that are positive characteristics of people we know or even of ourselves.
3. Ask participants to think of other words that also have positive meanings. Who do participants know that possess these characteristics?
4. Divide the group into three to four teams.
5. Ask each team to write down on one piece of paper all the names of the people on their team and on the other teams.
6. Once all the names are written down, ask a participant to select a letter of the alphabet from the envelope containing the letters of the alphabet. Inform the teams what letter was chosen and give them four minutes to work as a team to think of a positive word, or words, beginning with the chosen letter that describes each person. For example, if the letter " H" is chosen and the names: hard worker, honest and hopeful were on the list, my team may come up with:  

Sarita - Hard worker  
Ramesh - Honest, humble  
Purna - Handsome
7. Once the four minutes is over, bring the teams together and ask them to each read the positive attributes they have come up with for members of their group.
8. Play more rounds of this game.
9. By the end of game discuss with participants:
  - How do you feel about the words that were chosen to describe you?
  - Were you surprised by any of the words used to describe you ? If so why?
  - Did anyone give any ideas for the word that you would use to describe yourself?
  - Is it easy or hard to think of positive words to describe others? To describe yourself? Why is this?

### Exercise 3.4.2: Market assessment

- Repeat the same steps as in Session 3.

## SESSION 4 – INCOME GENERATING ACTIVITY PLANNING AND BUDGETING

**PURPOSE:** To provide participants with the practical skills to conduct the planning process to start an IGA. The process includes identifying the characteristics of the product, the human resources and equipment and the raw materials needed. To provide participants with the skills to adequately budget for their IGAs, understanding the cost and pricing of the product.

**TIME NEEDED:** 3 hours.

**PARTICIPANTS:** 2 members from each family, all families together.

**MATERIALS:** Flip chart, pens, table “Identify Needs for Business Ideas” from before.

### CONTENTS:

Introduction

4.1 Drafting an IGA plan and budget





## Exercise 4.1: Drafting an IGA plan and budget

**Purpose:** To provide participants with an opportunity to learn how to draft a business plan for their IGAs.

**Time needed:** 2 hours.

**Materials:** Flipchart and coloured pens.

### Directions:

1. Start the session with a summary of what was done in the last meeting and ask participants to present the final results of their market assessments and discuss their homework with everyone.
2. After this, explain that part of setting up IGAs means that we need to be organised and plan our activities. This exercise is going to allow us to do that using information collected during the market assessments.
3. Divide participants according to their common IGA teams. If the teams are too big, break them into groups of around four to six people. Give them a flipchart and coloured pens.
4. Explain that when setting up an IGA the common IGA teams need to consider several components of the IGA. This activity will teach them to apply the same steps when they develop a plan for their own IGA, whether it is to produce milk products like cheese or to produce vegetables like cucumbers. These principles work in the same way all the time.

### Part 1: Product characteristics

1. Explain that common IGA teams have already chosen their products. Now we will look at product characteristics. Explain that a product such as a samosa can be made of expensive, very special ingredients and sold for a high price, or be made and sold cheaply. It can be a samosa with cashew nut, peanuts and almonds or an everyday only with potatoes we eat when we have visitors. The quality influences the cost to make the samosa, the number of customers and the sales price. Now we will think about these for our IGA.
2. Discuss this as a small group and then on the flipchart under the title: Product characteristics. Write notes on the kinds of quality you want to produce and who the customer is likely to become, the size and weight (or other quality aspects) of the products you want to produce.
3. Now ask them to think about the serving product to the customer that they should use when selling the product. Should they sell in paper boxes, leaf plates or use other kinds of packages ?
4. Ask participants to show the price of serving materials that they found out during their market assessments. Sometimes they might need packaging materials e.g. Paper bags( mostly plastic bags are available but we will encourage for paper bags)

### Part 2: Human resources

1. Now explain to participants that it is important for them to think about the kinds of people they need to work with in their IGA. We started discussing this in session 1.2 but we have learned a great deal more about our IGA since then and have thought about grouping IGAs and so now we need to revisit our ideas from earlier to see if we need to add to them to change them. First we need to look again at the roles of people in the IGA.
2. Now ask participants to go back to their groups, refer to the table from session 1.2 and take another flipchart sheet.
3. Ask the groups to discuss and list on paper what kinds of people are needed to work in their IGA, for each what or roles they will be playing, how much time will be needed each day or week for each role and how those roles will contribute to the success of the IGA. Allow the different groups to present their discussion, comparing the presentations of similar IGAs in order to think about important resources that groups may have missed.

4. Afterwards, participants should discuss the following:
  - a. Does everyone agree about the roles? If other groups do not agree, why not? Are there enough people with enough time to fill these roles?

### Part 3: Equipment needed

1. Now ask participants to think about the tools/equipment that they will need for their own IGA. They should list everything, they need, even if some of these are assets that the families already own. Mention that for some IGAs, the availability of equipment will influence how much we can produce and all the other aspects of the IGA such as how much raw material we must buy and how big a budget we need.
2. Remind groups to draw from the information they collected during the market assessment in relation to the equipment needed for their type of IGA. Is there more equipment that they may have missed during the market assessment? Is there any equipment that having done the market assessment they realise they already have at home or could easily borrow?
3. Back in their groups, ask participants to think about the tools that they will need for their IGA. Give them another flipchart sheet.
4. Explain that the groups must think about the tools needed in a step-by-step fashion. They must imagine what is involved in their own IGA, and then think of the different tools in a step-by-step fashion. What do they already have? What could they borrow?
5. Then ask the groups to extract from their market assessment the costs of the equipment and tools which they need to buy.
6. Afterwards, ask the group to divide the cost of equipment into what will be contributed by the family and by the project.
7. Now ask the next family to present their flipcharts. until all have presented. Ask the group: Have there been equipment or tools missed off the list?
8. Ask the whole group:
  - a. What did they learn about deciding on equipment?
  - b. Was all the equipment listed necessary or was some nice to have?
  - c. Could they start with less equipment and buy more once they become more successful? Is all the equipment needed every day or is some of the equipment only needed occasionally (or seasonally)? If only occasionally, could equipment be shared?
  - d. What did they learn about considering costs of the equipment? Are there any very large and high-cost items that could be shared?

### Part 4: Raw materials

1. Now explain that the next step is for participants to work on the raw materials that are needed to produce the products that they have chosen. This will help us to plan properly.
2. Ask participants to summarise the information they obtained from the suppliers during the market assessment and write it into the flipchart.
3. Ask participants to go back to their groups.
4. In their groups, ask participants to identify what raw materials they need in order to produce a product they have chosen. Depending on the type of product chosen, the participant needs to consider the specific ingredients/materials that are required. If they are producing e.g. cucumbers, what raw materials are needed to grow the best produce? Ask them to list these on a flipchart.
5. Ask participants to agree if their product will be made and sold every day, or once a week, or is it something which may be sold at certain times in the year? If it is agricultural produce, do you need to provide raw materials all year or are they seasonal or a once-off investment?
6. Then ask the groups to think about the number of products they need to produce for one day or week of sale. How many items must be produced in one day or week or season?

7. Then ask them: how much of each ingredient/material do you need in order to make the number of items to sell in one day or week or season ? And how much it will cost? If it is a once-off cost, what investment is needed?

### Facilitators/Business Assistants' notes:



- It may not be easy for participants to come up with quantities of raw materials. You must at least make suggestions. Go around each group and help them to decide on reasonable quantities.
8. For IGAs that are regularly making products, ask the group to think how many times they will purchase these raw materials in one day/week/month. It will be easier to do so for planning purposes. Knowing ahead of time how much of each ingredient is needed for one day/week/month's production will help the business planning and budgeting.
  9. Ask the small groups to write on the flipchart how many times per day/week/month they will purchase ingredients/material and the quantity of the ingredient/material. Remind them that it is usually relatively cheaper to buy a larger quantity than a small quantity.
  10. Ask them to include the transportation cost that families will need to purchase the ingredients/materials.
  11. Ask them to form a large group again, and ask the individual groups to present to everyone.
  12. In a group discussion, ask participants about:
    - a. What they learnt about coming up with the raw materials needed to produce the products for their own IGA?
    - b. How did they come up with the quantities required?
  13. Ask participants to come up with a budget using the previous exercise's flipcharts with the information on the product and its characteristics, human resources, equipment and raw materials required.
  14. Back in their "Common IGA" groups of four to six people, participants must bring up their previous flipcharts. Explain to groups we are going to calculate predicted profit of our IGA.
  15. Now ask participants to think about the number of products in relation to their IGA and how long it takes to produce them. For example, if one of the groups is in agriculture, ask them to think about how many of their agri-produce they could provide per month/quarter/season.
  16. Explain that we will calculate the cost of the product using the information that we have. Using the **instructions on the cost, profit and prices** below, explain how to calculate the cost of products using our example producing the simple samosa..

### Instructions on the cost profit and prices:

Explain to participants that the difference between cost and price is very important: **Cost** is the summary of expenditures that you spent to produce your product while **price** includes a percentage that is your income, e.g. if you produce pens and you spend 1 NPR for each pen – this is the cost of your pen, but you sell it with a price equal to 1.5NPR then 0.5 NPR is your income. So it means that to set up the price for our product we need to know the cost of its production.

- ✓ Ask participants to tell you the ingredients that are needed to make samosa and write them down in the left column. In the next column write unit for each line.
- ✓ Say to the participants: let's imagine that we did a market assessment and found that we can sell 100 samosa per day. If we also found a recipe to make samosa and learnt cooking techniques our next goal is to calculate the cost of one of samosa.
- ✓ Explain to the participants that in addition to the ingredients we included, there are other components that contribute to the cost of product: transportation for ingredients purchased and the delivery of the product to the market, the gas, firewood uses to cook the samosa. These costs are all directly related to production. In other words, it means that without gas, firewood you could not cook the samosa. Stress that each family should think about these types of cost.

