



# FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative

## Livelihoods For Resilience Activity



## VESA Manual



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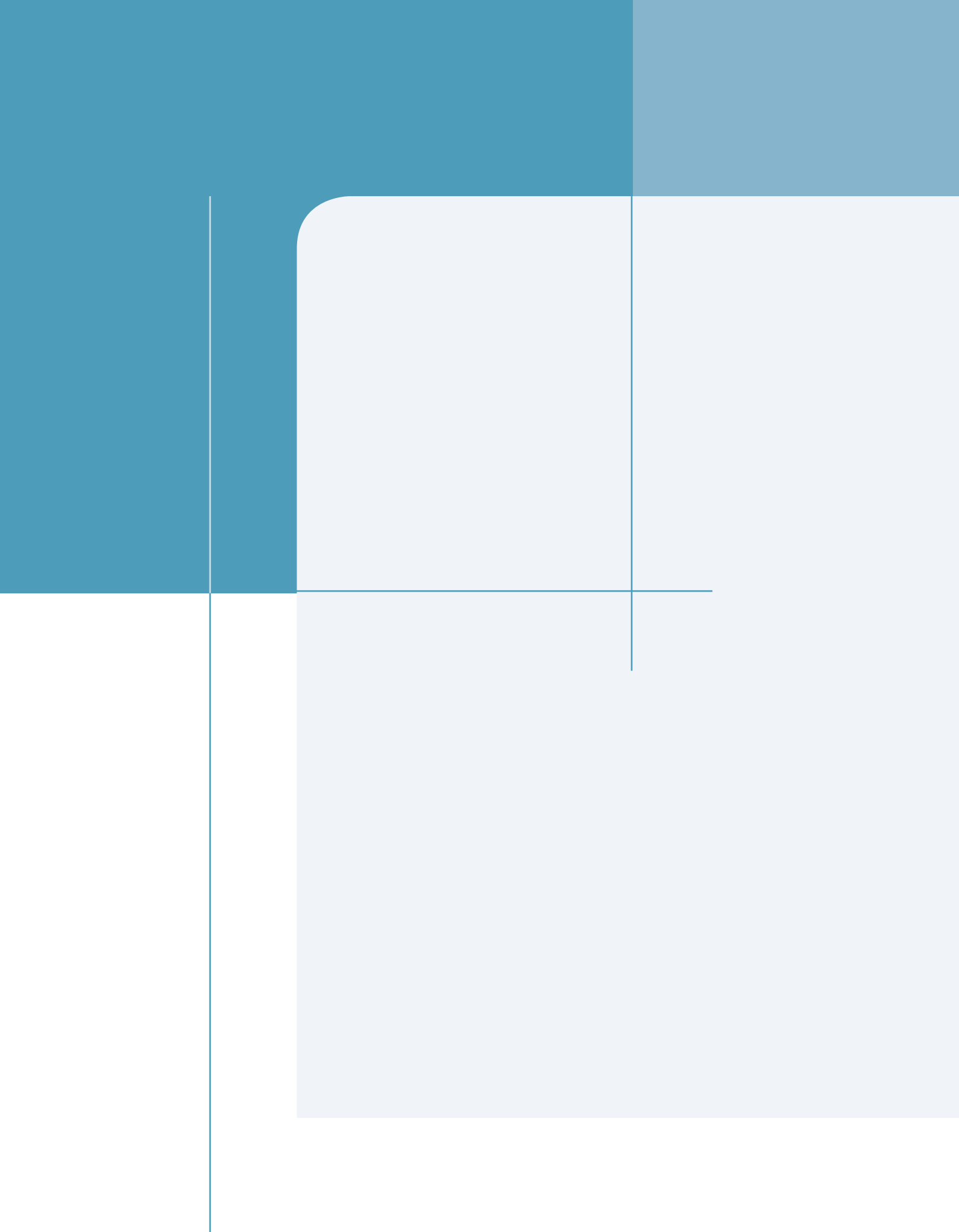
The U.S. Government's Global Hunger & Food Security Initiative

## Livelihoods For Resilience Activity

### VESA MANUAL

APRIL 2018





# Acknowledgments

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This VESA manual was prepared by CARE Ethiopia staff working for the Feed the Future Ethiopia: Livelihoods for Resilience Activity, a USAID-funded project.

This manual is made possible by the support of the American people through the U.S. Agency for International Development (USAID) under cooperative Agreement No. AID-663-A-17-00001.

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# Sources

This manual draws and/or adapts materials from the following sources:

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VESA methodology sessions	Hugh Allen and Mark Staehle (2015). Village Savings and Loan Associations (VSLAs): Field Officers' VSLA Training Guide (Version 1.06)
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## INTRODUCTION

Welcome to the Livelihoods for Resilience Activity, also known as GRAD 2. This is an exciting project, and we are glad that you are a part of it. This project seeks to help 97,900 households graduate from the PSNP with resilience, by achieving four purposes:

**1. Members of PSNP households have increased capacities for undertaking resilient livelihoods.**

Village economic and social associations (VESAs) are a key to achieving this, in multiple ways:

- Households' savings can help them be prepared for emergencies and go through hard times without depleting their assets
- VESA loans can help households make small investments to build up their livelihoods
- VESA discussions on financial literacy, livelihoods, women's empowerment, nutrition, climate change adaptation, and other topics can help both male and female members build their confidence and skills, set goals, and start working toward achieving them.

**2. PSNP households have economically viable and resilient livelihood portfolios.** The project

helps households to expand and diversify their livelihood portfolios, through the following activities:

- Engaging in crop and livestock value chains. The project will provide technical assistance for the development of business plans for:
  - Livestock fattening (shoat fattening in all regions; cattle fattening in Tigray)
  - Poultry (meat and egg in all regions)
  - Honey (SNNPR and Tigray)
  - Pulses and cereals (haricot bean in SNNPR; lentils in Amhara; wheat in Amhara and Tigray)
  - Horticulture (peppers in SNNPR; onions in Amhara and Tigray; potato in Amhara)

The project will also provide market systems support for these value chains, as described below.

- Starting or expanding off-farm activities. These activities will be guided by a business catalogue specific to each project zone/cluster.
- Being linked to employment: this activity primarily targets youth from PSNP households.

**3. An enabling environment supports resilient livelihoods for PSNP households.** The “enabling environment” is everything outside of the PSNP household itself that can enable the household to succeed, or prevent it from doing so:

- For example: if the market system is strong—if agrodealers are supplying appropriate inputs, if marketing groups (whether informal group or cooperatives) are well managed, and if value chain actors are engaging in healthy competition and cooperation where appropriate and finding common solutions through multi-stakeholder platforms (MSPs)—the enabling environment for PSNP households' livelihoods will be strong.
- Similarly, social and cultural norms are part of the enabling environment. If the norms support men's

participation in household chores, for example, it will be easier for women to engage in livelihoods, and easier for households to have more diversified and resilient livelihood portfolios. The social analysis and action (SAA) process is critical to addressing these norms.

**4. Collaboration, learning and adaptive management processes enhance, scale up, or facilitate replication of impact.**

- Collaboration, learning and adapting (“CLA”) is the principle that we should always be closely observing to see whether our approach is working, learning, and sharing this learning. The Community Facilitator is key to this process—you are the one who is close to the ground, who is interacting with the project households, and who has the opportunity to see on a daily basis whether the project is working or not. Hence we encourage you to share your observations and your learning with your supervisor—even if you have suggestions for changes!
- Collaboration with PSNP implementers is particularly important. The Livelihoods for Resilience Activity is not a stand-alone project; it is USAID’s contribution to the livelihoods component of the PSNP.

Hence the Community Facilitator is the foundation of Purpose I, but also plays an important role in achieving each of the other purposes.

# Village Economic and Social Associations (VESAs)

## What is a VESA?

A VESA is an informal association of targeted PSNP clients established for the purpose of engaging in internal savings and lending, and accessing services delivered by the Livelihoods for Resilience Activity team. VESAs are based on principles of group transparency and accountability, and are established to create a strong savings culture in the community. The ingredients necessary for success include: strong implementing partners and community facilitators to lead the VESA, effective VESA leadership, member loyalty and dedication, strong aspirations to save and learn, and relevant and appropriate community facilitator-led discussions.



## What is a VESA for?

VESA participation, both in terms of savings and in terms of discussions, is at the heart of the Livelihoods for Resilience strategy. VESAs serve multiple purpose for participating households:

1. **Economic development:** through access to small loans, VESAs enable members to make livelihood investments, thereby increasing their incomes. Small loans help build their capacity to make investments and eventually take larger loans from MFIs.
2. **Resilience:** instilling a culture and a practice of savings helps VESA members prepare for emergencies, whether it's the illness of a family member or a drought. VESAs also have a social fund that provides financial support to members who experience shocks that they cannot manage through their own capacity.
3. **Social:** the group methodology builds group solidarity, enabling VESA members to learn from each other and to work together to question social and cultural norms around gender and nutrition in particular.
4. **Training and capacity building:** VESAs serve as the entry point for capacity building on financial literacy, livelihoods, women's empowerment, nutrition, climate change adaptation and resilience, and other topics, as well linkages to other services (including extension and financial services). In addition, it creates a space for the members to exchange information and learn from each other's experience about their livelihoods and life.

## VESA fundamentals

- A VESA is created so that people can save, borrow and start an insurance fund
- It is not a government program, but it is linked to the PSNP, and all VESA members should be from PSNP households
- All of the funds used to provide loans to the members come from the members' own savings. The Livelihoods for Resilience Activity (GRAD 2) does not provide any money to VESAs for lending to its members
- All VESA transactions are done at meetings in front of all the members to ensure accountability add transparency
- Cash and passbooks are locked in a cash-box that is secured with two padlocks. The two keys to the cash box are held by two separate VESA members who are not part of the management committee
- The cashbox is used to ensure that no transactions occur outside the meetings and to prevent theft
- Each member has a passbook that remains in the hands of VESA members to share their assets and liabilities of the household. Although this might tamper with records of shares, it is not usually happening as the row of the passbook will be crossed in each group meeting

## The Role of the Community Facilitator

**A community facilitator**—also called a Facilitator for Empowerment, an Extension Promoter/Animator, or other titles—is an individual who implements the Livelihoods for Resilience Activity on the ground and is paid by the project. This individual works directly with the project clients and is responsible for effectively creating and supporting VESAs.

The Community Facilitator is responsible for the following:

1. Training VESA members in the savings and lending methodology and assisting members in implementing savings and lending activities according to the VESA minimum standards
2. Assisting in conflict resolution between group members
3. Leading group discussions in the areas of: financial literacy, women's empowerment, climate change and resilience, nutrition, and livelihoods (including crop and livestock value chains, and off-farm livelihood activities). For some of these discussions, community facilitators may be supported by other experts.
4. Assisting the groups to link with formal financial services providers such as MFIs, RUSACCOs and possibly to banks
5. Assisting the groups to link with local government structures to help them implement actions that are planned individually or collectively
6. Supporting the VESA members technically and following up on their livelihoods activities

## TOPICS COVERED IN THIS VESA MANUAL

The VESA manual covers a variety of topics carefully sequenced to enable VESA members to think through key issues prior to their livelihoods investments, and as they seek to expand their businesses and the benefits for their families. Topics covered are the following:

1. An overview of the Livelihoods for Resilience Activity
2. A detailed explanation of VESAs, how to effectively establish them, the VESA group structure, and pertinent community facilitator (CF) led discussions
3. Aspirations
4. Financial literacy
5. Gender
6. Nutrition
7. Climate change adaptation and resilience
8. Livelihoods
9. Preparations for graduation

## → Aspirations

The first discussion sessions in this VESA manual is about aspirations. These sessions do not have pre-set messages or conclusions. The initial aspiration session is designed primarily to enable the Community Facilitator to get to know the VESA members—who are they, and what are their hopes and dreams, for themselves, their livelihoods, and their families? This discussion on aspirations can help set the stage for future discussions on goals and the different ways to achieve them.

## → Financial literacy

Financial literacy sessions are the foundation of the VESA, as they emphasize the importance of savings and the role of a VESA in providing starter capital for its members to invest in various livelihood activities. Financial literacy introduces important concepts that help households budget and plan for credit management. These sessions cover the following topics:

- Life cycle events
- Goal setting
- Budgeting
- Saving
- Financial products (borrowing, etc.)
- Debt and equity financing

## → Livelihoods

The livelihoods sessions, formerly called income generating activity selection, planning and management (IGA-SPM), provide a direct follow-up to financial literacy sessions. The livelihoods discussions are designed to build the basic business skills needed for VESA members to start and grow small businesses and diversify their household income sources. Livelihoods sessions cover the following topics:

- Introduction to livelihoods
- Livelihood selection
- Business start-up
- Business planning
- How to grow a business

## → Climate change adaptation and resilience

The Climate Change Adaptation and Resilience sessions are designed to increase awareness and knowledge of VESA members on climate change adaptation and resilience and encourage them towards actions to build their resilience by considering how to manage risks, mainly climate related ones. Thus, it comprises discussion sessions about:



- Climate change and its impacts
- Developing a vision of climate resilience
- Actions towards resilience (with two parts)
- Exchanging local early warning information
- Seasonal weather information and advisories.

These sessions give participants the space to discuss, and to exchange ideas and knowledge how they are changing their practices and decision-making along with the changing circumstances, including the climate. They can also collaborate in selected adaptation actions that can be implemented both individually and communally.

## → Gender

This VESA manual uses an approach called social analysis and action (SAA), which generates discussion amongst community members about social and cultural norms in their community. This approach employs a variety of activities to help VESA members identify their own norms and values, begin to question them, and develop action plans for changing those that contribute to inequality and disempowerment of women. The sessions in this manual were prioritized following a gender analysis conducted at the beginning of the project, and are as follows:

- Access to and control over resources
- Decision-making
- Dealing with mobility
- Workload sharing (reinforced by the male role model's involvement in the cooking demonstration)
- Negotiation skills and harmony in the house

## → Nutrition

Malnutrition affects many households in rural Ethiopia and around the world, leading to serious health problems and high economic costs in the families affected. Agriculture and nutrition are closely related, as increasing agricultural productivity can improve household nutrition, and healthier and better-nourished smallholder farmers are more productive and earn more income.

The nutrition sessions are designed to ensure that targeted PSNP households are exposed to key messages that are important for reducing maternal and child malnutrition. The project's nutrition sessions are based largely on the PSNP's social and behavior change communication (SBCC) sessions, and cover the following topics:

- Household resource management
- Nutrition-sensitive agriculture
- Maternal nutrition
- Breastfeeding
- Complementary feeding

- Water, sanitation and hygiene (WASH)
- Cooking demonstration (which doubles as a male role model demonstration)
- Healthy spacing and timely pregnancy

SBCC materials (posters, etc.) Complement these sessions and should be used together.

The project's crop and livestock activities and technical assistance in nutrition-sensitive agriculture will complement these nutrition sessions. In addition, the combination of increasing incomes with the nutrition education activities implemented under the human capacities component is expected to result in greater consumption of nutrient-rich foods.

## → Graduation

The last discussion session in this VESA manual is about graduation, and consists of an interview with a couple of PSNP graduates. The goal is to help VESA members understand what graduation is like, what challenges they might face in the first year after graduation in particular, and how to address those challenges. The graduation session does not have pre-set messages or conclusions.

## → Key messages

This VESA manual covers many topics, with a variety of discussion questions and activities. In order to ensure that VESA members do not become overwhelmed or confused by all the different topics covered, the following key messages run consistently throughout the manual:

### **Financial literacy**

- Budgeting is the first step toward wise money management
- Saving is one of the most important things I and my family can do to prepare for planned and unexpected events.
- The two rules of saving are: (1) Spend less than you earn, and (2) Save something every day or week
- Loans are good but should be carefully planned so that they can be paid back in time.