- ✓ In the next column fill in the quantity of each ingredient and afterwards the unit cost. In the last column count the sum of each line. Show the families how each of them should be calculated using table below.
- ✓ When you finish counting the sum of all the costs, take the participants through the cost identification of one samosa as shown in the table.
- ✓ In the lines “**The highest market prices**” and “**The lowest market prices**” explain that participants should indicate the price of similar products that they found during their market assessment. In the end each family should decide and set the price of the products. Explain to families that they will do the same later when they will do practical exercise and will have time improve it at home;
- ✓ Now when you bring the sample of cost and price calculations ask participants to go back to their small groups and calculate the same for own. In the last line entitled “**OUR PRICE**” we set the price for our product. Following written comments explain that the setting of the price is directly linked to who buys the product (other shops or intermediaries/who is the customer or people in the market if we have our own shop/stand as we will sell directly.
- ✓ Ask the participants to think about where they are going to sell their product. In the first exercise they thought about customers so now is important to plan the place of sale or product distribution. Give groups 10 minutes to discuss it.
- ✓ Now explain that we have all the important things that will help us to calculate our income. Say that we will use the example of a samosa to show them how to do it. Take new flip chart and start to explain:
  - *We know that we are going to sell 100 samosas per day and our sales price is 15 NPR and we are working 28 days. So we can write SALES (100 samosa X 15 NPR X 28 days) = 42,000 NPR per month*
  - *We know that cost of a samosa is 12.0 NPR. So, using the same principle of sales we can write COST (200 samosa X 12.0 NPR X 28 days) = 33,6000 NPR per month.*
  - *What we can do now is calculate our income. To find this we need deduct from our sales our cost. So, we can write INCOME = 8,400NPR.*
- ✓ Ask people if they have questions. Then ask them to do the same for their own IGA in a smaller group. Distribute a clean flip chart. Go around and check it. Give participants 20 minutes for this part.
- ✓ Ask people if they have questions. Explain to participants that they didn't present their final estimate because they will work on it and improve it. Then tell participants that during the week, before the next meeting, each small group should meet to work on planning and budgeting. Tell them that during the week facilitators and business assistants are going to visit them at home to provide all the necessary support, so draft with groups a schedule for these visits. And the result will be presented next session. Also each small group with similar IGAs will have the opportunity to see other's work in order to consider things that were missed.

Cost And Price Of The Products					
Description	Unit	Quantity	Unit price	Total in NPR	Comments
Flour	Kg	1	100	100	For 100 pcs of samosa you need 1 kg of flour and 1 kg costs 100 NPR/kg. Calculation will be <b>100 X 1 =100 NPR</b>
Salt	Kg	.50	20	10	For 100 pcs of samosa need ½ kg(500 gm) of salt that costs 20NPR/kg, this means <b>.5 X20 = 10NPR</b>
Potatoes	Kg	5	45	225	For 100 pc of samosa you need 5 kg of potatoes which cost 45 NPR per kg. Calculation will be 5 X 45=225 NPR
Oil	Lit	2	135	270	For 100 pc of samosa you need 2lit of oil which cost 135 NPR per lit. Calculation will be 2 X 135=270 NPR
Garlic and zinger paste	Kg	.50	50	25	For 100 pc of samosa you need ½ kg of garlic and zinger paste. 1kg(=1000gm)of garlic and zinger paste is 50 NPR that is equal to 50/1000 =.05 NPR/gm. So to calculate the cost of 500 gm you need to multiply it with 0.05
Gas	Kg	1	50	50	For 100 pc of samosa you need 2kg of gas which cost 50 NPR per kg. Calculation will be 1 X 50=50 NPR
Serving plate	Piece	50	.8	40	To serve 100 pc of samosa you need 50 pcs of serving plate. 50 pcs of plate cost 40 NPR which means one plate cost 40/ 50 =0.8 NPR
					The calculation will be 50X0.8=40 NPR
Total cost for production of 100 samosa				720	The amount you take is the sum of all expenditures
Total product amount	Pcs.	100			
Unit Cost for 1 samosa (divide total cost to total amount of products):				720/100=7.20 NPR	60 is the total cost for 100 pcs of samosa so to calculate the unit cost for 1 pc of samosa you divide 720 by 60 and identify the cost of your product
The highest market prices	NPR NPR	15			From market research
The lowest market prices	NPR NPR	12			From market research
<b>OUR PRICE</b>	<b>NPR NPR</b>	<b>1.75</b>			Let's imagine we are not a direct seller but we distribute product in the shops, so the price that shops give us is less than the final price for customers because vendors need to add a further cost which represents their income. <b><i>This is the price that we negotiated with shops when we talked with shoppers and asked if they were interested in buying samosa from us.</i></b>  THIS IS THE DIFFERENCE BETWEEN DIRECT SALE AND INDIRECT SALE.

**Calculation of Fixed Cost**

If 100 samosa is made in a day, calculating 28 days in a month, 33600 samosa is made in a year.

Description	Qty	Price per unit	Total cost	Duration	Depreciation cost	Cost per samosa	Comments
Deep pan (karai)	1	4000	4000	1 year	4000	$4000/33600 = 0.12$	If per day 100 samosa is made calculating 28 days in a month in a year 33600 samosa is made so calculation of fixed cost in each samosa is Total cost used in a year and cost for per samosa is NPR 0.12.
Spoon (jhanjar)	1	500	500	1 year	500	$500/33600 = 0.014$	For 33600 samosa in a year per samosa NPR 0.014 is needed
Roller and rolling pin (belna/Chouki)	1	1000	1000	1 year	1000	$1000/33600 = 0.029$	
Chopping board	1	1000	1000	2 year	500	$500/33600 = 0.014$	If duration of chopping board is two years then in a year NPR 500 is calculated so in a year 33600 samosa is made then for each samosa cost price NPR 0.014 is added.
Big bowl	1	1	1500	3 year	500	$500/33600 = 0.014$	
Fixed cost per samosa						0.162	

**Calculation of cost of human resources**

Description	Qty	Per day cost	Unit price per samosa
Samosa maker	1	150	$150/100 = 1.5$
Support staff	1	150	$150/100 = 1.5$
Cost per samosa			NPR = 3

**Calculation of Cost per unit**

Cost of raw material + cost of fixed assets + cost of human resources

$$= 7.20 + 0.162 + 3$$

Total cost per unit = 10.362

**Calculation of Selling Price**

Description	Price	Remarks
Highest market price	NPR 15	Market research
Lowest market price	NPR 12	Market research

**If selling price is decided Rs 14****Calculation of profit per month****In 1 day 100 samosa is made so in**

Per day	Per month ( 28 days )	Selling price for 2800 *14	Cost price = 10.362*2800	Profit per month – SP - CP
100 Samosa	2800 Samosa	39200	29014	10186 NPR

**Facilitators/business assistants' notes:**

This exercise may not be easy, so ask participants to use the flip chart where they write list of ingredients and quantity. You must make suggestions to participants by going around to each group.

17. Ask groups to present and discuss each of the cases, so each team can revise with everyone all of the points covered. Each group will have a cost and price for their product, and a profit that they can get by the end of these presentations.

18. Conclude this part by clearly explaining to participants the following issues:

- Planning and budgeting is necessary to start the IGA in order to evaluate its future feasibility, viability and profitability according to the data now available and collected through the market research.
- Stress that this does not mean that planning will only be updated in half a year or one year, but it must be updated every time something related to the IGA changes. For example, if the samosa demand is increased in other ward, find new shops for selling samosa it will take into consideration the possibility of increasing production and all other planning activities according to the IGA's needs;
- When you plan and budget your activities it is then important to follow them accordingly.
- When the participants draw up the budget they should take in consideration investments that they can afford and manage in a realistic way. It is very important to invest in at the start of an IGA effort and capital in order to sustain it. Many IGAs have gone bankrupt because of bad planning and budgeting, including when people have taken money from the business for other uses – such as household issues, etc.
- From the beginning it has to be very clear that the management of the IGA is separate from the management of the household and income from the IGA should be put back into it in order to widen the IGA's activities.

**Facilitators/business assistants' notes:**

- During visits, provide a critical assessment and take notes using the feasibility table in **Annex 5**.
- Conduct two visits per group.
- Inform groups that before your visit they should have completed the first draft of the planning and budgeting.
- In the first visit go through all components and provide advice on how to improve each point. Take notes of all the suggested changes in the template.
- In the second visit go through the comments that you made before and check if the group correct them.
- Help all common IGA teams draw up a budget for their IGA.
- The template will help you check if the IGA:
  - o Is technically feasible,
  - o Is feasible within the estimated cost,
  - o Will be profitable. See **Annex 5: Feasibility of IGAs**.



## SESSION 5 – INCOME GENERATING ACTIVITY PLANNING AND BUDGETING GAME

**PURPOSE:** To take participants through a practical exercise where they will be learning how to manage an IGA, bookkeeping and working in a team.

**TIME NEEDED:** 3 hours.

**PARTICIPANTS:** 2 members from each family, all 100 families together.

**MATERIALS:** Flip chart, pens and game accessories.

### CONTENTS:

- Introduction
- 5.1 The hat producers game

### Exercise 5.1: The hat producers game

**Purpose:** To make participants understand with a practical activity how IGAs work in real life and the cycle that it has; how money comes in and goes out from IGAs; to better understand how budgeting and planning are important in order not to create a deficit.

**Time needed:** 3 hours

**Moderator:** Business Assistant (the BA will play the roles of Shyam (business assistant), Laxmi (shop owner), and Bhimapokhara Supermarkets)

**Materials:** all hat making materials and forms

### Directions:

1. Explain that we are going to play a game in order to understand more about how an IGA works and demonstrate what we need to make a business plan and budget for an IGA.
2. Divide the participants into three teams. These teams do not need to be organised according to their IGA networks.
3. Explain that for this game all the teams are hat producers. So they are going to play a game about themselves running a hat production business. Explain that the game is not a competition amongst the teams.



Explain that there are three groups: Green, blue and red. All participants will have a role, such as the hat makers, book keeper, administrator etc.

4. Explain that the game will simulate a period of 1 month from 1st to 30th of April. The “**business cycle chart**” will control the participants’ activities within the timeframe of the game. Explain that you will move the sticker “**today**” to show which day is today. Also make participants aware that you are going to manage following things during the game:
  - i. An hourglass will be used to fix the day duration and force participants to make quicker decisions about the “type of activities”: around 3-5 minutes for each activity of the game;
  - ii. The Facilitator can fine teams if they don’t follow timeframe (20-30 NPR);
  - iii. The game always starts on Thursday, the first day of the month. Carefully move the sticker “today” to the following day to correctly move onto next week.



- iv. Stick on the wall all the accessories of the game (see in **Annex 3**) and explain each accessory using the Textbox.
- v. Explain that during the hat production, the teams will receive cards that represent “unexpected life situations”, and they will need to address this situation whilst they are doing the business of hat production.
  - i. Participants will not know what life situation they will face or how it will cost their business, such as getting ill, but they need to try to stay prepared and make sure that they make the right decisions.
  - ii. The rules of the life situations are included in the chart “**credit wheel will they pay**”. The Facilitator will explain this in more detail. But the main idea is that sometimes participants may have to borrow money from the business and they may lose it altogether and never recover it.
  - iii. Participants will throw the dice to choose among the option in the **credit wheel**.
- vi. Explain that during the game, the teams will receive cards that represent “unexpected life situations”, and they will need to address this while they are doing the business of hat production.
  - i. As in real life, participants will not know what life situation they will face (e.g. illness) or how much it will cost their business, but they need to be prepared and make the right decisions.
  - ii. The rules of the life situations are included in the chart “**credit wheel “will they pay**”. But the main idea is that sometimes they may have to borrow money from the business and they may lose it altogether and never recover it.

#### Business Assistant’s notes:

- Start using the “Unexpected life consequences/situations” cards during the third week.
  - Identify the group that makes any incorrect decisions.
  - Give them the next card, which will make them suffer the consequences of the previous incorrect decision.
  - Stress to teams that they must read their problems out loud in order for other teams to learn from the mistakes of that group.
5. Give each team a loan of 160 NPR Explain that this loan is for a period of thirty days. Also explain that this period is for the month of April from 1st to the 30th.
  6. Having received the loan of 160 NPR the condition of the loan is that the team will have to pay back the 160 NPR to the bank with 40 NPR as interest. They have to pay back a total sum of 200 NPR each month.
    - i. The banker will be one of the facilitators/business assistants;
    - ii. Each team has a deposit account in the bank. They can put money there and withdraw it anytime. The bank doesn’t give any interest on money teams have in their account, but guarantees the money’s safety.
  7. Allocate each team their own space:
    - i. Explain that this is their workshop – where they are producing the hats from.
    - ii. This workshop is for rent, so they have to pay 100 NPR on the 27th of the month, that is, on the 27th of April they must pay this rent.
    - iii. They also need to remember that they will need to pay the loan of 200 NPR back to the bank in order to settle their one-month loan.
  8. Now explain to participants how to produce the hats. Give them the instructions for making hats and demonstrate how to do it:
    - Take one piece of raw material;
    - Bend the longer end for 2 cm;
    - Join the two ends;
    - Put one part into the second one;
    - Fix the top of hat with paper clip.
  9. The **raw material** for each hat can be white A6 paper (1/4 of A4 – 5cm x 14.5 cm) and paper clips. Distribute five sets of raw materials to each group and ask them to practice.

10. Before they begin to make the hats, they need to make sure that they know the kind of quality they want to produce product characteristics, who is going to make the hats human resources, get the equipment (scissors and ruler) and raw materials (paper A6), and then once they are done making the hats, they will need to look at the quality, cost and price the hats that are good enough for selling.
11. Now introduce Laxmi who is the intermediary between the hat producers and the customers. Explain that Laxmi is the shop owner where the teams will sell their hats, and from whom the people who wear these hats will buy them from. The role of Laxmi will be played by the facilitators/business assistants. So the teams are producing hats from raw materials – which contribute to the **cost** of the product – and the price of the hat will be higher in order to generate income. Laxmi is a facilitator/business assistant.
12. Explain that Laxmi is ready to buy from the hat producers at 80 NPR per hat. The hat producers must be careful to make good quality hats because if Laxmi finds that the quality is not good, she will reduce the price or refuse to buy them.
  - i. The quantity of the hats to be sold is not limited, but the quality should be high otherwise this can decrease the value of the hats.
13. Inform that you (business assistant) will play the role of Laxmi – owner of the shop. During the game the day when teams bring you their hats you have to check appearance of the hats and check with liner if in the bottom of hats bend for 2 cm.
14. Then introduce Shyam (also a business assistant) who produces the raw material (paper A6 +clips) for the hat producers. The material (1 piece of paper A6 + 1 clip) is sold at 40 NPR per hat. This is what the hat producers will use to pay for each hat/material.
15. The hat producers need to be careful that if they purchase too much hat material, even though they can sell it back to Shyam, Shyam can take it back only for 20 NPR .
16. Explain that each team should **plan** and **budget** the purchase of raw materials and other business expenditures, saving and household expenditures using the **card for money storage**.
17. Explain “what hat producers need to consider when budgeting”:
  - i. Explain that each team (apart from business activities) is required to buy products at **Bhimapokhara supermarket**.
  - ii. Each food product (regardless of the price) is a “proper unit”, but it expires after 1 week. Other products are “luxury units” like TVs, sofas, glasses, etc.
  - iii. The amount of household expenditure in the supermarket is not fixed, so each team decide by themselves how much to plan and budget for that.
  - iv. Explain that you – Business assistant will play also the role of Bhimapokhara.

### Businessassistant’s notes:



Layout of **Bhimapokhara supermarket**: You must control that teams purchase both proper and luxury units, if they do not purchase “luxury unit” (in order to save money), give them one of the “unexpected life consequences/situations” card which will force them to buy other things in the supermarket.

18. Explain to participants the **rules of the game** and stick them up on the wall.

#### The rules of the game



Monday

Purchase raw material from Shyam at a cost of 40 NPR each using cash.







Tuesday

Prepare the hats. Play the “unexpected life consequences/situations” cards.



Wednesday

Sell the products to Laxmi’s shop. Laxmi will pay 80 NPR for each well-made hat, or less (or nothing) if the quality is bad.

-  Thursday  
Follow the credit wheel “will they pay” instructions to find out what the team must pay.
-  Friday  
Plan the activities for the following week.
-  Saturday  
Purchase food and non-food stuffs in Bhimapokhara supermarket.
-  Sunday  
Weekend/rest

19. Now give the teams the following instructions to begin the game:

### Business assistant’s notes:

This activity aims to show the consequences of lending money to family members and relatives. One member will throw the dice to identify the option.

- a. Distribute to participants:
  - i. **Cards for money storage.** These cards have one of three colours: red, green or blue. Representing the three teams, and each has three pockets labelled “B” (for business related expenditure and materials), “E” (for expenditures within the hat producers’ households) and “S” (for savings, for example cash saved for household expenditure). Teams can use these pockets to put their money while they plan how to spend it.
  - ii. A hard copy of the **business cycle chart** that teams can use as a calendar, as the main tool to plan, budget and record their activities, and to calculate their income at the end of the game. (see in **Annex 4**)
  - iii. The card “**What we bought**”, in order to remind participants what they bought. Ask them to use products stickers from the supermarket as receipts.
  - iv. **Money** (starting with 160 NPR in the beginning), which participants will use for their business operation during the game. There are different banknotes with different values. Participants should treat it as actual money and manage the notes carefully. Explain to the teams that it is not safe to keep money in the box (that means at home) but it is better to put it in the bank. If teams do not put money in the bank either take some money from their boxes (recording your actions) or give teams “unexpected life consequences/situations” card so they face issues e.g. a card may inform a team that they lost some savings at home because they were robbed.
- b. At the end of the game, on 31st of the month, each team will calculate their final income using the form below. Below are all the tables that participants should use during the game. (see in **Annex 4**)
  - i. Explain that in the first table entitled “IN” participants need to register all the money received (any amount of money that comes in, e.g. the 160 NPR loan from the bank, all the hat sales, etc.). Registration includes the date when the money arrived and a description (who it came from and the amount).

IN		
Date	Description (who gives the money)	Amount

ii. In the second table entitled “**PLAN**” participants should make a weekly plan for the amount that they have for parts of the business in the section entitled “business” (all planning related to the IGA – business expenditures, rent payment for the workshop, returning the loan, etc.). “other expenditures” refers to all other expenditures that are not related to the IGA and “savings” refers to the money teams want to keep in their home or in the bank. Teams manage their money utilizing this table and use the “storage money card” to keep the money.

PLAN		
Business	Other expenditures	Savings

iii. In this table participants should register all the money going out, putting the date the money leaves, a description including what was paid for and the amount. Other sections of the table include “Business” for the IGA and “Other Expenditures” e.g. purchases from the supermarket.

EXPENDITURES			
Date	Description (what was paid for and amount)	Business	Other expenditures

iv. This table is for participants to register the amount of money that teams lend out:

WHO OWES ME		
Who	Amount	When it will be returned

v. This table is where participants should record the loans received

WHO I OWE		
Who I owe	Amount	Day of payment

vi. And in the last table teams should calculate their income

INCOME	
IN (all money received during the game)	
Business expenditures (all business expenditures during the game)	
Income = In - business expenditures	
Other expenditures	
Remains = income - other expenditures	

c. When you have finished calculating the income and total sales, involve participants in a discussion about what they learnt from the game and how they played it. Ask each team the following questions and take notes:

a) Related to sales:

1. How much did each team sell and how much income did each team earn?
2. Which team earned more and why?
3. What decisions were made and what were their results?

Conclusion: Low productivity results in low sales and a low income

b) Money distribution:

1. Was money used correctly for business and household expenditures?
2. Is this how team members would act in real life?
3. How much did teams spend in the supermarket? What did they buy? What happened to the teams that did not buy enough products?

Conclusion: Household expenditure should be covered by the income that the family has before starting the business, and not with income coming from business.

c) Records (bookkeeping)

1. Did the teams record each step (expenditure/sales/loans/etc.)?
2. How can these records help to explain/calculate results of team's activities?

Conclusion: Recording can help participants to understand the current state of their business and analyse the results of transactions and payments in order to take necessary measures. It is important to plan.

d) "Unexpected life consequences/situations" card

1. How did teams approach and face the problems presented? Which team lent money to relatives ? Did they get the money back?
2. If the team had difficulties did they ask for help from another team ? If not, why?

Conclusion: If you have no savings then significant issues may arise from the "unexpected life consequences/situations" cards. Cooperating with others means that you can receive the help you need, and are not alone in facing problems. Reducing the amount of money, you lend and increasing your savings in the bank can help to achieve a successful business.

e) Additional questions:

- i. What are the characteristics that entrepreneurs should have?
- ii. Why is it important to separate family activities from business activities?
- iii. What must you do before you start a business?
- iv. Why is it important to have a business plan?

i. At the end of this exercise participants will have gained experience about a set of different activities required to run the IGA and how everyday family life can affect it.