### **Nutrition:**

- There is no point in being rich if my family is malnourished.
- Pregnant and lactating women should eat for two
- Healthy eating and proper nutrition are important at all life stages of the child

### **Livelihoods**

When I'm preparing to invest in a new livelihood activity of any kind and any size, I need to think about:

- Skills and knowledge
- Family needs (expenses and nutrition)

- Income/profitability
- Capital
- Markets
- Risk

### **Gender**

- Two equal heads make a strong family as two equal threads make a stronger rope.
- Equality and cooperation in the house and outside make a happier, healthier and more resilient household.

### **Climate change adaptation**

- Weather and other events are unpredictable, and we need to plan for them and adapt to them.
- Some of the best ways to prepare for risks from weather shocks and household shocks are to save, to diversify my livelihoods, and to gain access to information.

These key messages should be brought up repeatedly, and can be used to steer discussions when participants propose ideas that may contradict them (for example, if during a financial literacy session, someone says “We should increase our savings by reducing our food expenses,” the facilitator can remind them that “there is no point in being rich if my family is malnourished.”

### **Stories**

As the VESA progresses through the various sessions, VESA members will be introduced to several different fictional families (not based on real examples, but whose lives may have some similarities to the PSNP clients who are members of project VESAs), and follow their stories. These families are:

**Ato Tibebu:**

He is a former PSNP client who saved and invested wisely, and was able to earn enough money through honey production to graduate from the PSNP. However, over time, he struggles to cover the needs of all his children, and learns an important lesson in family planning.

**W/o Seada and Ato Kemal:**

This couple, with their three children, start off as one of the better-off families in the village. Due to their failure to save, however, Kemal's prolonged illness and eventual death leaves Seada impoverished, and it takes her several years to recover. Eventually, she sets goals for her family and makes wise decisions about saving and investment in order to achieve them, and she is able to withstand the next shock (a drought in her community) and recover more quickly than many of her neighbors

**Ato Tegbar and W/o Kebebush:**

At the beginning of their story, this couple is struggling to develop a budget, and Tegbar makes all of the financial decisions in the household. When the drought hits, the family's livelihoods are wiped out, and they struggle to recover. Kebebush takes a job, but she is overwhelmed by the demands of her job in addition to her workload at home. Tegbar and Kebebush work through a number of gender norm issues in their marriage, and emerge stronger.

**W/o Damitu and Ato Gebre.\***

When we meet this couple, they struggle with money management and are facing malnutrition. Over the course of their story, they learn important lessons about nutrition-sensitive agriculture and complementary feeding for their young child, and they begin to make healthy decisions for their children's nutrition and their family's livelihood.

\*W/o Damitu and Ato Gebre are featured in the PSNP 4's social behavior change communication (SBCC) materials for nutrition. Their stories have been very slightly adapted for the VESA manual to provide additional detail, but the main story is the same.

## Tips

Community facilitators who worked on GRAD provided some tips, which the advisor team has incorporated into the following list:

- **VESA discussions should be kept to 1 hour whenever possible, or 1.5 hours maximum.** VESA members are busy, particularly during harvest periods and public works periods, and often prefer shorter discussions. Therefore, to the extent possible, sessions in this manual have been shortened to last 1-1.5 hours.
- **Prepare in advance!** Be prepared and look at the session guide before going to the VESA so that you are prepared for the discussion. Then follow the guiding notes and questions in each activities step by step to undertake a coherent discussion.
- **Bring tools.** Be sure to bring any additional materials needed (flip chart paper, SBCC poster, etc.)

- **Take notes!** Take notes during VESA discussions, especially when prompted to do so by the guiding note in the manual, as it will help you get to know the VESA members and remember who said what. Your notes will also be used as a reference for further follow-up and monitoring of actions/assignments.
- **Avoid jargon and complicated words.** The more simply you speak, the easier it will be for all VESA participants to understand you.
- **Encourage women and any shy members to participate.** Use the opportunity to help participants to develop their self-confidence to speak in public. Be conscious that female participants may need some encouragement to freely express their views during the discussion.
- **Appreciate and respect the VESA members' existing skills and knowledge.** The VESA members' existing knowledge is often a good place to start—ask questions to figure out what they already know, and then work to fill in the gaps.
- **Use the last session in this manual (sharing of early warning information) regularly at the end of VESA sessions** as a guide for discussion in case a shock or stress is occurring.
- **Be a good listener and avoid mentioning religious or political differences.** During VESA discussions, you will address social norms around gender, nutrition, and other topics. However, avoid mentioning other sensitive issues around religion and politics.

## Updating the manual

To ensure that this guide is up to date and accurate, it will be reviewed and updated to reflect the most up to date field experiences and feedback. Livelihood for Resilience community facilitators are encouraged to provide feedback on ways to further improve the guidelines based on its relevance in the field. This feedback will help project management make informed decisions in order to adjust implementation and make improvements in programming.







# PART I

## VESA ESTABLISHMENT AND SAVING AND LENDING METHODOLOGY

# VESA ESTABLISHMENT AND SAVING AND LENDING METHODOLOGY

## NOTE TO THE FACILITATOR

### How VESA saving and lending activities operate

As explained above, VESAs are a group of 15-30 members to do a variety of activities. The savings and lending activities run in cycles of about one year, after which the accumulated savings and profits are shared out among the members according to the amount they have saved. **The group saving and lending activities** are member-managed. Community facilitators train and assist the group, but never manage the money written in the passbooks or touch money belonging to the members.

- The first cycle of VESA is a training and supervision cycle lasting at least 36 weeks. During the first cycle, VESAs meet preferably on a weekly basis, or a bi-weekly basis if weekly is not possible.
- The VESA has a five-person Management Committee elected for one cycle. VESAs develop a Constitution that contains the Social Fund, Share purchase, and Loan policies of the Group. Each member has one vote in electing the Management Committee and developing the constitution.
- VESA members save by purchasing 1 to 5 shares every meeting. The value of a single share is decided by the group at the start of each cycle. At each meeting, all members have the right to buy anywhere between 1 and 5 shares; it does not have to be the same number every time. The share value cannot change during the cycle.
- VESA members can choose to have a Social Fund, to use for small grants when members are in distress and this is mandatory in the first cycle.
- The Loan Fund is comprised of money contributed in the form of shares and loan profits (from service charges). All members have the right to borrow up to a maximum of 3 times the value of their shares.
- The monthly service charge for loans is determined by the members at the beginning of the cycle, in the form of a percentage value. It cannot be changed during the cycle.
- Loans are taken and repaid once every 4 weeks. All loans should be repaid within a maximum of 12 weeks during the first cycle. The borrower is free to pay in whatever amounts s/he wishes at each loan meeting, but must repay the total sum owing within the agreed-upon period. All transactions are performed at meetings in front of all the members.
- The cash-box is locked with two padlocks. The two padlocks are held by two members, neither of whom is a member of the Management Committee. (Theft of boxes by outsiders is very rare, but members must take responsibility for security.)
- All members have an individual passbook. Share purchases are recorded in the first half of the passbook using a rubber stamp. Loans are recorded in the back of the passbook. Loan Fund and Social Fund balances are noted by the Record-keeper in a notebook and memorised by all members at each meeting.



- At the end of every annual cycle, all outstanding loans are recovered and the Loan Fund is shared out. The Loan Fund (which includes profits) is divided by the total number of shares purchased by members during the cycle, to calculate the share value. Each member then receives his or her pay out according to the number of shares purchased. In this way no complicated calculation of profits is needed.

The Community Facilitator should therefore understand first on the basics of VESA saving and lending activities before overseeing the complete VESA methodology which is divided into four phases (preparatory, intensive, development, and maturity), as presented in the following training schedule:

1. **Preparatory phase:** This provides general information to prospective VESA members. They will decide if they want to be trained.
2. **Intensive phase (12 weeks):** It starts off with 4 visits in the first week, and then continues with 6 visits over the next 11 weeks.
3. **Development phase (12 weeks):** 3 visits during loan meeting, plus discussions.
4. **Maturity phase (12 weeks):** 2 visits; one for light supervision and one to help the VESA prepare for share out. Plus discussions.



**Note:** The red circles indicate the Supervisor’s attendance at: the first savings meeting; the two phase changes; and the Action audit/share-out.

**Note:** The FO may increase the frequency of visits in the Intensive Phase and may also prolong it if additional time is needed to get the group to a position that it can confidently manage share-purchase unaided. The frequency of visits in the Development phase need not be increased, because they all fall on loan disbursement and repayment meetings

## Preparatory meeting

**The Preparatory Phase has three purposes:**

- To obtain permission by local authorities and leaders to work in a particular area and to enlist their support in organizing a public meeting to outline how the program works
- To describe to a public gathering how the program works and how people may get more information
- To provide a detailed description about objectives of the project and how a group works; what people have to do to participate and what the Community Facilitator promises to do.

### Meeting A: Orientation of local leaders and government officials

Usually this will start at the District (or its equivalent), and continue down to the targeted local community. This may take more than one meeting. Most importantly it will be community level administrators and opinion leaders. These are the people who can arrange a public meeting and who can contact influential community leaders

**Objective and what is covered:**

- Introduce the project and implementing organizations
- Purpose and goal of the project; to build the capacity of community groups to be able to mobilize savings, use these savings to start a loan fund and to create a social fund for members support experiencing emergencies, support them in different livelihood options, gender climate change adaption, nutrition etc.
- VESA groups are to be taught to manage their own activities over a cycle of nine months to one year
- Government officials will be informed on
  - Reliability
  - Integrity
- Establishment of a sustainable service that enjoys community support and has an important economic impact though linking them to the private sector after providing capacity building supports to the group
- Supports needed from Government and Community Leaders
  - Permission to work in the area
  - Mobilization of the community to attend a public meeting, at which this methodology will be explained and community groups invited to participate

## Meeting B: Introduction of VESAs to the community

This should be a large, open gathering which is announced well in advance through the help of local leaders. There will be many questions. The goal of this meeting is to create interest, so that many potential groups come to the meeting

### **Box 1: Targeting criteria for the Livelihoods for Resilience Activity**

1. Targeted households must be current PSNP households with a PSNP client card
2. Targeted households must have a kebele ID
3. Female-headed households should be prioritized
4. Permanent direct support households are eligible to participate if they have the capacity to engage in livelihoods and aspire to graduating from the PSNP
5. Indebted households are eligible to participate and should not be excluded on the basis of their indebtedness
6. Both husband and wife should be encouraged to be VESA members. In addition, youth from PSNP households should be encouraged to join VESAs. (Youth still living with their parents could join youth VESAs; youth living on their own or starting their own households could join “regular” VESAs)
7. Targeted households should understand the requirements of the project (participation in VESA activities, training, etc.) and be willing to participate actively

Where relevant, the following targeting criteria should also apply:

8. Former GRAD participant households are not eligible to participate
9. Households that are participating in other livelihoods programs and/or have received other significant, recent livelihoods support should not be prioritized
10. Households that have received livelihoods support from the PSNP since the start of PSNP 4 should not be prioritized.

## Objectives

- The purpose is to create community-managed savings and loan groups that belong to their members.
- The promotion of VESA is not a government program.
- All of the funds used to provide loans to the members come from the members' own efforts. The program does not provide any money to groups for lending to its members.
- The size of the group must be not less than 15 members and not more than 30.
- Groups will have a box that has two locks on it and which contains all of the materials needed to run a VESA. This box cannot be opened between weekly meetings.
- VESA members will be taught to save regularly, to take loans from that savings, and to share out the savings and profits each year according to each person's contributions.
- The Community Facilitator is only there to facilitate the training and show how the process will be going. Members will manage their activities themselves, and the CF will *never* manage group activities.

### Meeting C: First meeting with potential VESA

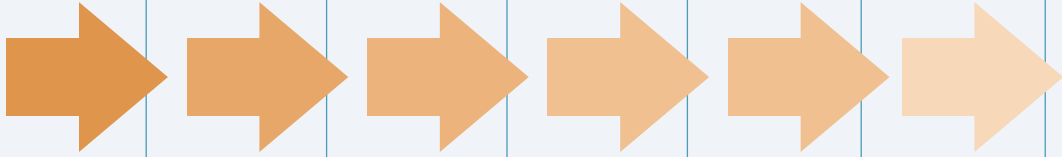
This meeting is only attended by people who are interested to be in the VESA group, and who have already gathered in groups of 15-30 people who know and trust each other.

#### **The Community Facilitator describes the basic features of a VESA:**

- A VESA is created so that people can save, borrow, and start an insurance fund
- Members are self-selected and the VESA is managed by its members
- Every group has a written constitution and clear rules
- Some rules such as the amount of savings, or the service charge on loans are decided by the members
- Some rules, such as the need for annual elections, are already fixed because this has been shown to be important
- Every group has a Management Committee that is democratically elected and changed every year
- Members must attend all meetings, and buy at least 1 share in each meeting
- There are fines for lateness and missing of meetings
- A group allows all members to buy between 1-5 shares each week. The price of a share is set by the members
- The money collected from the purchase of shares is used to provide small loans to members, which are repaid over a period of not more than 3 months
- All borrowers have to pay a service charge on their loans, at a percentage rate decided by the members
- There is a Social Fund from which members can receive small grants for emergencies

- All of the group's cash is kept in a box with two padlocks, and the keys are kept by two different members of the group who are not part of the management committee
- The box can only be opened in meetings, so all transactions are done in front of all of the members
- Record-keeping is based on simple passbooks and memorization of important information, such as the amount of cash in the box and who owes money to the Social Fund
- Each member has a passbook in which their savings and loans are recorded
- The members decide on a period for operation of the VESA before they share out their profits. This is called a cycle and is never less than 9 months or longer than 12 months
- At the end of each cycle, all loans are repaid, and all savings and profits are distributed to members according to the number of shares they have purchased
- The box and its contents will be supplied by the programme and must be paid for by the group. This will involve a down-payment of not less than 25%, with the balance being paid before the end of the cycle. If there is a balance at the end of the cycle, the Group must pay the due amount from the loan fund prior to sharing out.
- During the training period the VESA will meet weekly, and the Community Facilitator will visit each time.
- Once the VESA is up and running, the Community Facilitator will continue to visit the VESA to facilitate discussions.

## Foundational sessions 1-7

Module 1 Groups, Leadership & Elections	Module 2 Social Fund, Share-pur- chase	Module 3 Devel- opment of Group Constitu- tion	Module 4 First Sav- ings Meet- ing	Module 5 First Loan Meeting	Module 6 First Loan Repayment	Module 7 Action-au- dit / Share- out
<ul style="list-style-type: none"> <li>• Individual self selection</li> <li>• Role of General Assembly</li> <li>• Roles of leaders</li> <li>• Preparation for elections</li> <li>• Elections</li> </ul>	Policies and rules related to: <ul style="list-style-type: none"> <li>• The Social Fund</li> <li>• Share-purchase</li> <li>• Credit</li> <li>• Loan repayment</li> </ul>	<ul style="list-style-type: none"> <li>• Group governance</li> <li>• Combining Module 2 policies and rules with governance decisions into single constitution</li> </ul>	<ul style="list-style-type: none"> <li>• Supervision of first meeting in which cash is handled</li> <li>• Contribution to Social Fund,</li> <li>• Share purchase</li> </ul>	<ul style="list-style-type: none"> <li>• Supervision of first loan disbursements</li> </ul>	<ul style="list-style-type: none"> <li>• Supervision of first loan repayments</li> </ul>	<ul style="list-style-type: none"> <li>• Distribution of the Loan Fund at the end of the cycle</li> </ul>
						
Week 1				Week 4	Week 8	End of cycle

## Foundational Session 1A

## VESA Establishment And Discussion On Leadership Qualities

**Time:** 1 hour 10 mins

**Methods/Tools:** A leader you admire, Find the leader in you, and discussion using guiding questions

**Materials Required:** Flip-chart, markers

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**Objective:**

By the end of this session, VESA members will be able to:

- Give the group a name agreed by the members
- Identify responsibilities and desired qualities of leaders
- Identify the leadership characteristics they have

### Activity 1: Giving the group a name, introduction and objective of the session (10 mins)

**Step 1:** Ask participants to discuss and suggest names for the group.

**Step 2:** Pick the name that most members like.

### Activity 2: A leader you admire (20 mins)

**Purpose:** To share values the group seek in a leader and show that both women and men can have them

*References used for this session*

*Hugh Allen and Mark Staehle (2015). Village Savings and Loan Associations (VSLAs): Field Officers' VSLA Training Guide (Version 1.06)*



## Facilitation steps:

**Step 1:** Ask the participants, individually, to think of someone they see as a good leader. It could be their mother, grandfather, former teacher, aunt, edir leader, community leader, etc. and think of why they admire them. How does this person act? What qualities does this person have to make them admire her/him?