## SESSION 6 – FINALISING INCOME GENERATING ACTIVITY PLANS

**PURPOSE:** To get common IGA teams to revise and finalize their business plans and budgets

**TIME NEEDED:** 2-3 hours

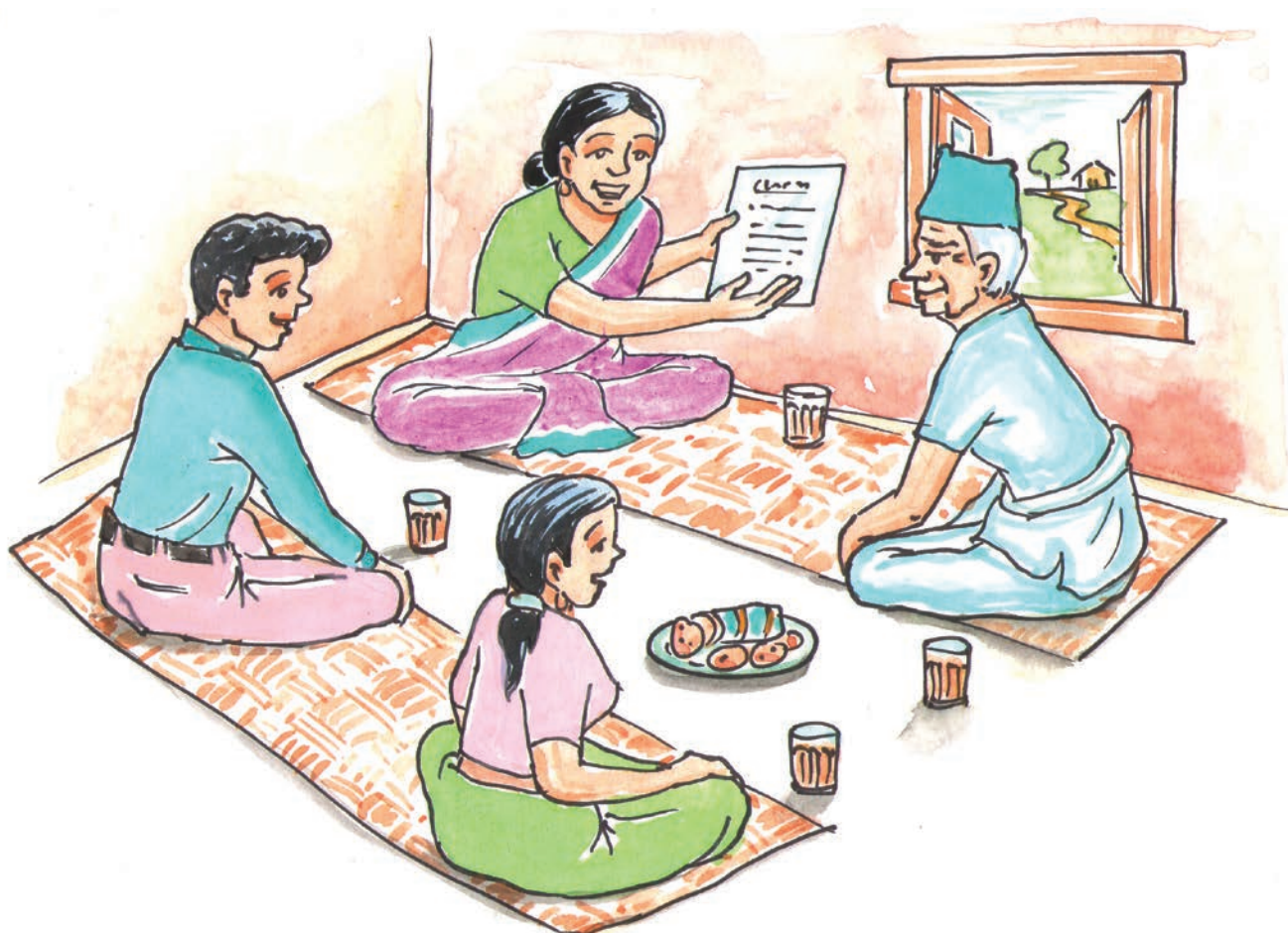
**PARTICIPANTS:** 2 members from each family, all 45 families meeting together

**MATERIALS:** Flip chart and pens

### CONTENTS:

Introduction

- 6.1 How we can improve our IGA plan
- 6.2 Keeping our books clean
- 6.3 Bookkeeping tools



## Exercise 6.1: How we can improve our IGA plans

**Purpose:** To get participants to present their business plans and budget, to provide another opportunity to assess participants' business plans and budgets and adjust them where necessary

**Time needed:** 90 minutes

**Description:** Business plans and budgets prepared as homework with the facilitator/business assistants

### Direction:

1. Explain to participants that they need to present their business plans and budgets to other IGA groups in the workshop. This will provide common IGA teams an opportunity to revise and assess their business plans and budgets.
2. Explain that we are going to conduct a SWOT analysis of the IGAs but first we want to make sure that participants understand how this works.
3. Now explain to participants that we are going to analyse the respective IGAs based on the information we collected when we completed the market assessment, identifying the strengths and weaknesses of the IGA.
4. Group participants according to their common IGA teams and give them a flipchart and pens.
5. Then ask the Teams to go to the "opportunities and threats" section.
6. Give groups 10 minutes to do this part, while checking on each group to see how they are doing.
7. Mention that if the threats are too great then it may make an IGA not worth creating.
8. Now ask each group to think about the questions, and give groups about 10 minutes to complete these:
  - a. What can be done to minimise the weaknesses ?
  - b. How can the strengths and opportunities be built on to maximise the strength of the IGA ?
  - c. How can the participants overcome threats to the IGA ?
9. Go around the groups and provide necessary support.
10. Now ask the groups to present their work and discuss each group's business plan with the whole group.
11. During the big group discussion:
  - a. Assess each presentation and see if there is anything missing.
  - b. Assist the groups where possible by asking further questions.
  - c. If groups need to fill in more information, then give them time to do this.
  - d. Make suggestions of how to address some of the challenges you have noted in their analyses.
12. Thank participants for their contribution and hard-work.
13. Now, give participants 10 minutes to make changes to their IGA's plan and budget. Go around and check what groups are doing.
14. Ask groups to present and discuss with everyone what changes were made.

### Business assistant's notes:

Give more time to facilitate a discussion on the following:

- What can be done to reduce the “threats” and what can be done to “minimise the weaknesses”?
- How can the “strengths and opportunities” be built on to maximise the strength of the IGA?
- This is a complex discussion. Bring participants in a group with facilitation for each one of the business plans.
- These discussions might make the groups want to take some steps back, e.g. do some more market analysis and see if it influences changes to their plans.
  - You should also mention that if the threats are too great then it may make a IGA not to be worthwhile.
  - If the group needs to work more on their business plan and budget let them finish the part that can be done in the class and ask them to do the remainder as homework.
- During the family visit, you need to check and revise the relevant IGAs plans and IGA itself.



### Exercise 6.2: Keeping our books clean

**Purpose:** To get participants to appreciate and learn about the importance of bookkeeping when running a business. To get participants to learn how to conduct bookkeeping and use the bookkeeping tools

**Time needed:** 10-15 minutes

**Materials:** A4 paper and pencils or pens

#### Directions:

1. Explain that part of maintaining good business practice is to keep track of the activities that are conducted while running the business. The process of recording all the activities is important in order to understand what is going well and what is not going well in a business. But first we need to understand what this means by going through an exercise ourselves.
2. Divide participants into pairs and give each pair a blank A4 page and a pencil. Explain that these pairs (not necessarily family members, see what the participants prefer) will assume the roles of either family members or a married couple. One person in the pairs will be asked to do something for the household as part of the exercise.
3. Ask one person in the pair to go outside while one of them remains in the room.
4. Now ask the participant who has remained in the room to write down at least fifteen tasks that they would like their partner who is waiting outside to do for their household.  
e.g. The list might include:
  - Go to the market and buy raw materials
  - Collect money from the customers
  - Give back the loan to the bank
  - Ask neighbour give back 50 NPR
  - Change the curtains
  - Pay the electricity bill
  - Wash the children's clothes
  - Make pulau for Manju's wedding
  - Fetch children from kindergarten
  - Mend the back door
  - Cut back the garden trees
5. Bring the participants waiting outside back into the room and back to their partners. Ask the partner to read out the list of activities that they want them to do for their household.



6. Then ask the partner who had been given the activities to do for the household to recall all the activities and to say them aloud. The partner should tick off how many activities from the list are remembered.
7. Bring participants back into the bigger group and discuss the following:
  - How many tasks did the partners remember? What was the average number remembered?
  - Is it realistic to expect the partners to remember everything in the list they were given by their partner?
  - What is the best way to make sure that they can remember all the tasks the partners give? Explain to participants the importance of recording each of the activities that participants need to perform. If the participants had been given paper and pens, they would have been able to record and recall these activities correctly.
8. In terms of running a business, this exercise is relevant for highlighting the importance of recording all activities related to running the IGAs, including all the financial transactions that they make. These will include all the purchases of raw materials, transport, electricity, and other costs incurred from running the business. This process is called bookkeeping. The Facilitator will provide a template for bookkeeping and participants can use this when actively running their business.
9. Conclude that forming an IGA is a complicated operation, involving the management of your daily income and expenditure and dealing with people who lend you money and from whom you borrow. You cannot remember all these and it is important to keep a record of all of them. Bookkeeping can be used to evaluate your current situation, calculate your income and plan for the future.