**Step 2:** Then ask the group to pair up with the person next to them and take turns to explain why they have chosen that person and the things they admire about the person's actions, attitudes and values.

**Step 3:** After about 5 minutes, ask each participant to present to the group the person chosen by the other person in the pair. They should state why they admire this person. How do these leaders relate to the person they want to become and things they want to achieve?

**Step 4:** Ask participants the following questions:

- What leadership qualities or skills did many of the admired leaders have in common?
- Are most of the mentioned leader's men or women?
- Are there any leadership positions open only to men or only to women? If so, why is this?

What leadership roles do women hold in your community? They can be people who are influential in maintaining traditions, or who perform a function necessary to the community. *[For Community Facilitator: If the leadership roles of women in the community is minimal, ask why?]*

## Activity 3: Roles, responsibilities, and qualities of the VESA management committee (15 mins)

**Purpose:** To explain the roles, responsibilities and qualities of the management committee for later election process

**Step 1:** Explain the roles and qualities of the management committee as explained in the table below.

Position	Responsibilities	Desired Qualities
Association Chairperson	<ul style="list-style-type: none"><li>• Calls the meeting to order, announces agenda and leads the discussion</li><li>• Ensures that the meetings follow proper procedures and that the constitution is followed and respected</li><li>• Maintains discipline and charge fines as needed</li><li>• Facilitate discussions and ensures that everyone's views are listened to</li><li>• Resolves conflicts</li><li>• Represents the association to outsiders and non-members, including local government officials</li></ul>	<ul style="list-style-type: none"><li>• Respected</li><li>• Confident and calm when speaking in front of others</li><li>• Treats everyone equally</li><li>• Listens to others</li><li>• Organized</li><li>• Always on time</li></ul>

Record Keeper	<ul style="list-style-type: none"> <li>• Ensures that all transactions for the Social Fund, share-purchase and lending take place according to procedure and that all rules are followed</li> <li>• Makes all passbook entries for shares and loans</li> <li>• Reads the Social Fund and Loan Fund cash balances aloud each meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Good with numbers</li> <li>• Writes neatly</li> <li>• Trustworthy</li> <li>• Always on time</li> </ul>
Box Keeper	<ul style="list-style-type: none"> <li>• Keeps the association box safe in between meetings</li> <li>• Ensures that he/she is accompanied to/from meetings as necessary</li> <li>• Brings the box to the meeting on time</li> </ul>	<ul style="list-style-type: none"> <li>• Trustworthy</li> <li>• From a household that has a good reputation</li> <li>• Lives in a secure house</li> <li>• Always on time</li> </ul>
Money Counter	<ul style="list-style-type: none"> <li>• Counts all amounts paid to, or taken from, the VESA</li> <li>• Informs the record keeper of the correct amount to be recorded in the passbook</li> </ul>	<ul style="list-style-type: none"> <li>• Able to count quickly and accurately</li> <li>• Trustworthy</li> <li>• Calm and organized</li> <li>• Always on time</li> </ul>

**Step 2:** Ask participants: do women have the qualities for the admired leaders mentioned? *(Emphasize that there are no leadership positions for only men or women. Also explain that both women and men have the desired qualities for leadership. Both women and men also have the potential to develop the qualities.)*

You can tell participants some additional qualities of a good leader as: a leader is a leader everywhere s/he goes; and every person is a leader and has a responsibility to practice the above qualities.

#### Activity 4: Find the leader in you (20 mins)

**Purpose:** To motivate female and male participants for leadership

**Step 1:** Ask participants to think of the leadership characteristics they feel they have?

**Step 2:** After 5 minutes, ask volunteers from women first then men to share their characteristics. If participants are shy to volunteer, ask members if they can share the leadership characteristics of three women in their VESA groups have then three men in their VESA (one person explaining about one other person only).

**Step 3:** Ask each person to think if they identify themselves as a leader? Why or why not?

**Step 4:** After 5 minutes, ask would others consider you a leader? Why or why not?

**Step 5:** What are the reasons holding women and men from becoming a leader? *(Take note of the answers).*

**Step 6:** What are some ways one may use to overcome these reasons/challenges? *(Take note and use these for the next activity)*

### Activity 5: Summary and measurable action plans (5 mins)

**Purpose:** Remind participants of the main points covered and leave with agreed measurable actions for change

**Step 1:** Summarize the main points as:

- Both women and have the potential to become leaders
- Leaders are responsible to guide and support group gently to their goals
- Remember the qualities of a good leader
- Leadership is a skill that people can develop. Even if they are not elected as leaders for this period, they can develop their skills and be better leaders for the next election.

**Step 2:** Ask participants to discuss with their family and reflect on the session they had; leadership skills of men and women; and the possible things they could do to improve their leadership skills before they come for the next session meeting.

**Closing:** Thank participants and let them know the time of their next session.

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations of election process, and election

**Materials Required:** Three (3) colored bags/tins, each in a different color with a matching card (red bag with red card, etc.), And one small stone for each member

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**Objectives:**

- Discuss on who will be leaders of the group in terms of gender
- Elect leaders for one cycle (approximately a year)

### Activity 1: Explain the purpose of the session and explain the election process (15 mins)

**Step 1:** Explain that the group should elect 5 leaders (management committee) who will be leading the group for the coming year. Remind the group of the five positions: (1) Association Chairperson, (2) Record Keeper, (3) Box Keeper, (4) and (5) Money Counters.

**Step 2:** Remind members of the role and responsibility and quality of the management community (using the table in Foundational Session IA).

**Step 3:** Explain to participants on the following important points before going for election

- All members have the same rights
- The management committee is nominated and elected by the members and can be dismissed for poor performance so are, therefore, accountable to the group
- The management committee serves for one year, after which a new committee is elected

## Activity 2: Ask for nominations (15 mins)

**Step 1:** Remind members of the previous discussion, that both women and men can be good leaders.

**Step 2:** Ask members to nominate three candidates for each position of the management committee, based on the desired qualities described in table above. Limit the number of nominees to three for each position.

## Activity 3: Conduct election (1 hour)

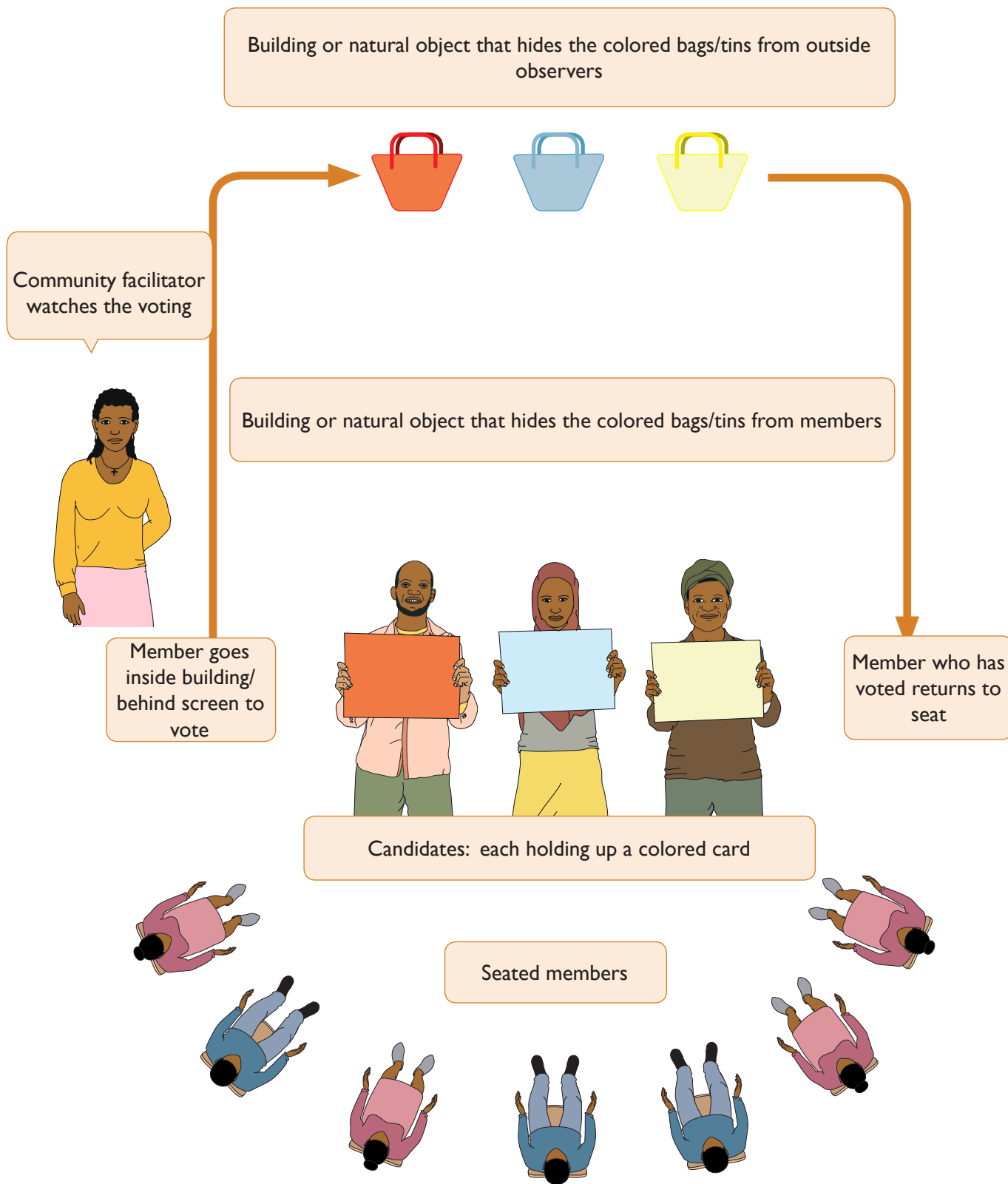
**Step 1:** Set up for the election as indicated in the figure below:

- Bring three bags to the VESA meeting, each in a different color, with a matching card (red bag with red card, etc.).
- Give one small stone to each member. This stone represents their vote.
- Give each of the three candidates (for each position) a colored card.
- Place the colored bags behind a screen (or inside a building) some distance from the gathering and sheltered from view of members and passers-by.

**Step 2:** Conduct the election

- Each member in turn goes behind the screen (or into the building) and, hidden from the members but under the eye of the Community Facilitator, deposits his/her stone in the bag of his/her choice.
- When all of the members have voted, the Community Facilitator counts out the votes in front of the members by removing the stones from each bag.
- In counting, the Community Facilitator ensures that no additional stones have been put in the bags—the total should equal the number of members voting.
- At the end, the Community Facilitator announces the winner for each position and asks the winner to stand and be seen by all members.
- At the end of the elections, the Community Facilitator explains that in the next cycle, when they do this election process again for the new management committee who will be leading for the next cycle, a trusted member shall be the observer and play the role of the Community Facilitator, and agrees not to vote.

Figure 1: Diagram of election procedures



## Foundational Session 2

## Development Of Policies And Rules For Social Fund, Share Purchase, And Loan Activities

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations and discussions

**Materials Required:** Cash box with padlocks, passbook, rubber stamp, money counting and fine bowl, calculator, pen, ink pad, member cards, notebook for the treasurer

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**Objectives:**

- Make the groups aware of their open setting arrangement
- Discuss and agree on rules for the social fund, savings, and loans, in preparation for bylaws
- Provide initial explanations of the role and function of the cash box and other VESA toolkit

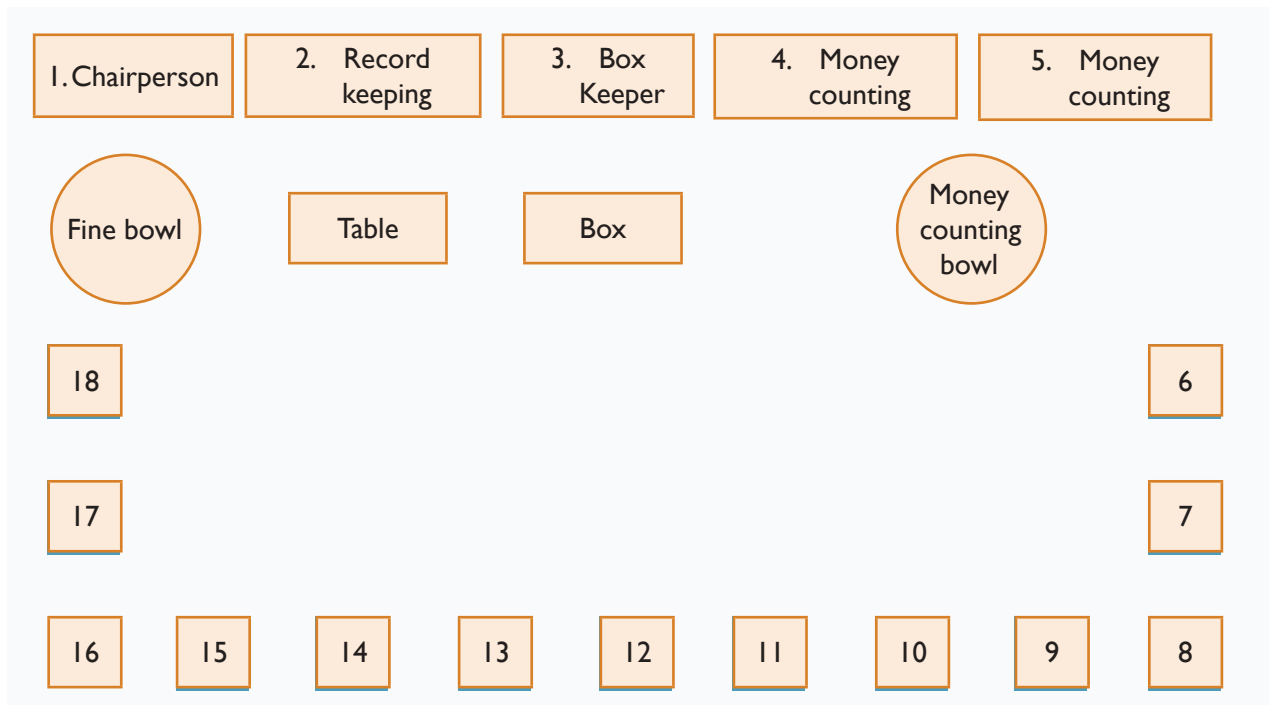
### Activity 1: Explain the seating arrangement (10 mins)

**Step 1:** Explain about importance of open setting arrangement each member should follow in every meeting. Right from now, they should be sitting as indicated in the Figure 2 below. Explain the importance of open seating arrangement:

- Open seating ensures that members can observe all financial transactions, thereby ensuring trust and accountability
- It allows all members to see each other and engage equally in discussions, encouraging participation

**Step 2:** Allow the participants to reorganize themselves so that they are sitting according to the appropriate seating arrangement.

Figure 2: Seating Arrangement



### Activity 2: Explain the nature and purpose of the Social Fund (10 mins)

**Step 1:** Explain that the Social Fund provides grants to members who encounter problems. The grants can be used for the following purposes:

- Funeral expenses
- Catastrophes (fire damage, housing damage etc.)
- Loss of livestock

The Social Fund is regularly contributed to by all members. It should be kept in its own bag and **only be used for grants, not for loaning purposes**. The constitution should also list the payouts for the death of members and his/her relatives (see the next session).