### Exercise 6.3. Bookkeeping tools

**Purpose:** To make participants familiar with how to carry out bookkeeping and to learn how to use the bookkeeping tools

**Time needed:** 10-15 minutes

**Materials:** A4 paper and pencils or pens

#### Directions:

1. Explain to families that we are now only completing one step in the process of starting an IGA so we need to learn about the basic tools that help us to remember our IGA's operations.
2. Now introduce to the families the template that they will use for bookkeeping.
3. The first template is entitled "MONEY IN". This is where families will register all the daily cash that the IGA brings in: participants must first record the date and then a description of the operation. The "IN" column is where participants must record the money the IGA earns. Imagine you sold doughnut , earning a total of 500 NPR, in different shops. In shop one for 120 NPR, shop two for 200 NPR, shop three for 100 NPR, shop four for 60 NPR and finally in shop five for 20 NPR . This table allows you to see your daily operations. By the end of month, you can calculate your monthly sales using this template:

MONEY IN		
Date	Description (where the money comes from)	IN
2.04.12	Doughnut sold in shop 1	120 NPR
2.04.12	Doughnut sold in shop 2	200 NPR
2.04.12	Doughnut sold in shop 3	100 NPR
2.04.12	Doughnut sold in shop 4	60 NPR

4. To register your expenses, you can use the table entitled “expenditures”. Here you need to register any business expenditures and any other expenditures from your IGA:

EXPENDITURES			
Date	Description (what was paid for)	Business	Other expenditures
2.04.12	Purchase of equipment		200 NPR
5.04.12	Transportation	150 NPR	
7.04.12	Salary of driver	500 NPR	

5. The template entitled “Who I owe” will be used to register the loans received. Let us imagine that you bought raw materials and had not yet paid for them. You need to register your loan in the table below. When the loan is repaid you need to delete/cross out the line and put it in your “expenditures” record because that amount was paid from your IGA:

WHOM I OWE				
Date	Whom i owe	What	Amount	When i need return

6. The template entitled “Who owes us” will be used to register who owes money to the IGA. Let us imagine that you sold doughnut and earned a total of 500 NPR today but shop 5 did not pay you 20 NPR. Shop five is your debtor. When the full amount is returned you need to delete it from that table and register it in the table entitled “money in”:

WHO OWES US				
Date	Who owes us	What	Amount	When i get it

7. If your customer/intermediary/etc. orders some of your product you can use the table below entitled “orders”. This is where you can register the date of the order, who ordered the product, what was ordered, how many, for what price and when the order should be completed by

ORDERS						
Data of order	Who ordered and what	Unit	Quantity	Price	Total	When should be ready
2.04.12	Shop 5/doughnut	pcs	20	1.75	350	3.04.12

8. To calculate your monthly income, you will use the table entitled “income”. First you need to extract data from the “money in” table and calculate the monthly sales. Then you fill in the business expenditures below using the information from the “expenditures” table. To calculate income just deduct the business expenditures from the sales. If during the month you had some other expenditures (not for business) fill these in and then deduct it from your calculated income to see your result:

INCOME	
Description	Amount
Monthly sales	3500
Monthly business expenditures	2800
INCOME (= Monthly sales - monthly business expenditures)	700
Other expenditures	50
Result (= Income - other expenditures)	650

- Now ask participants to divide into groups of three and play a role game. Distribute an empty template to each group and ask them to show everyone how to carry out IGA bookkeeping. In the role game participants should think about an IGA's entire operation (e.g. purchasing materials for 200 NPR, paying rent for 100 NPR, etc.).
- Ask participants to present the role play to the bigger group and explain that the bigger group should watch the play carefully and check if the bookkeeping is carried out correctly.
- Thank participants for their presentations. Conclude that bookkeeping is a tool used not only to remember the operations of the IGA, but also to calculate your income, better analyse the management of the IGA and plan easily.

## SESSION 7 – READY TO START AN INCOME GENERATING ACTIVITY

**PURPOSE:** To provide participants with additional and useful hints that complete their course on IGA management and to verify the degree to which participants are prepared

**TIME NEEDED:** 2 hours

**PARTICIPANTS:** 2 members from each family

**MATERIALS:** Flip chart and pens

### CONTENTS:

Introduction

7.1 Mistakes that can be made

7.2 How we can market our IGAs

7.3 Networking contract, memorandum of understanding



## Exercise 7.1: Mistakes entrepreneurs make

**Purpose:** *To create awareness about the mistakes that entrepreneurs sometimes make and to provide advice to IGAs (or IGA networks) about mistakes that should be avoided*

**Description:** *group discussion based on scenarios*

**Time needed:** *1 hour*

**Material:** *Printouts of scenarios folded into small pieces and a hat*

### Directions:

1. Explain that sometimes people in business make mistakes and some mistakes hurt their businesses. Today we will discuss some of the common mistakes in business and discuss ways to avoid making them in your own IGAs.
2. Divide participants into groups of three to four people based on common IGAs. Put the scenario cards (you can view these in Annex 6) in a hat and ask participants in the groups to take turns to pick out three cards, each with a different scenario.
3. Ask the group to read one card at a time and prepare to comment on and provide solutions for the challenges those entrepreneurs in the stories experience. Participants in other groups can also add their comments.
4. At the end of the activity ask participants whether parts of the exercise resonated with them:
  - a. Has anyone tried to run an IGA before and made mistakes like the ones in the scenarios ? Or have a friend who has ? Would you like to tell the group about it ?
  - b. Would anybody like to tell a story about themselves or another person who made mistakes during the implementation of an IGA ?
5. Conclude by saying that this exercise shows us that running an IGA can be difficult. During the implementation of an IGA, different problems may arise but all the problems have solutions. Some problems may be our fault. The exercise showed us that you must always plan our activities, have alternative plans, keep our position in the market, take care of our reputation and have someone trustworthy in our IGA to provide us with support. When there is a problem you must brainstorm possible solutions (around two or three). Do not hurry to make a decision. Think about all the possible solutions and consequences that they have if you choose them. Choose the best solution for you and your IGA.

## Exercise 7.2: How we can market and promote our IGAs

**Purpose:** *To get participants some experience in marketing and promoting products*

**Time needed:** *30 minutes*

**Materials:** *Coloured paper, scissors, a flipchart, coloured pens and glue*

### Directions:

1. Explain that in this exercise participants will go through a process of marketing and promoting the products for sale. This may be in a market place or shop, but even a business such as renting out chairs for a wedding or growing cucumber needs to promote itself.
2. Divide participants into groups of six. Groups will be the producers of the products and people from outside will be customers. The customers will come when the groups finish their job. The rule is that participants cannot buy their own products. They will need to buy from the other groups.

Use four people to play the role of the customers. Explain to them what they should do.

3. Now distribute to the groups of producers the following materials: coloured papers, scissors, flipchart, coloured pens and glue.
4. Now give each team 20 small stones. Ask them to imagine that these stones are products e.g. small biscuits. Explain that their role is to use the materials you have given them to package the biscuits. They need to make sure that the packages will attract customers. The aim of the game is to sell as many biscuits as possible. Each team's table should include the:
  - Name of the biscuits;
  - Price (not more than 5 NPR);
  - Packages for biscuits;
  - Flipchart with text for attraction of customers.
5. The groups of producers are not allowed to speak to each other and look at other groups' work.
6. Now go to the next room and give each customer 5 NPR. Explain to them that they need to visit all the tables and that the quality of both the products is the same. The customers will not know which table belong to which team. So the customers should decide to purchase as many biscuit products they can with their money from one of the tables table. They must explain what attracted them to buy biscuits from that table and write the reasons on a flipchart at the front of the room (divide it into two columns and on the top write the name of the biscuit to know which team it is).
7. If a team sells all of its products it should write at what time they sold out. Which teams sold out and which one first ?
8. Count with the teams how many products they sold and ask them:
  - What influenced people to buy their particular product even if the quality was the same as the other teams' products ?
  - What else can they do to attract customers (the business assistant should list them in the flip chart e.g. discount, offer, good looking, quality, advertisement, etc.).
9. Explain that there are other activities that are necessary to consider beyond the production of our IGA product. Explain that marketing and promotion of our product is important: we must make our product visible in the market.
10. Ask participants if they have any questions and ask them if they have already thought about ways to make their IGA product visible or to put the products on the market (use **Annex 7** if it is necessary).
11. Conclude by saying that marketing and promoting our products is key to the success of our IGA.

### Exercise 7.3: Networking contract, memorandum of understanding

1. Explain that we are now going to draft an agreement that will regulate how the IGA network members will work together. All expectations will be expressed openly and an agreement will be reached.
2. Working individually, ask participants to think about three things that they think are important for the networks' members to work together successfully and write these on the flip chart with the title "NETWORKING RULES".
3. First ask participants to think about three things that they think are necessary for the operation of a network. Give each of them three pieces of paper to write these on.
4. While they are thinking, draw a vertical line in the middle of the flip chart to divide it into two parts and write "NOT NECESSARY" on the top left and "NECESSARY" on the top right. Collect all the pieces of paper, mix them, randomly distribute 3 to each participant and tell them to read them in silence. Participants should then stick each piece of paper onto the flip chart in the "not necessary" or "necessary" side, depending on whether they think it is useful or not for networking.

5. After all the pieces of paper have been pasted on the flipchart, start an analysis of the flip chart involving all participants in the discussion, explaining to them that the aim of the activity is to **build a collection of shared rules** that will form the body of the agreements between members of networking groups. Ask each participant whether they agree or not on the position of the pieces of paper. Some rules or key words may have been written on more than one piece of paper so just discuss them once.
6. Some could have been pasted on the flipchart onto both part of the flip chart, some people could disagree about the position of some words, in all cases participants have to explain why they agree or not. According to discussion, moves words from one part to another (or leaves where they are) and at the end on the “necessary” part of the flip chart there will be all the words or rules such considered by participants. Check the list of rules you prepared before the session and add if some rule is missing, explaining the importance also of these ones.

**Instructions for the business assistant:** if the participants have not mentioned the following issues, which are important for an agreement, discuss:

- Representation: who each family is represented by;
  - Decision-making: how decisions are made (by an elected board/by all members together and how often they gather);
  - Contribution of each family;
  - Hierarchy: is the structure clear and is there a common leader;
  - Information: information stream (how information is spread among members to reach them all);
  - Mutual support: is it clear who to refer to if need be;
  - Monitoring and evaluation of activities (looking for new distribution channels, suppliers, traders, etc.).
7. When the rules are established, explain to participants that each network needs leader who will provide necessary guidance for the group but also function as a team to try achieve a certain goal. Each network should choose a leader that they think is experienced, wise and can bring a group together to reach common goal.
  8. See below for the agreement template (see draft of agreement in **Annex 8**).

Annex 1. Socio-economic profile of the family

SOCIAL PROFILE OF THE FAMILY									
District	Baglung							Village	Resha
	Family:	Age	Ethnicity	Languages known	Education	Occupation (if not working, why)	Position in the family		
	Name								6
	e.g. Kamala Thapa	22	Magar	Nepali, Magar	Secondary			Role within the family	



ECONOMIC PROFILE OF THE FAMILY									
1. Income									
Monthly					Seasonal/Temporary				
Source of income	Size of income	Who is involved in this activity	Who manages it ?	Source of income	Size of income	Who is involved in this activity	Duration when you receive that income (show months)	Who manages it ?	
2. Income (including work paid in kind)									
Source of income	Who is involved in this activity	Type of income	Quantity	Duration when you receive that income (show months)	Equivalent in TJS	How you use it	Who manages it ?		
3. Expenditure (food and non-food) & saving									

Monthly			Seasonal				Planned big investment in the future				
Description	Amount	Who decides what to spend it on	Description	Amount	Period	Who decides what to spend it on	Description	Amount	Period	Who decides what to spend it on	
<b>4. Assets (land, animals, tools, saving)</b>											
Description			Unit				# of Unit				Who owns or manages it

**5. Family activities – type of product** (agri-products, dairy products, etc.)

Type of Product	Amount per year	# for sell	# for family	When do you cultivate	Yearly income from selling in TJS	Yearly income for family use in TJS	Where you sell it	Who is in charge of selling it	Who are your customers	How do you transport products	Where do you purchase raw materials (seeds, fertilizer)	How many times you harvest	Who is working in the field and collecting the harvest

6. Decision making mechanism In the family										
	Daughter-in-law	Husband	Young Couple	Mother-in-law	Father-in-law	Sister-in-law	Brother-in-law	Shared decisions by young	Shared decisions by elder	Shared decisions by all the family together
<b>Who makes decisions in your family on the following issues ?</b>										
Economic issues (how to use money)										
Education (for children)										
Work (and emigration of family members)										
<b>Who is in charge in your family for buying food and other items for the house and the family ?</b>										
Every day expenses										
Big expenses										
Who makes decisions on how money is spent on daily expenses ?										
Who makes decisions on how money is spent on bigger investments ?										
Who controls money in your family ?										
Who is in your family making decision how to spend remittances ?										