**Step 2:** Answer any questions the VESA members may have about the Social Fund. Ask them to discuss and agree on the terms of the use of the Social Fund, which will be written down in the next session.

### Activity 3: Explain the nature and purpose of share purchase (20 mins)

**Step 1:** Explain that VESA members save based on an agreed share price. This share price should abide by the following conditions:

- I. The share price cannot be too high such that the poorest member will have trouble saving one share



2. The share price cannot be too low such that better off members feel that 5 shares is too little

**Step 2:** Allow VESA members to discuss and agree amongst themselves what a good share price might be, and answer any questions they may have. Remind them that the share price will be written into the bylaws in the next session.

#### **Activity 4: Explain the nature and purpose of loan activities (10 mins)**

**Step 1:** Explain that members can only borrow once every four weeks, which has the effect of:

- Keeping meetings shorter
- Making record-keeping simple
- Allowing the loan fund to build so that borrowers can take useful amounts

**Step 2:** Once a member asks for a loan:

- VESA members ask the purpose of the loan. It must be productive.
- The amount borrowed cannot be more than three times the member's personal savings
- The loans must be paid back within three months

**Step 3:** Answer any questions the VESA members may have about VESA loans.

#### **Activity 5: Explain the nature and purpose of service charges (10 mins)**

**Step 1:** Explain that the service charge is chosen by group members. It shouldn't be too low such that members are tempted to borrow more than they can easily repay (in other words, it shouldn't be less than 5%). In contrast, if the interest rate is too high it will discourage members from borrowing, and defeat the purpose of the VESA (in other words, it shouldn't be more than 10%).

**Step 2:** Allow VESA members to discuss and agree amongst themselves what a good service charge might be, and answer any questions they may have. Remind them that the service charge is their decision, and that it will be written into the bylaws in the next session.

#### **Activity 6: Explain the nature and purpose of the cash box, the box keeper, and the key holders (15 mins)**

**Step 1:** Explain the important features of the cash box:

- It is important to note that VESA groups must use lockable boxes.
- These boxes have two separate keys, which ensures that the member's savings and records are safe and cannot be opened between meetings.

**Step 2:** Explain the role of box-keeper and key holders:

- The box itself is the responsibility of the box-keeper and she/he must carry it to every group meeting. The key holders are group appointed.
- The key holders keep the keys so that the box can only be opened in meetings. The two key

holders should not be members of the same family and should be members who can be relied upon to attend every meeting and be on time.

### Activity 7: Explain the nature and purpose of the VESA kit (15 mins)

**Step 1:** Explain what the VESA kit consists of:

- A strong, well-made, lockable cash box, which can be locked with 2 good quality padlocks
- Passbooks, which will be used the record shares purchase and loans taken
- Member cards (or member numbers), which help to identify each member of the group and should bring in every meeting
- A rubber stamp for making shares, ink and spare bottle of ink, pen, notebook, good quality calculator, to facilitate record keeping
- 2 plastic bowls (green for money counting and red for fine)
- 2 fabric money bags with draw strings, one in one color for the Social Fund, and one in another color for the Loan Fund, which will be used for counting, storing of the money in each meeting

**Step 2:** Answer any final questions the VESA members may have about VESA processes and activities. Remind them that the next session will be for endorsing the bylaws for their group.

## Foundational Session 3

## Development of VESA Bylaws

**Time:** 2 hours

**Methods/Tools:**

**Materials Required:** A template to write the group constitution or by-law as described hereunder

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**Objectives:**

- Develop group bylaw, group constitution
- Make members aware of all elements of the group bylaw

Steps:

1. The Community Facilitator helps participants to recap the share purchase, credit and social fund policies agreed in previous meeting
2. The Community Facilitator provides a template that will help them to easily put all elements of the policies developed through discussion by all the members that will be governing the group activity in the coming year
3. With the support of the Community Facilitator, the chairperson will lead the discussion on the following areas of emphasis

### Activity I: Record agreements on group governance

#### I. Basic information on the group

- Name of the group \_\_\_\_\_
- Address: \_\_\_\_\_

- The group was formed on: \_\_\_\_\_
- Date of official registration: \_\_\_\_\_

## II. Objective of the group

- The purpose of the group is to be an independent, profitable provider of financial services to its members, as well as a platform for discussions
- The services the group provides to its members in order to achieve this objective are (to facilitate savings, provide small loans, provide small grants, etc.): \_\_\_\_\_  
\_\_\_\_\_

## III. Relationship to external sources of financial services

- The group will not borrow from financial institutions before 6 months in first cycle of operation and it will follow these rules:
  - More than seventy-five percent (75%) of the group loan fund should be utilized and majority of the members agree to take loans from financial services providers
  - The external loan should not be supply derived, rather it should be from the demand of the VESA members
  - The external loans should also be used mainly for profitable business investment purpose, it should not be for consumption purpose
  - The group will on-lend the money to its members, not for outside its members

## IV. Who may be a member of the group?

- Lower age limit \_\_\_\_\_
- Gender \_\_\_\_\_
- Residence \_\_\_\_\_
- Other common circumstances \_\_\_\_\_

## V. Composition of the management committee

- Chairperson
- Record-keeper
- Box-keeper
- 2 Money-counters

## VI. Election Procedures

- Elections must be held at the beginning of each new cycle
- The minimum number of people that must stand for each position is 2
- A member can only be re-elected to the same position once

- The minimum number of members who must be present to hold an election is: \_\_\_\_\_
- The election procedure will use a system that allows everyone's vote to be secret
- A candidate for any position must be proposed by another member

### VII. Removal of officers from their position between elections

- Any member of the Association may, at any time, request a vote of no confidence against a member of the Management Committee
- The Committee member must resign if the majority of members decide to remove him/her
- An election is required to fill the vacant position

### VIII. Meetings

- To buy shares the Group will meet every week
- Shares will be bought at every meeting but loan/repayment transactions will be conducted only during loan meetings, held every 4 weeks. The Group will conduct a share-out every year.

### IX. Members leaving the group

If a member leaves before the cycle is finished, the money they have used to purchase shares will be returned to them, minus any loan and service charge they owe

### X. Expulsion from the group

The reasons for which a person should be expelled from the group are:

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### XI. Fines

The following table lists the fines that will be charged.

Offence	Amount in Birr
Failure to attend a meeting	
Late to a meeting	
Not remembering Group rules	
Loss of member number card	
Forgetting key	

Chatting through the proceedings	
Showing disrespect to a fellow member	
Not remembering decisions or balances from the preceding meeting	
Failure of a member of the Management Committee to perform their duties	
(Other)	
(Other)	

## XII. Amendments to the constitution

- 2/3 of the members must agree before the constitution can be changed
- Any member can propose an amendment to the Constitution

### Activity 2: Record agreements on services offered by the group

#### I. Savings

- Members may buy 1: 5 shares in each meeting
- The purchase price of a share will be: \_\_\_\_\_
- Members may contribute an equal agreed-upon amount at the start of every future cycle to speed up the growth of the loan portfolio. At this moment only, the number of start-up shares can be more than 5 shares per member, if all members agree

#### II. Lending

- The maximum amount that anyone can borrow is three times the value of their savings
- The maximum length of a loan term is 24 weeks, but only 12 weeks during the first cycle
- A member must repay a loan before (s)he can take another loan
- The monthly service charge to be charged every four weeks is: \_\_\_\_\_%
- If a member dies and has a loan remaining unpaid, it will be treated as follows:
- The highest priority for loans will be given for: \_\_\_\_\_
- The second highest priority for loans will be given for: \_\_\_\_\_
- The third highest priority for loans will be given for: \_\_\_\_\_

#### III. Social fund

The member contribution to the Social Fund per meeting will be: \_\_\_\_\_

The benefits will be: \_\_\_\_\_ when the member \_\_\_\_\_

The benefits will be: \_\_\_\_\_ when the spouse \_\_\_\_\_

The benefits will be: \_\_\_\_\_ when the child \_\_\_\_\_

The benefits will be: \_\_\_\_\_ when the parent \_\_\_\_\_

Other: \_\_\_\_\_

Other: \_\_\_\_\_

Signature

Name: \_\_\_\_\_ Signature \_\_\_\_\_

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Name: \_\_\_\_\_ Signature \_\_\_\_\_

## Foundational Session 4

## First Share Purchase Meeting

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations and discussions

**Materials Required:** Cash box with padlocks, passbook, rubber stamp, money counting and fine bowl, calculator, pen, ink pad, member cards, notebook for the treasurer

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**Objective:**

This is the first opportunity that the group can buy shares and start saving! Remind all group members that after this meeting, the main source of support for group members will be the management committee.

**Note:** The first loan meeting does not occur for another 4 weeks

**Table 3: Procedures for first savings meeting**

Meeting step	First savings meeting: Procedures
I. Meeting opening	<ul style="list-style-type: none"><li>• The Chairperson calls the meeting to order</li><li>• The Chairperson tells the Record-keeper to perform a roll call</li><li>• The Key-holders open the box, which remains in front of the Box-keeper, and the materials are taken out and placed in front of the Record-keeper</li></ul>



	<ul style="list-style-type: none"> <li>• The fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting</li> <li>• The Record-keeper calls each member in number order to the front and gives them their number card and tells them that they must always bring it with them to all meetings</li> </ul>
2. Social Fund	<ul style="list-style-type: none"> <li>• The Record-keeper writes their name and number on a passbook but does not give the passbook to the member</li> <li>• The Chairperson tells the Record-keeper to conduct the Social Fund activities and reminds the members of the amount they must all contribute</li> <li>• The Record-keeper calls each member, by number, to give their Social Fund contributions to the Money-counters</li> <li>• When the member comes forward, they give their Social Fund contribution to the Money-counters and are given their passbook</li> <li>• As each member comes forward, the Chairperson reminds them of the particular rule from the Constitution that they have been allocated to recite in every meeting. Members are told that they must do this when they come to collect their passbooks at the time of making a contribution to the Social Fund.</li> <li>• Both Money-counters confirm that each member has given the right contribution and place it in the money-counting bowl</li> <li>• When everyone has contributed, the money counters count the total amount in the money-counting bowl and announce this to the members</li> <li>• The Record keeper records this amount in the note book</li> <li>• The Record keeper says that everyone should remember this amount for the next meeting</li> <li>• The Social Fund money is then replaced in its draw-string bag and put back in the cash-box</li> </ul>

<p>3. Share-purchase/savings</p>	<ul style="list-style-type: none"> <li>• The Chairperson tells the Record-keeper to conduct the Share-purchase/savings activities</li> <li>• The Record-keeper calls each member to the front by their number</li> <li>• Each member comes to the front and buys between 1 5 shares, giving the money to the Money-counters and their passbook to the Record-keeper</li> <li>• The Money-counters count the money, place it in the money-counting bowl and announce the amount and the number of shares that have been purchased by the member</li> <li>• The Record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks</li> <li>• The member then checks that the number of new stamps in the passbook is correct: <i>Members will keep the passbook with them until the next meeting</i></li> </ul>
<p>4. Expenses</p>	<ul style="list-style-type: none"> <li>• The Chairperson asks the Record-keeper if there will be any expenses for stationery before the next meeting. If any expenses are approved by all of the members, the Chairperson instructs the Money-counters to take the necessary amount from the money-counting bowl and give it to the member who is responsible for paying the expense.</li> </ul>
<p>5. .Calculating the Loan Fund balance</p>	<ul style="list-style-type: none"> <li>• The Chairperson then tells the Money-counters to combine the money in the fines bowl and the money-counting bowl and to count it</li> <li>• The Money-counters then count the money and announce the amount</li> <li>• The Record-keeper then tells the Group that this money constitutes their Loan Fund</li> <li>• The Record keeper records this amount in the note book</li> <li>• The Money-counters place the Loan Fund in its draw-string bag and put it in the cash-box</li> </ul>
<p>6. Closing balances</p>	<ul style="list-style-type: none"> <li>• The Chairperson then tells the Record-keeper to summaries the amounts in the two funds</li> <li>• The Record-keeper announces the total amount in the Social Fund once again, and instructs all members to memories it for the next meeting</li> <li>• The Record-keeper announces the total of the Loan Fund once again, and the instructs all members to memories it for the next meeting</li> <li>• The Key-holders are called by the Chairperson to lock the box</li> </ul>

7. Closing	<ul style="list-style-type: none"> <li>• The Chairperson invites members to discuss any other subject that may be of interest</li> <li>• The Chairperson announces the date and time of the next meeting and reminds everyone to come with their Social Fund contributions and Share-purchase money</li> <li>• The Chairperson tells the members that they will be able to request a loan at the first loan meeting, three weeks from the date of this meeting</li> <li>• Once discussion is complete, the Chairperson closes the meeting</li> </ul>
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The Record-keeper enters the following data in his/her notebook at the end of every meeting:

Table 4: Weekly Record of Balances Example

Date	Cash in Loan Fund bag	Cash in Social Fund bag
5/12/2017	Birr 1,440	Birr 300

Figure 3: Passbook layout

Share Price:		Birr 5	
Starting Number of shares this page:			0
Shares Bought per meeting			
→			
→	→		
→	→	→	
→	→	→	
<del>→</del>	<del>→</del>		
<del>→</del>			
→	→		
→	→	→	
→	→	→	→
→	→		
→	→	→	
→			
Ending number of shares this page			25

Figure 3 shows what the passbook looks like when a page is filled. By the 13th meeting (the book contains 13 lines here, to cover a quarter of a year), the member has purchased a total of 28 shares. But she sold three shares purchased in meetings 5 and 6. At the 13th meeting, the net number of shares bought during this period is therefore 25.

This figure is added to the number of shares at the beginning of the page and entered into the cell “Ending number of shares this page.” On the next page, this figure will be reported in the cell “Starting number of shares this page.”

Figure 3 demonstrates the total number of shares owned by the member at the end of the period. The result is cumulative and will be different at the end of each page.

Figure 4: Loan recording

No	Item	Amount	Signed
1	Loan Balance	300	Alem
	Service charge	30	
	Total owing	<b>330</b>	
2	Paid	30	Alem
	Loan balance	300	
	Service charge	30	
	Total owing	<b>330</b>	
3	Paid	30	Alem
	Loan balance	300	
	Service charge	30	
	Total owing	<b>330</b>	
End	Paid	330	Helen
	Loan balance	0	
	Service charge	0	
	Total owing	<b>0</b>	

Figure 4: shows that after another four weeks, Alem made a service charge payment Birr 30. She owed Birr 330 (Birr 300 principal plus Birr 30 accrued service charge) this means that she now has a balance of Birr 330.

Similarly, after four weeks the Record-keeper (Helen) receives Birr 30 for the service charge and writes a loan balance of Birr 330 on the next line. Helen also adds a service charge making the loan balance of Birr 330, which will be owed at the next loan meeting

Finally, in next meeting, the member pays Birr 330. The Record-keeper (Helen) enters Birr 330 in the 'Paid' row and signs the entry and diagonally cross figures indicating that the loan term and repayment is completed.

## Foundational Session 5

## First Loan Disbursement Meeting

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations and discussions

**Materials Required:** Cash box with padlocks, passbook, rubber stamp, money counting and fine bowl, calculator, pen, ink pad, member cards, notebook for the treasurer

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**Objective:**

This meeting will be the first chance that VESA members have to borrow following the completion of the social fund and the share purchase activities. This meeting includes many of the same procedures of the first share purchase meeting. The following table includes new VESA meeting details as well as details regarding loan disbursements.