## Annex 2: Expectations of the IGA support organisation for participation in Sammanit Jeevan – EE & IGA Support programme

With a participatory approach, the target families, through the advice of business assistants and considering the result of market mapping, will choose the economic activity that can be developed and established in the future by the family members themselves, individually or in a network of families with common interests. The role of business assistant in this stage is to explain to family members' the importance of involving all members in the Income Generating Activity and different role that each participant can have in the production chain of the venture, while business assistants will provide economic skills about IGA development and management, according to the strategy chosen by project, that is:

- 1) Not to distribute grants in cash, but as inputs (raw materials, little machineries and tools, etc.) in order to effectively spread the mini-grants' amount and avoid inappropriate or uncontrolled uses of grants by target families;
- 2) To provide technical and economic knowledge and assistance so that target families will be able to overcome present lack of knowledge both of proper and productive techniques and of economic management, so that they will get the capability to run by themselves the IGAs also after the end of the project, thus leaving a concrete and long-lasting tool to improve their income;
- 3) To involve target families through cost-sharing approach that means asking them to give own symbolic contribution (working labour, local construction materials, etc.) to start and implement their IGA in order to reinforce their engagement with the new activity and their sense of ownership.
- 4) To promote the idea of networking in groups of common interest within the same economic sector in order to avoid overlapping and competition between more IGAs in the same village and, at the same time, to take advantage of benefits coming from joining together to access the market. To put in contact target families with existing and available organisations that can provide useful services to access to work/skills and loans (microfinance organisations, international and national NGOs, self-help groups, employment centres and other government structures and institutions identified during the market mapping).

The whole phase of identification, elaboration and development of ideas for possible IGAs will be monitored and supported by the business advisor's economic empowerment expert, who will check and cross them with the market situation and provide necessary inputs to make them fit to access the market. They will also be in charge of outlining proper list of materials to be provided as inputs to target families.

The sub-grant distribution process will be done in the following steps:

- 1) Families will choose possible Income Generating Activities, which they want to implement, according to the requests/needs of the local market (through a market research that will be conducted by target families themselves) and their capacities and skills (probed during first sessions of "livelihood strengthening module");
- 2) Facilitators/business assistants will support families/network of families to evaluate these ideas through SWOT analysis, so identifying the appropriate IGAs to be developed considering feasibility, time needed for implementation, sustainability and profitability;
- 3) Business plans will be developed by all target families together with business assistants, not only according to indicators of essential economic achievement (sustainability and profitability), but also working with target families to make them take into deep consideration the following elements:
  - Active role and involvement of young women of families in the operative structure of the family IGAs must be an essential pre-requisite;
  - Each targeted district has its own potential productions and markets related to both food and non-food processing. The typology of processing to be promoted within the family enterprise will be decided depending on the results of a market mapping, and cross-referenced with the specific interests and present economic profile of families;
  - Productions which are better oriented to market, that add value to raw production or extend its consumption period, that capitalise local tradition and competences, and promote a real quality increase;
  - Co-financing from the group itself or by their community;

- Family’s readiness to take responsibility for participation in the project until the end
- Environmentally friendly products or typical products of the area of target villages.

Business advisors will lastly assess and approve business plans, launching procurement procedures for inputs to be provided to target families.

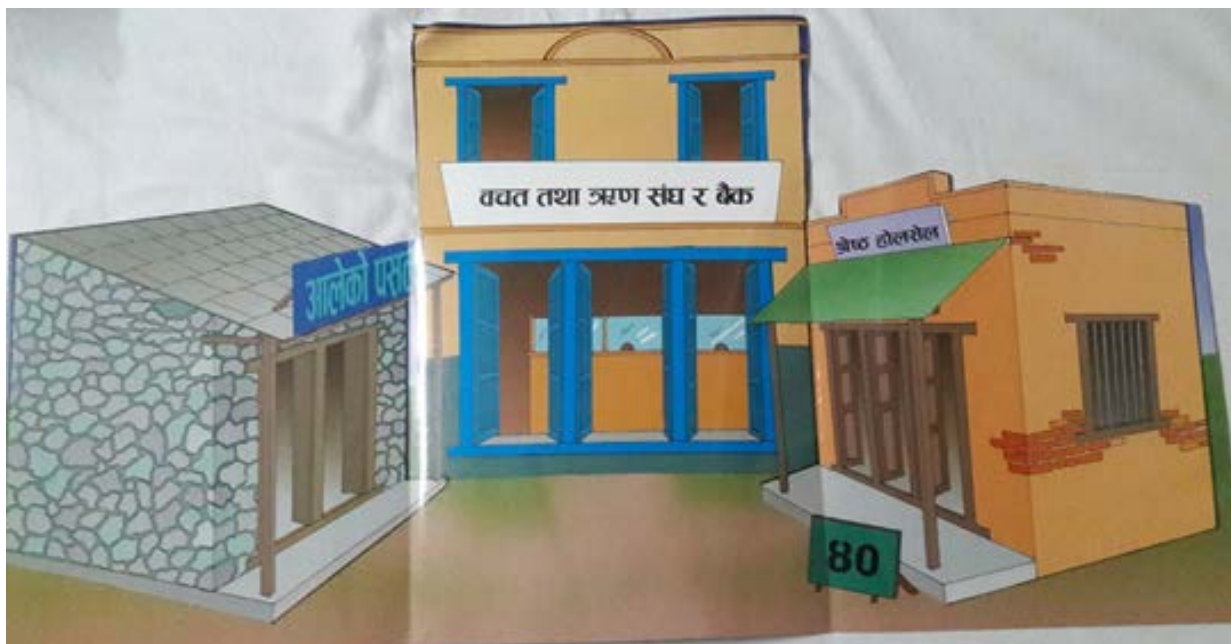
During the phase of IGAs establishment, in parallel with economic assistance, basic technical support will also be provided in relation to each type of activity (agri-products, dairy products, sewing, bakery, livestock, etc.) started by target families individually or as a network.

The business advisor together with the economic empowerment expert will supervise all the steps of the IGA’s creation route through field visits and close connection with facilitators and business assistants.

Two events will be organized during the third year of project implementation in the target districts (one event in each district), in concurrence with the International Women’s Empowerment Day in March or 16 days of activism in November. The beneficiary families themselves will be the central part of these events, as they will organise a small exhibition of the products of the started small family based enterprises. In this way and through the media coverage, positive family role-models will be promoted.

### Annex 3. The accessories of the game

#### 1. Layout – location



#### 2. Credit wheel “will they pay”



#### 3. Layout resha shop .



4. “What we bought”

**हामीले के खरिद गर्यौं**

परिचो हप्ता	दोस्रो हप्ता	तेस्रो हप्ता	चौथो हप्ता	पाँचौ हप्ता

5. Money



Annex 4. The hat producers game forms

**THE HAT PRODUCERS GAME FORMS**

In (Bank loan, sales, money lending)		
Data	Description (from whom money comes)	Amount

Plan		
Business	Other expenditures	Saving

Expenditures			
Data	Spent on what	Business	Other expenditure

Who owes me		
Who	Amount	When will return

Whom I owe		
Whom I owe	Amount	Date of payment

INCOME	
IN	
Business expenditures	
Income = In - Business expenditures	
Other expenditures	
Remaining = Income - Other expenditures	



**BUSINESS CYCLE CHART**

	Monday Purchase	Tuesday Production/ unexpected life situation	Wednesday Sales	Thursday Receiving/ returning loans	Friday Planning	Saturday Other expenditures	Sunday Day off
<b>W E E K 1</b>				1 _____ LOAN _____ From bank	2 _____ B   E   S _____ _____	3 _____ _____	4
<b>W E E K 2</b>	5 _____ pieces @ _____	6	7 _____ pcs @ _____ _____ pcs @ _____ _____ pcs @ _____	8	9 _____ B   E   S _____ _____	10 _____ _____	11
<b>W E E K 3</b>	12 _____ pieces @ _____	13	14 _____ pcs @ _____ _____ pcs @ _____ _____ pcs @ _____	15	16 _____ B   E   S _____ _____	17 _____ _____	18
<b>W E E K 4</b>	19 _____ pieces @ _____	20	21 _____ pcs @ _____ _____ pcs @ _____ _____ pcs @ _____	22	23 _____ B   E   S _____ _____	24 _____ _____	25
<b>W E E K 5</b>	26 _____ pieces @ _____	27 Rent: 100 NPR	28 _____ pcs @ _____ _____ pcs @ _____ _____ pcs @ _____	29 Return loan to the bank	23 _____ B   E   S _____ _____		
<b>TOTAL SALES: PIECES _____ TOTAL AMOUNT _____</b>							

## Annex 5: Feasibility of IGAs

1. You need to assess the feasibility of each family IGA for Session 1 of the IGA support component of the manual, and the corresponding home visit. It means that you need to check:
  - If an IGA is technically feasible – if the family has or project can provide all the necessary skills and tools needed to run an IGA?
  - If an IGA is feasible within the estimated cost – are the contribution made by the family and the project inputs enough to implement an IGA?
  - Will an IGA be profitable – will the family earn money from that activity? In this point you should consider the amount of profit per family member involved in IGA.
2. Use the tips below to assess each component of the IGA. Start assessing the IGA feasibility from Step 1, Product asking questions to check the technical feasibility and feasibility within the estimated cost. Go through all five tsteps one by one. Use an empty feasibility assessment template and take notes separately for each family IGA. Also take a note of your recommendations and suggestions that come out during the assessment:

	Technically feasible	Feasible within the estimated cost
<b>Step 1. Product</b>	a. Is the process of processing or producing the product easy and realistic? b. Are raw materials (ingredients) available in local markets or do you need to find them in other districts markets? c. Does the quality of your products match with their prices? d. Are products attractive to the customers (e.g. has good packaging)? e. Can the IGA produce the same quantity of product that it can sell ?	a. Are the costs of raw materials and other expenditures adequate and allow and IGA set a good price for selling ?
<b>Step 2. Human resources</b>	<ul style="list-style-type: none"> <li>• Do family members have the skills to run the IGA ?</li> <li>• Do family members have the time to run the IGA ?</li> </ul>	Notes: For a small family IGA, if the family operates as one economic unit, the 'salary' will be profit.
<b>Step 3. Tools</b>	<ul style="list-style-type: none"> <li>• Are the tools that family and project contribute enough to run an IGA ?</li> <li>• Are they available in the market ?</li> </ul>	• Can the cost of tools needed be covered by the amount contributed by the project and family's contribution ?
<b>Step 4. Expenditure</b>	Can the IGA pay for all expenditures that are needed?	
<b>Step 5. Customer and Place</b>	<ul style="list-style-type: none"> <li>• Are there customers who are ready to buy the products ?</li> <li>• Where and how do you reach these customers ?</li> </ul>	• Can the IGA pay all the costs (transportation, rent, etc.) incurred for the product to reach the customers ?

3. The answers to the questions above can help you to give critical review and find out if the IGA is feasible or not. The assessment is checking if an IGA is profitable. It means that each IGA passing can conclude that the cost and price of products, expenditures and volume of the products that an IGA is going to sell will bring the family income.
4. If one of the IGAs is not feasible, explain to the families the reasons and risks that are barriers to run this type of IGA.

## Annex 6: Scenarios

### Scenario 1:

“While I was cutting fabric for the dress the lady ordered, I had a beautiful idea to change the style of the dress, so I cut and sewed fabrics in different way. The dress was really beautiful. When the lady came to take it she was completely disappointed, she didn’t want it, she didn’t pay me and she told me she would never come again.”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problem experienced and possible solutions:

**Solution 1** → when we work on customised products, ask your customer before you change it. She didn’t expect something different. The dress-maker took a great risk and unfortunately didn’t succeed.

**Why 1** → If you are thinking about a new product **you should test it before** and ask for feedback from your customers before starting production.

**Solution 2** → The dress-maker promised something to that lady, she had to keep her word.

**Why 2** → It is important to **keep a reputation** as a reliable and responsible entrepreneur.

### Scenario 2:

“I’m selling honey. I see that other honey sellers often gather together and speak to each other, but I have never joined them”

Encourage participants to comment on the following questions:

- What do you think is the problem ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → you should join them, introduce yourself and listen to their talk

**Why** → **take advantage of every chance to network.** It is not only important who you know, but also who knows you and your activity.

### Scenario 3:

“Last week I started selling samosa a, it is really good and I am selling at the same price of other sellers, but the people who bought it didn’t come back to buy it again and I see them just passing in front of my stand and buying from someone else”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → you should ask the customers for feedback and specifically, what they thought about your product. This means you can also keep in touch with them

**Why** → **feedback from customers** is very important, especially at the beginning, in order to better tune your product. As we saw before, what you think is a perfect idea may not be seen like this by your customers. Listen to your customers.

**Scenario 4:**

“After the market research I found out that I’d have good opportunity to sell vegetables, , but I am not able to understand which vegetables are the most profitable”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → vegetables have different prices and it is important to learn what a supplier will charge you for a vegetables and what price they are generally sold for. The difference between these is if your profit. Sometimes you can make a greater profit by selling expensive unseasonal vegetables but you will not sell as many as the cheap vegetables. You need to calculate if you will do better by selling fewer expensive vegetables or more cheap vegetables .

**Scenario 5:**

“I’m so tired, I have to think about everything, my daughter-in-law wants to help me but I don’t want her to help, so we often argue. Actually I don’t trust her”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → involve your family’s members according to the division of tasks set at the beginning depending on people’s personal skills and needs for the IGA.

**Why** → for the proper operation of the activity it is necessary **to set a structure for sharing tasks** and follow it

**Scenario 6:**

“Last week I fed my hens with waste food instead of using the usual feed because I wanted to try this way: it is cheaper and I guess it doesn’t affect the production of eggs. Since then the hens have produced fewer eggs than before”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → when you change something in your activities (whether you do it on purpose or you are forced to do it), keep in mind it’s important to monitor the results to understand whether you achieved a better (or worse) result just by chance or as logical effect

**Why** → **learning from mistakes** is the best way to improve

**Scenario 7:**

“Every day I make 700 NPR and once a week I pay the staff for my shop where I sell clothes. Every day last week I spent my income to go to restaurants with my friends. This week I couldn’t update my shop with a new collection and my sales went down to 600 NPR per day”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → when you use money from your IGA be aware that you broke your business cycle.

**Why** → **don’t mix IGA with other business**, it is the best way to keep your IGA alive and invest part of income back into it in order to widen the activity.

**Scenario 8:**

“Relatives visited my house and I stop working for my IGA for two weeks. When I came back to my IGA I found that my market place has been taken by another supplier”

Encourage participants to comment on the following questions:

- Why do you think this problem occurred ?
- What do you think is the solution to this problem ?

After the discussion, summarise the most likely reasons for the problems experienced and possible solutions:

**Solution** → when you want to be sustainable always keep in touch with your buyers and be aware that you broke your business cycle by stopping to produce products.

**Why** → **don’t mix your IGA with other business and always have a person to whom you trust**. This is the best way to keep an IGA alive and keep buyers. Find a person in your household who can occupy your guests during your absence or someone who substitute you to run the IGA.

## Template for business plan with examples

### 1. For goat farming and pig farming

Name of entrepreneur:

Address:

1. Yearly production and sales target:

Description	Unit	Production number			Sales number		
		First Year	Second Year	Third Year	First Year	Second Year	Third Year
Mother Goat	No	2	3	4	-	-	-
Total no. of goat	No	6	9	12	-	-	-
Male goat(Khasi)	No	1	1	2	1	1	2
Buck	No	1	2	2	1	2	2
Kid	No	2	3	4	1	2	4
Grass	No	50	40	50	-	-	-
Total					3	5	8

## 2. Cash investment and depreciation:

S.N.	Details	Quantity	Rate	Total(a)	Age-(years) (b)	Yearly depreciation (a÷b)
1	Building and improvement of sheds	1	12000	12000	15	800
2	Mother goat (additional)	–	–	–	–	–
3		–	–	–	–	–
4		–	–	–	–	–
Total				12000		800

## 3. Expenditure plan:

S.N.	Details and units	Rate	First year		Second year		Third year	
			Quantity	Total amount	Quantity	Total amount	Quantity	Total amount
1.	Depreciation(Rs.)			800		800		800
2.	Interest amount <sup>4</sup> (Rs.)			–		–		–
3.	Feed (Kg)	–	–	–	–	–	–	–
4.	Medicines, vaccines and treatment (Rs.)	100	6	600	9	900	12	1200
5.	Salt, minerals (kg or per unit)	25	20	450	25	625	30	900
6.	Insurance charge (Rs.)	93.75	2	187	3	281	4	375
7.	He-goat service (Rs.)	100	2	200	3	300	4	400
8.	Cost for making male goat /Khasi(Rs.)	100	1	100	2	200	2	200
9.	Purchase of raw materials	–	–	700	–	1200	–	1500
10.	Miscellaneous	–	–	500	–	500	–	500
11.	Total production cost (Rs.)		–	3537	–	4806	–	5875

<sup>1</sup>Loan taken for business Rs.....at the rate of.....total yearly interest expenditure Rs .....

## 4. Income plan:

S.N.	Details and units	Rate	First year		Second year		Third year	
			Quantity	Total amount	Quantity	Total amount	Quantity	Total amount
1.	Sales of male goat/khasi(Kg)	380	28kg	10640	28kg	10640	28kg	23520
2.	Sales of buck (Kg)	380	28kg	10640	56kg	10640	56kg	23520
3.	Sales of kid (Kg)	275	20kg	5500	40kg	11000	80kg	24000
4.	Sales of mother goat	–	–	–	–	–	–	–
5.	Additional buck and kid in the herd <sup>5</sup> (Rs.)	–	–	–	20kg	5500	20kg	6000
6.	Income from sales of manure	–	–	–	–	–	–	–
7.	Total sales amount (Rs.)	–	–	26780	–	37780	–	77040

## 5. Annual profit loss details:

Details	Year 1	Year 2	Year 3
a. Total production Cost	3537	4806	5875
b. Total sales income	26780	37780	77040
c. Profit made from sales	23243	32974	71165

**2. Business Plan template for Vegetable farming**

Name of entrepreneur:

Address:

## 3. Yearly production and sales target:

Description	Unit	Production number			Sales number		
		First lot	Second lot	Third lot	First lot	Second lot	Third lot
Tomato	KG	280	280	280	260	260	260
Total		280	280	280	260	260	260

<sup>5</sup>If sold write down the details at what price it was sold.

## 2. Cash investment and depreciation:

S.N.	Details	Quantity	Rate	Total(a)	Age-(years) (b)	Yearly depreciation (a÷b)
1	Building tunnels	1	8000	8000	5	1600
2	Rope	2 kg	400	400	10	40
3	Spade	2	200	400	10	40
4	Bamboo	15	200	3000	5	600
5	Weighing machine	1	2000	2000	10	200
Total				13800		3480

## 3. Expenditure plan:

S.N.	Details and units	Rate	First lot		Second lot		Third lot	
			Quantity	Total amount	Quantity	Total amount	Quantity	Total amount
1.	Depreciation(Rs.)			3480		3480		3480
2.	Purchase seeds	450	1	450	1	450	1	450
3.	Medicines			1000		1000		1000
4.	Compost manure	50	50	2500	50	2500	50	2500
5.	Fertilizers	60	2	120	2	120	2	120
6.	Plastics			4000				
7.	Miscellaneous			10000		10000		10000
8.	Total production cost (Rs.)		–		–		–	

<sup>1</sup>Loan taken for business Rs. ....at the rate of.....total yearly interest expenditure Rs .....