Table 5: Procedures for first loan meeting

Meeting step	First Loan Meeting: Procedures
I. Meeting opening	<ul style="list-style-type: none"><li>• The Chairperson calls the meeting to order</li><li>• The Chairperson tells the Record-keeper to perform a roll call</li><li>• The Key-holders open the box, which remains in front of the Box-keeper, and the materials are taken out and placed in front of the Record-keeper</li><li>• The fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting</li></ul>

<p><b>2. Social Fund</b></p>	<ul style="list-style-type: none"> <li>• The Chairperson tells the Record-keeper to conduct the Social Fund activities and reminds the members of the amount they must all contribute</li> <li>• The Record-keeper asks the Group to recall the balance of the Social Fund from the previous meeting</li> </ul>
	<ul style="list-style-type: none"> <li>• The Money-counters then remove the money from the Social Fund bag, place it in the money-counting bowl, count it, and announce the amount to the members</li> <li>• The Chairperson announces that contributions will be made to the Social Fund The Record-keeper calls each member, by number, to give their Social Fund contribution to the Money-counters</li> <li>• When the member comes forward, they recite the rule, from the Constitution that they have been given to remember by the Chairperson. At the same time they give their Social Fund contribution to the Money-counters and are given their passbook</li> <li>• Both Money-counters confirm that each member has given the right contribution and place it in the money-counting bowl</li> <li>• The Record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now.</li> <li>• The Record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the Group.</li> <li>• If a majority of the members approve the grant, the money is provided to the member according to the Constitution</li> <li>• The Money-counters count the total amount remaining in the money-counting bowl and announce this to the members</li> <li>• The Record-keeper records this amount in the note book</li> <li>• The Record-keeper says that everyone should remember this amount for the next meeting</li> <li>• The Social Fund money is then replaced in its draw-string bag and put back in the cash-box</li> </ul>
<p><b>3. Share-purchase/savings</b></p>	<ul style="list-style-type: none"> <li>• The Chairperson tells the Record-keeper to conduct the Share-purchase/savings activities</li> <li>• The Record-keeper asks the members to recall the balance of the Loan Fund from the previous meeting</li> <li>• The Money-counters then remove the Loan Fund from its bag and count it, announcing the amount to the members</li> <li>• Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl</li> </ul>

	<ul style="list-style-type: none"> <li>• The Chairperson announces that members will now buy shares</li> <li>• The Record-keeper calls each member to the front by their number</li> <li>• Each member comes to the front and buys between 1-5 shares, giving the money to the Money-counters and their passbook to the Record-keeper</li> <li>• The Money-counters count the money, place it in the money-counting bowl and announce the amount and the number of shares that have been purchased by the member</li> <li>• The Record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks</li> <li>• The member then checks that the number of new stamps in the passbook is correct: <u>Members will keep the passbook with them until the next meeting</u> (If a member needs to make a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the Record-keeper will cross out the number of shares from the member's passbook that corresponds to the value of the withdrawal and the Money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.)</li> </ul>
<p><b>4. Expenses</b></p>	<ul style="list-style-type: none"> <li>• The Chairperson asks if any money was given for expenses in the previous meeting</li> <li>• If so, the person who made the expenditure gives an account and returns any change to the Money-counters, who place it in the money-counting bowl</li> <li>• The Chairperson asks the Record-keeper if there will be any expenses for stationery before the next meeting. If any expenses are approved by all of the members, the Chairperson instructs the Money-counters to take the necessary amount from the money-counting bowl and give it to the member who is responsible for paying the expense.</li> </ul>
<p><b>5. Calculating the new Loan Fund balance</b></p>	<ul style="list-style-type: none"> <li>• The Chairperson then tells the Money-counters to combine the money in the fines bowl and the money-counting bowl and to count it</li> <li>• The Money-counters then count the money and the Record-keeper announces the total to the Group</li> <li>• The Record-keeper then tells the Group that this is the money available for lending in this meeting</li> </ul>

## 6. Loan taking

- The Chairperson then invites loan requests, reminding members of the maximum loan term (in weeks) and loan amount (three times the member's savings)
  - Each member who wants a loan then makes a request out loud to the Group, announcing 1. The amount they want to borrow, 2. The purpose of the loan and 3. over what period of time they expect to repay
  - The Record-keeper first checks to see that the member has saved at least 1/3 of the amount they want to borrow. If they have not saved enough they must reduce the amount of their request
  - The Record-keeper then calculates the total value of the loans requested and announces it
  - If the total requested is more than the money available in the Loan fund, the Group must discuss adjustments to the individual loan amounts until all members are satisfied
  - Once it is decided how much each borrower will receive, the Record-keeper calls each borrower to the front in order of their number
  - The Record-keeper then enters the Loan number and notes 'End' to show the meeting when the loan must be fully repaid
  - The Record-keeper then enters the value of Loan taken (Loan balance) and Service charge and enters the total in the 'Total owing' box in the member's passbook
  - The Record-keeper instructs the Money-counters to give the borrower the loan amount from the Money-counting bowl
  - The borrower then counts the money, and signs the passbook
  - The Record-keeper then instructs the borrower to announce out loud the total amount due and after how long it will be due to be repaid
  - This process is repeated until all loans have been issued
  - The Record-keeper tells the Money-counters to count the money remaining in the money-counting bowl and announce it to the Group
- 
- The Record keeper records this amount in the note book
  - The Record-keeper then tells the Group that this money constitutes their Loan Fund
  - The Money-counters then place the Loan Fund in its draw-string bag and put it in the cash-box



<b>7. Closing balances</b>	<ul style="list-style-type: none"><li>• The Chairperson then tells the Record-keeper to summarise the amounts in the two funds</li><li>• The Record-keeper announces the total amount in the Social Fund once again, and instructs all members to memorise it for the next meeting</li><li>• The Record-keeper announces the total of the Loan Fund once again, and the instructs all members to memorise it for the next meeting</li><li>• The Key-holders are called by the Chairperson to lock the box</li></ul>
<b>8. Closing</b>	<ul style="list-style-type: none"><li>• The Chairperson invites members to discuss any other subject that may be of interest</li><li>• The Chairperson announces the date and time of the next meeting</li><li>• Once discussion is complete, the Chairperson closes the meeting</li></ul>

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations and discussions

**Materials Required:** Cash box with padlocks, passbook, rubber stamp, money counting and fine bowl, calculator, pen, ink pad, member cards, notebook for the treasurer

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**Objective:**

This meeting takes place 4 weeks after the first loan disbursement meeting and is the first opportunity for the loans to be repaid.

**Table 6: Procedures for a loan meeting with first loan repayments**

Meeting step	Loan Meeting with First Loan Repayments: Procedures
I. Meeting Opening	<ul style="list-style-type: none"> <li>• The Chairperson calls the meeting to order</li> <li>• The Chairperson tells the Record-keeper to perform a roll call</li> <li>• The Key-holders open the box, which remains in front of the Box-keeper, and the materials are taken out and placed in front of the Record-keeper</li> <li>• The fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting</li> </ul>

2. Social Fund	<ul style="list-style-type: none"> <li>• The Chairperson tells the Record-keeper to conduct the Social Fund activities and reminds the members of the amount they must all contribute</li> <li>• The Record-keeper asks the Group to recall the balance of the Social Fund from the previous meeting</li> <li>• The Money-counters then remove the money from the Social Fund bag, place it in the money-counting bowl, count it, and announce the amount to the members</li> </ul>
	<ul style="list-style-type: none"> <li>• The Chairperson announces that contributions will be made to the Social Fund</li> <li>• The Record-keeper calls each member, by number, to give their Social Fund contribution to the Money-counters</li> <li>• When the member comes forward, they recite the rule, from the Constitution that they have been given to remember by the Chairperson. At the same time they give their Social Fund contribution to the Money-counters and are given their passbook</li> <li>• Both Money-counters confirm that each member has given the right contribution and place it in the money-counting bowl</li> <li>• The Record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now.</li> <li>• The Record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the Group.</li> <li>• If a majority of the members approve the grant, the money is provided to the member according to the Constitution</li> <li>• The Money-counters count the total amount remaining in the money-counting bowl and announce this to the members</li> <li>• The Record-keeper records this amount in the note book</li> <li>• The Record-keeper says that everyone should remember this amount for the next meeting</li> <li>• The Social Fund money is then replaced in its draw-string bag and put back in the cash-box</li> </ul>
3. Share-purchase/savings	<ul style="list-style-type: none"> <li>• The Chairperson tells the Record-keeper to conduct the Share-purchase/savings activities</li> <li>• The Record-keeper asks the members to recall the balance of the Loan Fund from the previous meeting</li> <li>• The Money-counters then remove the Loan Fund from its bag and count it, announcing the amount to the members</li> <li>• Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl</li> </ul>

	<ul style="list-style-type: none"> <li>• The Chairperson announces that members will now buy shares</li> <li>• The Record-keeper calls each member to the front by their number</li> <li>• Each member comes to the front and buys between 1-5 shares, giving the money to the Money-counters and their passbook to the Record-keeper</li> <li>• The Money-counters count the money, place it in the money-counting bowl and announce the amount and the number of shares that have been purchased by the member</li> <li>• The Record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks</li> <li>• The member then checks that the number of new stamps in the passbook is correct: <i>Members will keep the passbook with them until the next meeting</i> (If a member needs to make a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the Record-keeper will cross out the number of shares from the member's passbook that corresponds to the value of the withdrawal and the Money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.)</li> </ul>
4. Expenses	<ul style="list-style-type: none"> <li>• The Chairperson asks if any money was given for expenses in the previous meeting</li> <li>• If so, the person who made the expenditure gives an account and returns any change to the Money-counters, who place it in the money-counting bowl</li> <li>• The Chairperson asks the Record-keeper if there will be any expenses for stationery before the next meeting. If any expenses are approved by all of the members, the Chairperson instructs the Money-counters to take the necessary amount from the money-counting bowl and give it to the member who is responsible for paying the expense.</li> </ul>
5. Loan repayment	<ul style="list-style-type: none"> <li>• The Chairperson asks borrowers to identify themselves by number</li> <li>• By referring to the member passbooks, the Record-keeper confirms the identity of the borrowers and the amount due from each borrower</li> <li>• Each borrower is then called to the front to give their payment to the Money-counters. It must not be less than the service charge due.</li> <li>• The Money-counters count the payment, announce the amount and place it in the Money-counting bowl</li> <li>• The Record-keeper enters the payment amount in the member's passbook in the 'Paid' box</li> <li>• The Record-keeper then calculates the remaining balance due and enters it in the 'Balance' box in the borrower's passbook</li> <li>• The Record-keeper then calculates the service charge due in the next meeting and fills in the 'Total owing' box.</li> </ul>

	<ul style="list-style-type: none"> <li>• The borrower then signs in the space provided.</li> <li>• If the remaining balance due is zero, the Record-keeper signs the passbook and announces that the loan is repaid, canceling the loan with a diagonal red line drawn through the page</li> </ul>
6. Calculating the new Loan Fund balance	<ul style="list-style-type: none"> <li>• When loan repayment is complete, the Chairperson then tells the Money-counters to combine the money in the fines bowl and the money-counting bowl and to count it</li> <li>• The Money-counters count the money in the Money-counting bowl and the Record-keeper announces the amount to the Group</li> <li>• The Record-keeper then tells the Group that this is the money available for lending in this meeting</li> </ul>
7. Loan taking	<ul style="list-style-type: none"> <li>• The Chairperson then invites loan requests, reminding members of the maximum loan term (in weeks) and loan amount (three times the member's savings)</li> <li>• Each member who wants a loan then makes a request out loud to the Group, announcing 1. The amount they want to borrow, 2. The purpose of the loan and 3. over what period of time they expect to repay</li> <li>• The Record-keeper first checks to see that the member has saved at least 1/3 of the amount they want to borrow. If they have not saved enough they must reduce the amount of their request</li> <li>• The Record-keeper then calculates the total value of the loans requested and announces it</li> <li>• If the total requested is more than the money available in the Loan fund, the Group must discuss adjustments to the individual loan amounts until all members are satisfied</li> <li>• Once it is decided how much each borrower will receive, the Record-keeper calls each borrower to the front in order of their number</li> <li>• The Record-keeper then enters the Loan number and notes 'End' to show the meeting when the loan must be fully repaid</li> <li>• The Record-keeper then enters the value of Loan taken (Loan balance) and Service charge and enters the total in the 'Total owing' box in the member's passbook</li> <li>• The Record-keeper then enters the value of Loan taken (Loan balance) and Service charge and enters the total in the 'Total owing' box in the member's passbook</li> <li>• The Record-keeper instructs the Money-counters to give the borrower the loan amount from the Money-counting bowl</li> </ul>

	<ul style="list-style-type: none"> <li>• The borrower then counts the money, and signs the passbook</li> <li>• The Record-keeper then instructs the borrower to announce out loud the total amount due and after how long it will be due to be repaid</li> <li>• This process is repeated until all loans have been issued</li> <li>• The Record-keeper tells the Money-counters to count the money remaining in the money-counting bowl and announce it to the Group</li> <li>• The Record keeper records this amount in the note book</li> <li>• The Record-keeper then tells the Group that this money constitutes their Loan Fund</li> <li>• The Money-counters then place the Loan Fund in its draw-string bag and put it in the cash-box</li> </ul>
8. Closing balances	<ul style="list-style-type: none"> <li>• The Chairperson then receives the notebook from the Record-keeper and announces the total amount in the Social Fund, instructing all members to memorise it for the next meeting</li> <li>• The Chairperson announces the total of the Loan Fund once again, and instructs all members to memorise it for the next meeting</li> <li>• The Chairperson then asks the Key-holders to lock the box</li> </ul>
9. Closing	<ul style="list-style-type: none"> <li>• The Chairperson invites members to discuss any other subject that may be of interest</li> <li>• The Chairperson announces the date and time of the next meeting</li> <li>• Once discussion is complete, the Chairperson closes the meeting</li> </ul>

## Foundational Session 7

## Share Out And Action Audit

**Time:** 1 hour 30 minutes

**Methods/Tools:** Explanations and discussions

**Materials Required:** Cash box with padlocks, passbook, rubber stamp, money counting and fine bowl, calculator, pen, ink pad, member cards, notebook for the treasurer

**Objective:**

At the end of every annual cycle, all outstanding loans are recovered and the Loan Fund is shared out. The Loan Fund (which includes profits) is divided by the total number of shares purchased by members during the cycle, to calculate the share value. Each member then receives his or her pay-out according to the number of shares purchased.

Table 7: Procedures for share-out at the end of the cycle

Meeting step	Share-out procedures
<b>I. Share-out</b>	<ul style="list-style-type: none"> <li>• The Social Fund is counted, the amount announced and put away. It does not get shared out.</li> <li>• Loan repayment and fines money for the meeting are combined with the Loan Fund</li> <li>• If any member still owes the Group money, that amount is recovered by cancelling the number of shares in his/her passbook that equal the value of the amount owing.</li> <li>• The Money Counters start counting the Loan Fund</li> </ul>

- While the Money Counters are counting, the Record-keeper takes the member passbooks and counts the total number of shares of the Group
- Once the Money Counters are finished, the Record-keeper uses the calculator to divide the total of the Loan Fund by the total number of shares. This determines the value of a single share. It should be written down to three decimal places (for example, Birr 756.244).
- Next, the Record-keeper multiplies the number of shares in each passbook by the value of one share. S/he then announces the number of shares and the amount, rounding down to the lowest unit of currency. S/he then asks the Money Counters to put that amount in the passbook, which is set aside.
- The Record-keeper then cancels all of the members shares by drawing a large cross on each page of the passbook on which there are share stamps
- All passbooks are treated the same way before anyone receives any money. Once the process is complete, there will be a small amount of money remaining due to rounding, but there should not be a shortfall. If there is a shortfall, the process is repeated until the amounts are correct. Any small amount remaining is put in the Social Fund.
- All members are given their passbooks with all the money. It is very important that every member's money is placed in their hand.



## 2. Preparation for the next cycle

- Any member who wishes to leave the Group should be free to do so
- New members can now be allowed to join, if all remaining members agree
- The continuing members now decide on the share price for the next cycle
- If the group wishes to establish seed capital to initiate the next cycle, they should now do so. *All members may contribute whatever amount they wish*, and it can be more than 5 shares on this one occasion, denominated at the new value.