## 4. Income plan:

S.N.	Details and Unit	Rate	First Year		Second Year		Third Year	
			Quantity	Total Amount	Quantity	Total Amount	Quantity	Total Amount
1.	Sales of tomatoes	60	300	18000	300	18000	300	18000
2.								
	Total sales amount (Rs.)	–	–		–		–	

## 5. Annual profit loss details:

Details	First lot	Second lot	Third lot
a. Total Production Cost			
b. Total sales income			
c. Profit made from sales			

## 6. Conclusion



## Annex 7. Hints on visibility and marketing for BAs

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

**POSITIONING** means targeting who the customer will be. There are different customers in the market: as we saw during the market assessment some are looking for the best price, some for the best quality, and some for something not currently available in the market.

To think about this we should answer the following questions:

- What do we offer that our competitors don't?
- What are our customers' primary needs and wants?
- What are the customers we want to reach?
- How are our competitors positioning themselves?
- What can we do to differentiate ourselves from our competitors? In other words, why should a customer choose us instead of someone else?
- Do we see different solutions for your activity?

After this analysis we are able to better outline who are our customers and therefore to better outline where our product fits into the market.

**PRICING** means to set the price of our product. It is strictly related and driven by the result of our positioning activity. It is very important because the price is a very strong message that we give our customers: price doesn't provide only information of the value of our product, but also the position in the market we chose for our activity.

Setting the price follows simple rules:

- We should cover our costs, that means we should charge our customers more than it costs us to produce and deliver our product.

And in the meantime:

- Our price needs to match up with customers' demands and expectations. If we price too high, we may have no customers. If we price too low people may undervalue our offering.

We can establish the price according different factors:

- We can start from our costs and then mark up our price from there. This method can be effective where covering initial costs is critical. In this case we have to check if it fits with the present prices in the market.
- Another method is to look at the current landscape of competitors and then set our price based on what the market is expecting. We could set our price at the high-end or low-end of the market to establish our positioning. In this case we have to check if it fits with our costs.

In any case cost-calculation is necessary as we saw during budgeting session.

**PROMOTION** is the next activity after positioning and pricing and it means how we present our product and communicate with our customers. Let's think about our product and find out what makes it different from our competitors, then communicate it to our customers. We have to take into consideration the following parts:

- **Packaging:** Check if it matches with our positioning and if it communicates the value of our product. Look at what our competitors do.
- **Advertising:** Think about how we can spread information about our activity and don't forget to check the success of our advertising.
- **Public relations:** If we contact media to cover us and our product it can be a great way to reach customers.

**DISTRIBUTION** is how our customers will get our product. There are different distribution channels, each of them differentiates for costs and price you can apply on your product.

- **Directly to customers:** It is the simplest way. Regarding profitability for this option, we have to calculate the cost of logistics (transport, rent of stand/shop, taxes, etc.), but on the other hand we can apply a higher price;

- **Directly to shops:** This option makes us skip costs for stand/shop, but we can apply a lower price. It could be a good idea at the beginning of our activity to access the market;
- **Through intermediaries:** These people aggregate and collect products from more producers and sell them. They could collect the products themselves so we have no logistical costs, but on the other hand we can apply an even lower price. This channel could also be useful to access the market at the beginning of our activity.

As regards distribution, let's also think about our product: are we producing a final product (e.g. milk) or are we producing a product that someone else will change into a different product (e.g. milk to produce butter)? We could also take in consideration to use more than one channel of distribution, maybe not at the beginning, but as further step of our activity.

## Annex 8: The IGA networking agreement

The Common IGAs network agreement is a contractual agreement between the members of a common IGA.

1. The aim of group's families according to Common IGA networks is

\_\_\_\_\_

2. Common IGA network activities to be planned and scheduled are:

- \_\_\_\_\_;

- \_\_\_\_\_;

3. The members of the common IGA network, through their representatives, are expected to meet periodically to monitor the networking activities. The frequency of these meetings will be once per \_\_\_\_\_. If necessary, additional meetings will be planned.

4. During each meeting common activities will be identified and related tasks will be shared between and agreed upon by members. Each member has to follow the tasks given. In the case that one member does not fulfil their commitment to the network; the leader of the network will address this with the family. In the case that this occurs again, the leader and representatives of other member families will approach \_\_\_\_\_.

5. After \_\_\_\_\_ the common IGA network representatives will meet for an overall evaluation of the activities implemented to confirm or change them in order to improve the effectiveness of the network for all the members.

6. The leader of the network is \_\_\_\_\_ who was elected by members of the network. Leadership will last for six months after which the network's members will identify another leader unless all members agree to retain the previous one.

7. The leader's tasks are:

- \_\_\_\_\_;

- \_\_\_\_\_;

- \_\_\_\_\_;

8. By signing this agreement all members accept and agree to its contents.

The members of the network are:

Signature

Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_  
 Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_  
 Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_  
 Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_  
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 Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_  
 Family \_\_\_\_\_ whose representative within the network is \_\_\_\_\_

## Annex 9: Implementation of families IGAs and follow up

*This part of manual will provide facilitators and business assistant’s instructions on how to support families with the implementation of and follow up for the IGAs.*

### **Direction:**

#### **Preparation phase:**

1. After session 6, where each family will have checked the viability and feasibility of their chosen IGA, the project team will know what type of inputs to provide. The role of facilitators/business assistants is to prepare the list of materials and check with families their availability in the market and their prices. The involvement of the families in the process of checking the inputs in the market is important: 1) the family will directly engage with the new activity and feel a sense of ownership; 2) they will build contact with suppliers. Facilitators/business assistants together with business advisor will provide support for each family’s IGA marketing strategy. This includes the packaging, identification of potential customers and markets, promotion of the products in the market through advertising and building relationships with suppliers, traders/intermediaries and other networks.
2. Facilitators/business assistants should also check the contribution of each family to their own IGA during this stage to be sure that IGA can be implemented properly.
3. Before the inputs are purchased by business advisor, facilitators and business assistants should sign a contract between families and the project, where contains the list of inputs, characteristics and cost of these inputs, contribution of the family and the responsibilities of the family and project. Business assistants should also prepare a list of technical support that families need to run the IGA. With the help of business advisor, specialists can look for locals who can provide this technical support (agronomist, livestock specialist, etc.).
4. The tools of bookkeeping that are in session 6 are basic. In case of specific type of IGA facilitators/business assistants together with Business Advisor will develop special tools for bookkeeping and introduce them during family visits.
5. The role of facilitators/business assistants in the preparation phase and in the beginning of IGA implementation is to support the families or network in building relationships with suppliers, intermediaries and customers. It means that facilitators/business assistants should help families find at least three people from each category (suppliers, intermediaries and customers). It does not mean that families or networks should work with all of them, but they should have alternatives in case a market actor leaves the market or refuses to work. The role of facilitators/business assistants is to act as a guide as opposed to completely build the relationship. Giving families or the network space will provide them with a degree of freedom and build their independence which in turn will guarantee the success of the business after the project is completed.
6. Facilitators/business assistants will visit each family to advice on targets for daily activities related to IGA management and also the management of the household budget. The frequency of the visit can be reduced or increased depending on the facilitators/business assistant’s approach and the family’s needs.

7. Business assistants, with the support of facilitators, should put target families in contact with existing and available organisations that can provide useful services to access to work/skills and loans (microfinance organisations, international and national NGOs, self-help groups, employment centres and other government structures and institutions identified during the market mapping).
8. Facilitators/business assistants along with families that join networks should prepare a plan of network development, which should include information on the frequency of the network meetings, contacting and building relationships with suppliers and buyers, promoting the product in the market, etc.
9. For the network meetings business assistants together with business advisor should prepare an agenda that includes the following components: 1) team and trust building; 2) topics that rise by network; 3) sharing information and experience among members; and 4) future steps for the network.
10. By the end of the project facilitators/business assistants should have prepared families for a presentation where each family will present their own products.
11. Facilitators/business assistants should report to business advisor weekly regarding the implementation of the project in the field, keep business advisor informed in case of any problems arise.

**Instruction for BA:** explain that the contents of this part are useful for all participants. It is useful for participants who are going to start IGAs within a common network because they are directly involved and also for other participants to provide them with the proper knowledge to be prepared if they decide to join a network in the future.

9. Explain that in order for the IGAs to be set up properly participants need to come up with ways of working together in the networks.
10. When the group has chosen a leader, ask them to brainstorm what responsibilities the leader will have and write them down on a flipchart.
11. Explain to the group that we have rules, a leader and their associated responsibilities. Using these we can draft a memorandum – an agreement where responsibilities are allocated to all families that are members of the network. It means that each family will sign that agreement.
12. Explain that we now have to draft the memorandum. During the meeting we will go through all of the points. If some points want to be changed, depending on the network, it is possible but it is important that everyone agrees with all of the points in the memorandum. Below is a draft of a contract where each point should be agreed upon by all members of the network.
13. By the end of the session all the possible networks will sign the agreement drafted during the session and chooses the leader.

## Annexes of record book

### 1. Record of goats/pigs of participant's household:

S.N.	Total no. of goats/pigs	No. of mother goat	How many times does it give birth Year/ Month	How many times does it give birth at a time?	Death Yes/No	At what time do you sell kid?	Weight	Price	Expenditure	Remarks

### 2. Record of chickens of participant's household:

S.N.	Type of chicken			No. of total purchase			Income			Expenditure			Savings	Remarks
	Broiler	Croiler	Local	Lot 1 Date	Lot 2 Date	Lot 3 Date	Lot 1	Lot 2	Lot 3	Lot 1	Lot 2	Lot 3		

### 3. Record of vegetables (tunnel) of participant's household:

S.N.	Type of vegetables			Total no. of production in Kg			Income in Rs.			Expenditure in Rs.			Savings	Remarks
	Tomato	Cucumber	Beans	1 <sup>st</sup> Lot	2 <sup>nd</sup> Lot	3 <sup>rd</sup> Lot	1 <sup>st</sup> Lot	2 <sup>nd</sup> Lot	3 <sup>rd</sup> Lot	1 <sup>st</sup> Lot	2 <sup>nd</sup> Lot	3 <sup>rd</sup> Lot		

**4. Record of shop run by participant’s household:**

S.N.	Name of item					No. of sold items					Income					Expenditure			Savings	Remarks	

**5. Record of bees of participant’s household:**

S.N.	Bee Hive	Total honey production in Kg			Income in Rs.			Expenditure	Savings	Remarks
		1 <sup>st</sup> Lot	2 <sup>st</sup> Lot	3 <sup>st</sup> Lot	1 <sup>st</sup> Lot	2 <sup>st</sup> Lot	3 <sup>st</sup> Lot			



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