- The number of shares is recorded in the passbook of each member, in the “Starting number of shares this page” box
- The Money-counters count the seed capital and place it in the Loan Fund bag in the cash-box
- The Chairperson announces the amount and explains that this is the balance of the Loan Fund to start the next cycle
- The box is now locked and the old cycle is now formally ended
- The Community Facilitator then explains to the Group that in their next meeting, they must hold elections and then revise their Constitution, which new members must sign. (S)he then offers to attend the next meeting to assist with elections and the Constitution.





# *PART 2*

INITIAL DISCUSSION SESSIONS



### TO THE COMMUNITY FACILITATOR

For most households in the PSNP, participation in the PSNP is a livelihood strategy. The majority of PSNP households engage in difficult, tiring, labor-intensive public works in exchange for cash or food transfers. These PSNP transfers are not “handouts”, but rather similar to a salary at the end of a month of hard work.

Keep in mind that PSNP households live in some of the most remote, rainfall-deficit areas of the country. Moreover, for many households, PSNP public works are the only form of employment available in their area. Therefore, even as households begin to develop their livelihoods, many of them will want to stay in the PSNP for as long as possible, as a way to earn additional income and to ensure that they have this income just in case next year the rains fail. This is not dependency syndrome; it is a rational livelihood strategy. Put yourself in their shoes: wouldn't you do the same?

Our goal is to help households develop their livelihoods and their resilience strategies to the point where they feel confident that they can graduate from the PSNP and maintain their livelihoods and resilience post-graduation. Ideally, we would like to see households who have livelihoods that are so profitable and so resilient that it is no longer worth it for household members to spend their time on public works—they would rather spend that time in their livelihoods activities, and therefore they decide to self-graduate.

**Time:** 1 hour

**Methods/Tools:** Discussion

**Materials Required:** None needed

**Objectives:**

- To get to know the VESA members and learn about their aspirations. The objective is not for you to help people to aspire! PSNP clients already have aspirations of their own—it is important for you, as the Community Facilitator, to start by understanding these.
- *[Optional]* To show VESA members what is possible by introducing them to a PSNP graduate from GRAD.



## TO THE COMMUNITY FACILITATOR

This session requires some advance preparation: If possible, please identify a GRAD VESA member who successfully graduated from the PSNP and is willing to come to this VESA meeting (you can facilitate transport from his or her community). These should be a graduate that you know. Please ask him or her:

- To think ahead of time of how they will describe their story, including the challenges they faced along the way and how they confronted them.
- To be honest about their challenges and struggles, and not to make things sound easier than they were
- To avoid blaming or criticizing the VESA members for still being in the PSNP
- To be prepared to answer VESA members' questions.

The graduate will speak at the end of the session (after members have talked about aspirations).

**Alternatively, you can invite the graduate to speak to a group of VESA members at another convenient time, and skip the activity during this VESA session.**

### Activity I: Initial questions about aspirations (30 mins)

**Step I:** Tell the VESA members: “Today I’m going to ask you about your expectations and your hopes for the future. Please answer from your heart, not what you think I want to hear, but what you are really feeling.”

Take notes while the VESA members are responding to your questions—this will help you get to know them. It will also help you link future discussion topics to their aspirations, to explain how discussing topics on climate change adaption, gender, nutrition, etc. Will help them achieve their goals.

In some cases, people may start to express their needs for support (from the project, or from government) rather than their aspirations. If this happens, simply re-explain the question and redirect them towards describing what they hope their lives will be like in the future.

**Step I:** Question I: What are your hopes for your family in terms of your **food security status**? [*Wait to hear their answer for each question before continuing to the next question*]

- What do you expect your family’s food security status to be in the near future (for example, in the next year)? In other words, what do you think is possible in the near future?
- What would you *like* your family’s food security status to be? In other words, what do you wish for?



- What would you *love* your family's food security status to be? In other words, what are your greatest hopes and desires?

**Step 2:** Question 2: What are your hopes for yourself (personally) in terms of your ***livelihood activities***?

- What livelihood activities do you expect to do? In other words, what do you think is possible in the near future?
- What livelihood activities would you like to do? In other words, what do you wish for?
- What livelihood activities would you love to do? In other words, what are your greatest hopes and desires?

**Step 3:** Question 3: What are your hopes for ***your children*** (both sons and daughters)? For instance, in terms of their health, their education, their livelihoods, their happiness?

- What do you expect for your children? In other words, what do you think is possible in the near future?
- What would you like for your children? In other words, what do you wish for?
- What would you love for your children? In other words, what are your greatest hopes and desires?

**TAKE NOTES ON THEIR ANSWERS. What do you notice? For example:**

- Do some people seem to have a greater sense of agency (which means control over one's future) than others? What do you think might account for this difference?
- What are some of the obstacles that people are mentioning? Are these areas that the project is planning to work on?
- What are some of the things people are mentioning that they can do to make their goals and dreams possible? Credit for investment? Knowledge and skills? What else?
- Try to encourage clients to see the areas where they have power, but be sure to avoid blaming the clients for their situation, or using a tone or language that implies that they're responsible for their own poverty, or that it's just due to their own lack of aspiration.

**DON'T ASK THESE QUESTIONS ALOUD SIMPLY OBSERVE.**

## **Activity 2: Questions about clients' sense of empowerment/agency (20 mins)**

**Step 1:** Ask the following questions about the clients' sense of control over their life and future:

- Do you think that you have the power to achieve your hopes and dreams? Why or why not?
- What do you think are the biggest obstacles to achieving your hopes and dreams?
- What do you think *you* can do to make your goals and dreams possible?

**TAKE NOTES ON THEIR ANSWERS. What do you notice? For example:**

- Do some people seem to have a greater sense of agency (which means control over one's future) than others? What do you think might account for this difference?
- What are some of the obstacles that people are mentioning? Are these areas that the project is planning to work on?
- What are some of the things people are mentioning that they can do to make their goals and dreams possible? Credit for investment? Knowledge and skills? What else?

Try to encourage clients to see the areas where they have power, but be sure to avoid blaming the clients for their situation, or using a tone or language that implies that they're responsible for their own poverty, or that it's just due to their own lack of aspiration.

**DON'T ASK THESE QUESTIONS ALOUD SIMPLY OBSERVE.**

**Activity 3: Explain about future VESA sessions (10 mins)**

**Step 1:** Explain that by joining and participating in the VESA, they have already taken the first step. If they haven't already mentioned it yet, explain that savings are one of the things that they can do start to achieve their goals — and that they have already started doing it.

- Mention their aspirations for food security, and explain that this will require the ability to invest in their livelihoods, their farms, different income-generating activities
  - Mention that to be able to make these investments, they will need both training and access to credit, and that through the VESA, they will get both
- Mention their aspirations for their children, such as better health, better education, etc.
  - Mention that to start making these improvements, they will need knowledge about nutrition, maybe reassessing gender norms for girls, etc. Explain that through the VESA, they will discuss these issues.

**Step 2:** Explain that we will start to move toward achieving our aspirations in the next session, as we start to learn about financial literacy (how to manage our money).

**Activity 4 (optional): The graduate tells his or her story (20 mins)**

**Step 1:** Introduce the graduate and ask him/her to tell the VESA members his/her story, including what his/her life was like before joining the VESA, how things started changing, etc. Also ask him/her to be honest about challenges and setback along the way.

- If the graduate starts to criticize the VESA members for still being in the PSNP, or imply that they are lazy, please stop them and remind them that the purpose of the talk is just to share their experience. Encourage them not to generalize.

**Step 2:** Encourage VESA members to ask questions.



### TO THE COMMUNITY FACILITATOR

This session on life cycle events serves as an introduction to the financial literacy curriculum.

**Time:** 1 hour 30 minutes

**Methods/Tools:** Plenary and small group discussion

**Materials Required:** Flip chart and marker

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#### Objectives:

At the end of this session participants will be able to:

- Identify major events in life
- Categorize the events into expected and unexpected events
- Estimate costs of each event
- Understand the importance of saving for both expected and unexpected events

#### References used for this session

CARE (2013). *Financial Education Training Manual. Graduation with Resilience to Achieve Sustainable Development (GRAD) Project. Cooperative for Assistance and Relief Everywhere.*



### Activity 1: Recap and introduction (5 min)

**Step 1:** Welcome the group members. Ask them what they remember from the previous session; remind them of their aspirations and explain that we are now going to start the process of learning and growing together in the VESA to start to work towards those aspirations.

**Step 2:** Introduce today's session by saying that today we will be discussing various life cycle events happening in one's life, which includes expected and unexpected events, with their financial implications.

### Activity 2: Read and discuss Seada and Kemal's story (15 minutes)

**Step 1:** Read the story of Seada and Kemal (Episode 1) out loud.

#### **Kemal and Seada Episode 1: An unexpected life cycle event hits Kemal and Seada's family**

W/o Seada and her husband Ato Kemal were a relatively well-off family. Kemal was a successful grain trader; with his income from his business and the wheat they produced on their half-hectare of land, Kemal and Seada had enough food and never had to worry about the future. From their income, they lived a good lifestyle, and were able to send their three children to school, enjoy feasts with friends, and buy new clothes for themselves and their children. They did not worry about saving because they always had enough money.

One day, Kemal became sick, and doctors could not figure out what was wrong. He was sick for several months, during which Seada spent all the money she had on doctors and medicine, trying to help him get better. Unfortunately, Kemal died. Seada was heartbroken, and she also had to deal with funeral expenses.

After Kemal's death, Seada struggled to figure out how to feed her children and keep them in school. She could not plough her land on her own and did not know how to continue her husband's grain trading business. She finally was able to join the PSNP, which helped her survive and feed her children during the lean months.

**Step 2:** Ask the participants:

- What happened to Kemal in this story? What happened to Seada as a result?
- Do you think this could have been avoided? Why or why not?
- What do you think will happen to Seada now?

Explain that we will continue the story of Seada in future VESA discussions.

### Activity 3: Identify and discuss major life cycle events (15 min)

**Step 1:** Ask the participants to deeply think and list down of the various life cycle events (birth, marriage, death, education, sickness, accident, theft, old age, etc.) they observed in their neighborhood, including themselves, and the challenges they faced.

**Step 2:** Ask them the following:

- Was it difficult or easy to identify the various events?
- Are you able to avoid these, can they choose one or they are faced with it randomly?

**Step 3:** Summarize by saying that these are events every one of us will be faced in some ways or another, no one can also choose as s/he wishes. These are events are in life and everyone needs to clearly understand to get prepared ahead.

### Activity 4: Group exercise (45 min)

**Step 1:** Tell the participants that there will a small group exercise to understand which events are expected and which ones are not, and their financial burdens.

**Step 2:** Break the VESA members out into smaller groups to list down the events into expected and unexpected events—show them how to do this in the table below (10 min)

**Step 3:** After they have written down the events and categorized them into “expected” and “unexpected”, ask them to estimate the costs of each event based on the experience that majority of VESA members are incurring as a result of such events (10 min)

Events		Estimated costs in Birr
Expected	Unexpected	
	Sickness (medical expense)	
Wedding		
	Death (funerals etc.)	
Childbirth		
	Fire accident	
Education cost		
	Flood	
House construction		
	Theft	
Holidays		

	Drought	
Religious (Mahiber, Senbetie Zikir, et)		

**Step 4:** After this exercise, invite group members to reflect on the following questions:

- Have you ever thought about the cost of these events before?
- Which type of event is difficult for you to manage and why?
- Which events are most expensive, and how do you usually pay for them? For example, do you taking loans from money lenders? Selling of assets
- What lessons did you get from this exercise?

**Activity 5: Summarize with the following key messages (10 mins)**

The “expected events” are those events we decide to happen in our lives like wedding, child birth, education, old age retirement, holiday celebrations etc. “Unexpected events” are disasters like sickness, funerals, emergencies, theft, etc.

- Both expected and unexpected events are normal parts of our lives and we can’t avoid them
- Each event has its own cost and can’t be affordable to pay for as occurs without preparation

**Both expected and unexpected events have costs, so we should make the necessary cost calculation for such events before their occurrence.** Even for the expected events, if we fail to do cost calculation correctly, the effect in one’s life could be as disastrous as those of unexpected events.

We can plan and budget for expected events. **But since the exact time of unexpected events, is not known ahead of time, we have to always have reserve money with different financial schemes to cope up or survive these events.**

For both types of events, being prepared—particularly through saving in advance—is very important.



### TO THE COMMUNITY FACILITATOR

#### Introduction to Climate Change Adaptation and Resilience Sessions

The climate of our earth has been changing from time to time. This change brings different impacts on humans and on the environment we are living in. Climate change is mainly a result of accumulation of burned gases in the air that come out from industries, cars, burning forests, etc. The contribution of developing countries like Ethiopia is very small because these gases are mostly emitted from the developed and industrial countries.

Although Ethiopia is not a major contributor to climate change, the country has to deal with its effects. The effects of climate change include change in the amount and distribution of rain, the temperature, and shift of seasons (seasons coming later or earlier than usual). Climate-related hazards or problems in Ethiopia include drought, floods, heavy rains, strong winds, frost, heat waves (high temperatures), etc. Drought and flood are the most common. And impacts of climate change on rural areas are significant as livelihoods of the rural people depend on rain water and they have low capacity to deal with these shocks.

Unfortunately, these changes are likely to continue and occur more frequently in the future. Therefore, it is recommended to make farmers aware of the actually happening and the forecasted climate related changes and variations and associated impacts in their areas. This helps them think about how to make their livelihoods resilient by taking appropriate adaptation measures that reduce the possible impacts.

The **Climate Change Adaptation and Resilience** sessions in this VESA manual are designed to increase awareness and knowledge of VESA members on climate change adaptation and resilience and encourage them to start actions towards building their resilience, by considering how to enhance their capacity and manage risks, mainly weather-related ones.

#### *References used for this session*

*CARE International (2009). Climate Vulnerability and Capacity Analysis Handbook. Cooperative for Assistance and Relief Everywhere.*

*Climate Change Network Nepal (2011). Climate Change Training manual: An Easy Guide for Teachers.*

*The Federal Democratic Republic of Ethiopia (2007). Climate Change National Adaptation Programme of Action (NAPA) of Ethiopia. Ministry of Water Resources, and National Meteorology Agency*

**Discussion sessions included in this VESA manual cover:**

- Climate change and its impacts
- Developing a vision of climate resilience
- Actions towards resilience
- Exchanging local early warning information (this can be done at the end of another session or when needed)
- Seasonal weather information and advisories (when ready)

These sessions are designed to help VESA members understand climate change and resilience, and create opportunities to them to reflect on their own observations and experiences. In addition, discussions give them the space to exchange ideas and knowledge how they are changing their practices and decision-making along with the changing circumstances, including the climate. They can also collaborate in selected adaptation actions that can be implemented both by individual VESA members or households and by VESA members communally.

Climate change can be a highly scientific concept, but for VESA members it is important to make the concepts simple and to help them remember the key messages: that weather and other events are unpredictable and that we need to plan for them and adapt to them. Both saving and diversifying livelihoods—particularly away from agriculture—are critical to this preparation and adaptation.

**Time:** 1 hour 30 minutes

**Methods/Tools:** Discussion and displaying pictures

**Materials Required:** Picture posters, white papers, medium-sized stones

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**Objectives:**

- To help VESA members understand what climate change is, and how it affects them
- To enable VESA members to think about the impacts of climate change on their livelihoods through understanding its impacts on their key resources. This in turn helps them start to discuss about how they can deal with or adapt to the changing climate—by considering it as one type of the unexpected life events—in their locality.

### Activity 1: Recap and follow up of last session (5 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Remind them of the discussion on life cycle events, and the importance of preparing for them.

**Step 2:** Tell them that today's discussion is going to focus on some types of unexpected events which affect everyone at some point: weather shocks.

### Activity 2: Description about climate change (15 mins)

**Step 1:** Ask the VESA members the following questions and allow them to respond.

- What is the weather today? Is it raining, sunny, or windy?
- How many are the major seasons in this area and what are they?
- At which season are we now?

What was the weather at this time or season 20-30 years ago? *[Allow the members to express the weather condition in terms of rainfall amount, rainfall distribution in their location, timing of rain (both its starting and cessation time), and temperature. First, give the chance to relatively older people to speak about their experience and observations from 20-30 years ago, and allow others to react on that based on their observation and what they heard]*

- Have you ever noticed any variation or change between the weather condition or climate 20-30 years ago and now in this season particularly?

Have you also noticed a general variation or change between the weather condition or climate now and some 20-30 years before? *[Note whether the participants felt climate change in their area]*

**Step 2:** Tell the group that as they know any season is characterized by a certain weather situation although there is weather variation every day in the season. For instance, in Kiremt season there are sunny days, heavy rain days, light rain days, or cloudy days. But considering our experience of many year's trend in Kiremt, it is generally known as a season with more rainy and fewer sunny/hot days than for example Bega season. Therefore, we can't consider the day-to-day weather fluctuation as climate change. Rather, climate change is a long-term change in the usual weather found in a place. This could be a change in how much rain a place usually gets in a year or in a season. Or it could be the change in timing of the rain in a place—both its starting and cessation time. Or it could be a change in a place's usual temperature for a month or season.



## TO THE COMMUNITY FACILITATOR

The words ‘climate’ and ‘weather’ seems similar and they are sometimes used interchangeably, but they are in fact different, though related.

**Weather** is the conditions of the atmosphere or air over a short period of time. It is a day to day condition of the atmosphere in terms of temperature, humidity, wind speed, atmospheric pressure, cloudiness, and precipitation.

Example: we can say that the weather condition of yesterday was cloudy with shower of rain. As a result, it was not hot. You can relate this explanation with the first question above under activity 3.

**Climate** refers to the weather conditions of an area for long time, normally for 30 years.

Example: the climate of this woreda or kebele is Woynadega where there is moderate temperature and moderate rainfall amount. You can also relate this explanation with the second question above under activity 3.

### Activity 3: Scientific evidence and projections for climate change in Ethiopia (10 mins)

**Step 1:** Tell the participants that there is scientific evidence that climate change is happening in the world and also in Ethiopia. Explain the following general evidence of rainfall and temperature changes in Ethiopia:

- The temperature has increased from the temperature that was 50 years ago.
- Climate change makes rainfall patterns more irregular and uncertain. This means that droughts, floods and heavy rains are more likely to happen.

**Step 2:** Inform them the climate projections/forecast for some years in the future as follows:

- The temperature is again projected to continue increasing in the coming more years
- It is likely that more rain will fall in ‘heavy events’—in increased volumes over shorter periods of time that may cause flood events in some areas, with less rain at other times.

### Activity 4: Explanation about causes of climate change (10 min)

**Step 1:** Tell the participants that climate change is mainly a result of the increase in the Earth’s temperature caused by an increase of gases in the air due to human activities. These human activities release gases from use of energy and transportation, various agricultural and industrial practices, deforestation, and land clearing for agriculture. But emphasize that the most gas releasing activities from these activities come not from developing or poor countries like Ethiopia, but from developed and industrialized nations. Hence, VESA members are not the cause of climate change, but they need to learn to live with it.

**Step 2:** Display the pictures one by one that show release of gases from factories, cars and airplanes, burning forests, deforestation, and charcoal making and burning. Ask them what they see or understand about each picture.

**Step 3:** Tell the participants that these human activities contribute to emission and accumulation of the gases in the air, which cause the earth to warm and finally result in climate change.

#### Activity 5: Understanding capacities: the key livelihood resources (15 mins)

**Step 1:** Ask the group to identify their major livelihood sources or types of livelihoods *[Write down the livelihood sources in your notebook when the participants start mentioning them. Make sure that female members are forwarding their ideas too.]*

**Step 2:** Ask them what resources they own to undertake the respective livelihoods they identified now. Inform them that these resources are important things that are useful to undertake their livelihoods. These can be human resource or labour, saving or money, seeds, agricultural land, sheep or goat, chicken, market centre, irrigation, veterinary post, farmers training centre, water for domestic consumption, agricultural tools, social structure, indigenous knowledge, etc. *[Write down the resources they identified in your notebook when the participants start mentioning them]*

**Step 3:** Remind them the resources they mentioned and ask them to select the 5 most crucial or key resources out of the identified list of resources. *[Remember that women and men may consider different livelihood resources to be most important. Hence, encourage women to participate in identifying the resources and selecting the key ones. Make sure that the list includes resources identified by both women and men.]*

#### Activity 6: Climate and non-climate related hazards and their impacts (25 mins)

**Step 1:** Ask 6 volunteers to come out for the next exercise. *[It would be a good mix for the exercise if half of the volunteers are women]* Tell them they have to discuss and agree on a common decision. Then:

- Write down some possible associated impacts of climate change such as drought, flood and heavy rainfall on papers separately and show that to the volunteers and VESA members. Then, put the papers on the ground in front of them.
- Tell the volunteers to select the papers if they have experienced any of these hazards or problems in their area. And they can also discard if the hazard is not common in their area.
- In addition, ask them if there are any other climate related and non-climate problems or shocks, that were not mentioned here now, but that are negatively affecting their lives and livelihoods. *(If they can tell you additional hazards, you can write them down on papers. Then, put the non-selected cards or hazards aside.)*

**Step 2:** Give the volunteers medium-sized stones and tell them they will determine level of impact of each hazard on their lives and livelihoods. When they determine the hazard's level of impacts they should consider its frequency and its intensity of impact on the selected 5 key livelihood resources. For this, tell them:

- To place 5 stones on the hazard card/paper if its impact is relatively high



- To place 3 stones on the hazard card/paper if its impact is relatively medium
- To place 1 stone on the hazard card/paper if its impact is relatively low

- Step 3:** Once the volunteers finish the exercise, thank them for their participation and allow them to go to their places. Ask the other VESA members if they understand and agree on the volunteers' decisions or if they have any different views. *[It would be helpful if they can explain impacts of each hazards in terms of their effects on the selected 5 key resources. Write down in your notebook while they explain about the impacts]*
- Step 4** Once the VESA members agree on the scoring for the level of impacts of each hazard, ask them how the hazards with 5 and 3 stones have negatively impacted their lives and livelihoods. Probe them on what they felt while remembering these hazards, and their frequency and impacts on their lives and livelihoods.

### Activity 7: Summary and measurable action plans/home take assignments (10 mins)

- Step 1:** Ask participants what they learned from today's discussion.
- Step 2:** As a summary of the session, tell the VESA members that climate change is happening now. According to scientific studies, the change will probably continue in the years to come. This means that problems such as droughts, floods and heavy rains are likely to happen more frequently and with more impacts. In addition, rainfall and temperature patterns may fluctuate and become more uncertain in their area too.
- Step 3:** Inform them that the reason that we discussed climate change and its impacts now is because we need to think how we can live with these changes by reducing their effects. Therefore, we will discuss ways to deal with these changes in weather as well as other shocks in future sessions.
- Step 4:** Assignment: Tell them to further discuss the climate and non-climate hazards or problems, their causes and impacts with their family members and friends, and to come back with any reflection.
- Step 5:** Finally, inform them that the next discussion session would be on how you can set your own goals in life in short, medium and long period of time.

**Time:** 1 hour 30 minutes

**Methods/Tools:** Flip chart and marker

**Materials Required:** Storytelling and pairwise discussion

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**Objectives:**

At the end of this session the participants will be able to

- List their goals in life
- Classify their goals into short, medium and long-term
- Identify planning as a tool for realizing goals
- Estimate the cost of realizing one's goals

### Activity 1: Recap and introduction (15 min)

**Step 1:** Before starting discussion with VESA members on goal setting, ask the group members whether they had any follow-up discussions with friends and family about climate change. Then ask them to think back to the first discussion session on aspirations—do they remember what they aspired to?

**Step 2:** Tell them that today we will move the aspiration discussion forward by talking about setting goals.

*References used for this session*

CARE (2013). *Financial Education Training Manual. Graduation with Resilience to Achieve Sustainable Development (GRAD) Project.* Cooperative for Assistance and Relief Everywhere.



## TO THE COMMUNITY FACILITATOR

1. Goals can vary: from meeting basic needs, to getting out of debt, to educating children, to buying a house. Some are short-term to be accomplished quickly, others are long-term.
2. Once you decide on your priority goals, figure out the cost of each and set a time frame for achieving it.
3. Next, estimate how much you must allocate to savings every month to achieve each goal.
4. If this amount is more than you think you can afford, make adjustments: extend the time you need to save the desire amount, reduce the cost, or change the goal

### Activity 2: Starting to think about goal setting (25 min)

**Step 1:** Ask the VESA members to mention successful people in their life. Have they ever known anyone who become successful after setting goals?

**Step 2:** Read them the story of W/o Seada (Episode 2) out loud.

#### Seada Episode 2: Setting goals

It has been two years now since W/ro Seada's husband Kemal died, and she is grateful to be in the PSNP, although she is busy with public works and wishes she had more time for her livelihoods activities. She has begun renting out most of her land because she cannot plough it, and has begun producing handicrafts for sale in the nearby market. Her earnings are not very large, but together with her PSNP transfers, they are enough to keep food on the table and keep sending her children to school.

One day, she stays up late in the evening weaving a basket for sale in the market, and starts dreaming about her future. Her son is now 17 and close to graduation, but her daughters are only 10 and 8 years old. She vows to herself that she will make sure that she realizes her aspirations. She thinks about her aspirations for her children: she dreams about feeding her children nutritious foods so that they can grow up healthy and strong, about supporting her children's schooling and letting them study up to college level. She also thinks about her aspirations for herself and her livelihood: she dreams about making more profit each year from her land through irrigation and setting up a small business.

The next morning, before her children get up, she realizes that the first step to turning her dreams into a reality is to make plans and to set measurable goals. She decides that her goals are:

- Digging a water well in 6 months
- Starting vegetable farming in 6-12 months
- Starting a vegetable retail shop in 2-3 years
- Sending her children to college in 13-15 years

**Step 3:** Ask the participants the following questions about W/o Seada’s story:

- **Question 1:** What are W/o Seada’s dreams and aspirations for her children? *[Keep in mind that these are different from her goals. List down on the flip chart and make sure that they have mentioned all the dreams in the story.]*
- **Question 2:** What are W/o Seada’s goals, and how will these help her achieve her dreams? *[List these on the flip chart with arrows pointing to the dreams to explain which goal will lead to the achievement of which dream]*
- **Question 3:** One of the important aspects of setting goals is determining a realistic timeframe for each one. What do you think are realistic timeframes for each of W/o Seada’s goals?

**Step 4:** Explain that a goal is something you want to achieve in the future—perhaps related to your family or in your business. A goal might be to start or expand new business activity, to learn a new skill, or to build house or other asset. Explain that there are short-term, medium-term, and long-term goals (for example, for Seada, digging a well could be a short-term goal, but sending her younger children to college would be a long-term goal). The main difference between a goal and an aspiration is that an aspiration is a dream, whereas the goal has a concrete plan and timeframe set for it.

**Activity 3: Group-based goal-setting activity (20 mins)**

**Step 1:** Divide the participants into pairs and ask them to discuss their own possible short-term (less than a year), medium-term (2-5 years), and long-term (more than 5 years) goals for their families.

**Step 2:** When the pairs have finished discussing, ask volunteers to share their family’s short, medium and long-term goals with the group.

**Step 3:** Congratulate them on being able to identify short-, medium and long-term goals and encourage them to discuss these with their family members to realize their aspiration.

**Activity 4: Linking goals with money (20 mins)**

**Step 1:** As a follow up of Activity 3, explain that the participants should also know how much money is required to realize the goals they set. Introduce the following exercise.

**Step 2:** Put the short, medium and long-term goals they identified in Activity 3 under the goals column in the table below.

**Step 3:** Ask participants to estimate the sum of money needed, when it is required and the amount of saving required per week or per month. Show the table below as an example or develop their own.

**Step 4:** Ask participants to rank each goal in order of importance.

**Examples of household goals**

Goals	Lump sum needed	When is it needed?	Savings required per week or month	Ranking of importance
<b>Short-term</b>				

Education for children	500 ETB	In 6 months	83 ETB per month	
Purchase of farm tools	400 ETB	In 3 months	133 ETB per month	
Purchase of farm inputs	600 ETB	In 6 months	100 ETB per month	
<b>Medium term</b>				
Purchase of ox	6,000 ETB	In 2 years	250 ETB per month	
<b>Long-term</b>				
Roof renovation	5,000 ETB	In 5 years	83 ETB per month	
<b>Total Savings Required</b>	12,500 ETB		649 ETB per month	

Explain that for some of these goals (such as purchasing an ox), a household is more likely to take a loan than to save. But still, saving is key to helping them achieve their goals.

**Step 5:** After this exercise, ask participants to reflect on the following questions:

- How do you feel when setting goals for your own family?
- How difficult is it to think about your own savings goals and priorities? Why?
- What did you learn about how your family could save more?

#### Activity 5: Summarize and recap the key messages (10 mins)

**Step 1:** Remind participants of the importance of goal setting

**Step 2:** Remind participants of the steps to reach their goals, which include figuring out:

- Which goal is most important, next in importance, and so on?
- How much will it cost to reach this goal?
- When do you need the money?
- How much will you need to save every week or month?
- If this amount is more than you think you can afford, make adjustments—extend the time you need to save the desire amount, reduce the cost, or change the goal

**Step 3:** Encourage members to discuss these questions with their spouses and families.

## VESA Discussion Session 5

## Access to & Control Over Resources

**Time:** 1 hour 20 mins

**Methods (Tools):** Act like a man behave like a lady, fish bowl, and discussion using guiding questions

**Materials Required:** Flip-chart, markers

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### Objectives:

By the end of this session VESA members will be able to:

- Identify what household resources exist and are owned, controlled or utilized by men and women.
- Understand how gender norms affect men and women's access and control of resources
- Consider different alternative behavior and actions of men and women for better & healthier household.

### Activity I: Recap and follow up of last session, and intro to this session (10 mins)

**Step I:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on goal setting. Ask if any of them discussed the key goal setting questions with their family members, and ask volunteers to share what goals they agreed on with their spouses.

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#### References used for this session

CARE USA (2015). *The Farmer Field and Business School Toolkit. Cooperative for Assistance and Relief Everywhere, Inc. (CARE). Used by Permission.*

CARE USA (2018). *Social Analysis and Action Global Implementation Manual. Cooperative for Assistance and Relief Everywhere.*

USAID/ACQUIRE Project and Promundo (2008). *Engaging Boys and Men in Gender Transformation: The Group Education Manual. ISBN 978-1-885063-77-9. Pp. 72.*

**Step 2:** Explain that this session will help VESA members think about access to and control over resources in the household.

**Activity 2: Act like a man behave like a lady (30 mins)**

**Purpose:** To understand how these gender norms for men and women can negatively affect the lives of both women and men

**Facilitation steps:**

**Step 1:** Divide participants into groups of men and women. Ask the male participants to discuss in their group if they have ever been told to “Act like a man.” Similarly, ask the female participants to discuss in their groups if they have ever been told to “Behave like a lady.” What are the things they are told to be or act? Do they have personal experiences of themselves or people they know?

- Ask each group to share particular experiences of someone saying “act like a man”/ “behave like a lady” or a similar thing to them or someone they know (of similar gender).
- Why do you think they said this?
- How did it make you or that person feel?

**Step 2:** In large letters, print on one side of a flipchart paper the phrase “Act like a man.” On another side, write the words “Behave like a lady.” Ask participants to share what they have discussed and write all of the behaviors that women are told in their community and what men are told in their community of how they should behave to be a “proper” man or woman (see the examples below).

(If you do not have a flipchart paper, you can take note of what the groups discussed on your note pad. You can then read it to the whole group from your note)

**Example:**

ACT LIKE A MAN	BEHAVE LIKE A LADY
<ul style="list-style-type: none"> <li>• Be the breadwinner</li> <li>• Act like the head of the family</li> <li>• Be in control of your family</li> <li>• Act like the owner of the household</li> <li>• Be in control of the big assets</li> <li>• Don't show weakness (for example, don't cry)</li> <li>• Stay in control and do not back down</li> <li>• Decide on what happens in your house</li> </ul>	<ul style="list-style-type: none"> <li>• Be the caretaker and homemaker</li> <li>• Be obedient</li> <li>• Don't complain</li> <li>• Respect your parents' &amp; husband's decisions</li> <li>• Don't exceed your husband &amp; show that you do</li> <li>• Get married early</li> <li>• Be passive and quiet</li> <li>• Don't act like you are in control of the household</li> </ul>

<ul style="list-style-type: none"> <li>• Don't ask for help</li> <li>• Use your physical strength/violence to resolve conflicts</li> <li>• Stay out late, relax and drink alcohol</li> <li>• Protect the family</li> </ul>	<ul style="list-style-type: none"> <li>• Lower your voice, do not speak in public</li> <li>• Be smart but don't outsmart men in your life</li> <li>• Do not stay out long/ late</li> <li>• Don't question your husband's actions</li> </ul>
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**Step 3:** When the group has no more to add to the list, read them aloud. Then facilitate a discussion around the questions listed below.

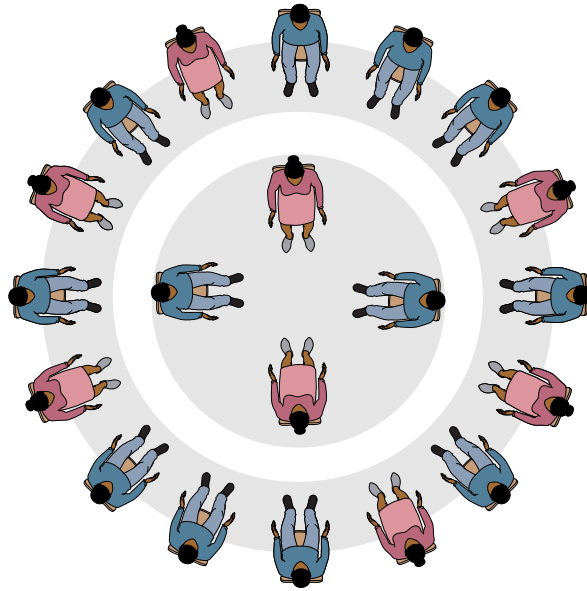
- What do you think of these two lists? What are the differences between the two?
- How do we learn these rules of behavior?
- Can any of these messages be potentially harmful? Why? (Place a star next to each message and discuss one by one.)
- How does acting like a “proper man” the society expects limit men’s lives and the lives of those around them?
- What happens to men who do not follow all of these gender rules (e.g. “act different than expected”)? What do people say about them? How are they treated?
- How does behaving like a “proper lady” the society expects limit women’s lives and the lives of those around them?
- What happens to women who do not follow gender rules? What do people say about them? How are they treated?
- Are these rules fair for both men and women?
- What might be the benefits of not following the societal rules about being a proper man/woman (living outside the gender box the society designed for us):for individuals, families and communities?

### Activity 3: Fishbowl (30 mins)

**Purpose:** To understand how the community perceives women’s participation in asset building and holding and to understand its effects on the household.

**Step 1:** Select 3-4 active participants (both men and women/ better if they are married. Otherwise, mixed group of married and unmarried) to start the discussion put them in a middle circle and others as outside circle around them. Let the inside circle start a discussion within the discussion in the middle of the group.





**Step 2:** These 3-4 participants will begin discussion among themselves of these questions:

- What are assets in your household? *(take notes of the responses and discussion)*
- Who makes decisions where and when to use the assets or lend them to people? Why?
- Who decides / approves of selling and buying of assets? Why?
- What are the main things we buy after selling our assets?
- Do women control/decide on the household asset? Under what circumstances?

**Step 3:** Other participants sit around the discussants and observe their discussion and think about:

- Are there assets in the community that they are missing?
- How do women build asset in this community?
- Is asset building and control by women accepted in this community?

**Step 4:** Bring the fishbowl to one big circle and discuss the questions below:

- How do women use the resources they access and control?
- How about men?
- How do you think more equal control and access of resources benefit the household?

#### Activity 4: Summary and measurable action plans (10 mins)

**Purpose:** remind participants of the main points covered and agree with measurable actions for change

**Step 1:** Summarize the main points as:

- Society affects the way we act and behave through socially constructed rules for men and women.

- Many of these rules and expectations are completely fine, and help us enjoy our identities as either a man or a woman. However, some gender norms/rules can negatively impact our lives and communities, and limit our potential as human beings.
- When assets and resources are equally accessed and controlled by both women and men in a household, the household as a whole benefit from sharing ideas, responsibilities and results. As a result, the family is healthier; saves more money; has better-combined knowledge and skills; can resist shocks better and is more resilient.
- It is possible to step out of the box of social rules and create equality; and a resilient household.

**Step 2:** Ask participants what actions they would take.

- How can you, in your own lives, challenge some of the unfair ways in which men/women are expected to act?
- What are some of the actions you would take to help yourself/women build asset?
- What are the specific actions you may take to help yourself/women enjoy more equal access and control of resources? (Take notes of the individual action plans stated by the group for future follow up.)

**Closing:** Thank participants and let them know the time of the next session.

## VESA Discussion Session 6

## Household Resource Management

**Time:** 1 hour 20 mins

**Methods/Tools:** Discussion, displaying pictures, Earn and Buy Game, and case story

**Materials Required:** Discussion guide, money cards (for 4 groups)

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**Objectives:**

- To raise awareness on identification and management of household resources for better nutrition
- To improve practice of household resource management for better nutrition
- To enhance participation and decision-making of women at household and community level

### Activity 1: Recap and follow up of last session, and intro to session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of last session (**you can look at the summary of last session**). Ask if any of the participants has tried to do something different in how they act as a man or a woman.

**Step 2:** Explain that this session will participants think about how they can use their household resources to ensure that diverse foods are available for the entire household including children, pregnant women and lactating mothers in the household.

### Activity 2: Household resource mapping (15 mins)

This activity is designed to help VESA members think about what resources are already available in their household that they can use for diversifying food.

*References used for this session*

Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual

Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Social Development and Nutrition Facilitators Training Guide

Save the Children: Growth through Nutrition (2017). Enhanced Community Conversation (ECC) Facilitation Guide

**Step 1:** Read following story of W/o Damitu and Ato Gebre (Episode 1) out loud to all participants:

### **Story of W/o Damitu and Ato Gebre Episode 1: Managing PSNP resources**

W/o Damitu and Ato Gebre are a married couple who are enrolled in PSNP program in SNNPR. Their livelihoods depend on subsistence farming of teff, peas, and chickpea, but they are thinking of starting to produce vegetables too. They have two children named Derartu and Tariku. Damitu has just become pregnant with their third child. She spends most of her time cooking, fetching water, collecting firewood, and doing other home activities. She also participates in public works for her monthly money payment from safety net program and she is working from start to end on the public work.

Although both Gebre and Damitu's names and photos are on the PSNP client card, Gebre is the only one who collects the money, and he manages and uses for his personal interest, including drinking with friends. This leaves very little money for food purchase. As a result of her hard work and limited food during her pregnancy, Damitu has become malnourished.

**Step 2:** Ask the participants the following questions *[after they have had a chance to respond, use the answers in the box below to fill in any gaps in their responses]*:

- What resources do W/ro Damitu and Ato Gebre have in their house that they can use to diversify the food for the family?
- What about in your own homes? What do you have that can be used to acquire diverse food for the child and lactating mother?
- Who decides in your household on purchase of food, clothes and other resources?
- Would the situation in W/ro Demitu and Ato Gebre's house change if they decided together on their income and resources? How?



## **TO THE COMMUNITY FACILITATOR**

**Supplement the VESA discussion with the following answers, as needed:**

- W/o Damitu's family has legumes like peas and chickpea from their plot of land, as well as money from the PSNP and from their income generating activity.
- If Damitu and Gebre discuss and decide together on their income, resources and expenditures:
  - They would talk about the family's nutritional and other needs and decide more wisely on their income.
  - Damitu would not struggle alone to manage the small money
  - Gebre would give her money to feed the family and pay for other expenses because he would also have the responsibility in calculating and understanding their expenses.
  - Gebre would not spend a lot of money drinking and enjoying with his friends because his family needs the money.

### Activity 3: Buying and selling exercise (30 mins)

The “Earn & Buy Game” is designed to help VESA members think about how to use their money to purchase food for enriching household foods and save some money.

**Step 1:** Divide participants into 4 small groups to play this game. Divided the 56 money cards in four and each small group should receive their own 14 money cards in a small bag) to play with. . Each group should select group leader and the group leader should place in the game mate. The group members can sit around the mat, either on the ground or on chairs.

Household items, nutritious foods and agriculture items listed on the outer part of the game mat are items families BUY. The inner circle on the game mat is the market place where families SELL their agricultural produce. Money cards are placed inside the Marketplace.

**Step 2:** Explain that to play the game, players must follow the following rules:

- Each player must SELL cash crops at the market and take the money value of the produce they sold. With the money they EARN, players are free to BUY any items listed on the outer part of the game mat.
- After the first player has finished his or her turn, s/he places all the money cards on the game mat, for the next player. Each player is free to use his/her money to buy what they need or want, while others watch their choices.
- After each player has had a turn ‘Earning and Buying’, the small group will discuss what each player prioritized and bought.

**Step 3:** **Ask** group members to discuss what foods they would want to buy for their pregnant and lactating women or children to eat. Circulate among groups to see which household items players bought with the money they earned.

**Have fun** with the group, discussing what foods and household items are important for families to prioritize. Show each group how they could have spent the money they earned to improve pregnant and lactating women and children’s nutrition.

**Encourage** group members to be realistic and to think about what they can afford and how they will assure that they plan what to sell at the market, so they can earn and buy nutritious foods and make better choices next time.

### Activity 4: Lead a group discussion about the Earn & Buy Game (10 mins)

**Step 1:** Invite everyone to come back to the large group after all four small groups have finished playing the game. Ask these questions:

- What did you learn from playing this game?
- Do you think you could talk to your spouses and other family members about ways to earn money and buy nutritious foods?
- Are there ideal times or situations when couples or families can discuss these issues?

- What are some of the challenges for couples and families to discuss household budget and deciding together what nutritious foods to buy?

**Encourage participants to share what they learned and to discuss how to talk with family members. Listen to their answers.**

**Step 2:** Reinforce these points:

- Young children need to eat at least one animal source food each day, and fruits and vegetables and an oil food with each meal.
- Little babies' mothers also need to eat nutritious foods with each meal because they are breast-feeding, so they are still eating for two.
- It's important for family members to discuss household income and agree how to use some of it to buy nutritious foods.

### Activity 5: Summarize key messages (10 mins)

**Step 1:** Show the participants the pictures below.

**Step 2:** Use these pictures to explain the key messages in the box below.





## TO THE COMMUNITY FACILITATOR

**Use the pictures above to illustrate the key messages below.**

**Wise household resource management means:**

- Using some of my farm products for household foods
- Using PSNP transfer money and income from livelihood activities to buy foods from the market to enrich the household and children's food
- Participating in livelihood improvement activities for available nutritious foods, such as:
  - Small vegetable garden production in my home
  - Rearing poultry to use eggs for my family's diverse diet
- Saving some money in case of emergencies
- Making sure women are involved in resource decision making

### Activity 6: Summary and measurable action plans/home take assignments (5 mins)

**Step 1:** Ask the group members to discuss all of these practices with their spouse and their mother or mother-in-law, and also any older children who are helping to take care of their babies.

**Step 2:** Ask volunteers to raise their hands to report back at the next VESA session and record the names of the volunteers in your notebook.

## VESA Discussion Session 7

## Developing A Budget

**Time:** 1 hour 30 minutes

**Methods/Tools:** Storytelling

**Materials Required:** Flip chart and marker

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**Objectives:**

At the end of this session participants will be able to:

- Identify sources of income coming from members of the household and when the cash comes in
- Identify the different expense of the household and when the money is required
- Figure out whether they are in deficit or surplus

### Activity 1: Recap from last session and introduction to budgeting (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to recall about from the last session on household resource management. Ask if anyone discussed wise household resource management with their spouses or other family members, and to share the outcome of those discussions,

**Step 2:** Introduce this session to VESA members by saying that today we are going to talk about money, and how to manage it. Ask:

*References used for this session*

CARE (2013). *Financial Education Training Manual. Graduation with Resilience to Achieve Sustainable Development (GRAD) Project. Cooperative for Assistance and Relief Everywhere.*



- Do you have plenty of financial resource to spend as desired?
- What do you understand about budgeting?

**Step 3:** Explain that we are going to discuss these questions further today.

### Activity 2: Understanding the importance of budgeting (30 mins)

#### Ato Tegbar and W/o Kebebush Episode 1: Budgeting

Ato Tegbar and W/o Kebebush are a married couple living in the same village as W/o Seada, who we have met in a different story, and they have two children who go to school with Seada's daughters. Tegbar and Kebebush are PSNP clients with small plot of land. In the six months they do public work activities and receive PSNP transfers of 650 birr per month in addition to 300 birr from Tegbar's small kiosk and 300 birr from Kebebush's small vegetable lending business. On a monthly basis, Tegbar and Kebebush have to pay 20 birr for their children's school materials, 30 birr for transporting their kiosk and vegetable goods, and 100 birr for maintaining their businesses. They use the remaining balance for their food and other needs.

Kebebush is responsible for managing their household expenses. However, she has not been able to meet all the needs of the family with the money in her hand. She struggles to pay the basic costs of transport, children's school materials and maintaining their businesses. Their house furniture is shaking and their children always complain about lack of education materials and worn-out clothes. Tegbar and Kebebush are also quarreling most of the time. With their quarrels and the children's complaints, it has been long since they had peace in the house.

**Step 1:** Read the story of Ato Tegbar and W/o Kebebush (Episode 1) out loud below:

**Step 2:** Ask them to discuss the following questions:

- What was the cause of conflict was between Tegbar and Kebebush?
- What could the two spouses have done instead of quarrelling all the time about money?

**Step 3:** Define budgeting as identification of all income sources and respective values in a given period (day, week, month, year), setting financial goals to spend money on and affix amount of money for each goal without exceeding your income, decide how much to save and adjust as required.

Explain that traditionally many people think that you need to budget if you have much to spend. However, it is when one has scarce resources that budgeting becomes really necessary because with plenty of resources there mightn't be shortage for spending as much as desired on anything wanted. In reality, there is not such a thing like having plenty enough to spend as desired because resources are scarce. Hence, budgeting becomes necessary for everyone in all walks of life.

### Activity 3: Budgeting exercise (40 mins)

**Step 1:** Divide the VESA members into two groups and ask them to come up with the current budget of Ato Tegbar and W/o Kebebush's level of earning, help them to put on a flip chart in a table like the one below.

	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
<b>INCOME</b>												
PSNP payment												
Tegbar's kiosk												
Kebebus's vegetable sales												
Other sources												
<b>EXPENDITURE</b>												
School materials												
Transporting goods												
Business maintenance												
Food												
Other household expenses												
Other expenses												

**Step 2:** Ask each group to present their budgets.

**Step 3:** Ask them what they felt after the exercise.

**Step 4:** Ask them whether they already do any budgeting at home, and if so, how they do it. Allow some volunteers to explain their budgeting process.

**Step 5:** Explain that there are different ways to budget. For example:

- Using a simple format on paper like the one we used for Tegbar and Kebebus. They can use this table as a budgeting tool to describe their monthly household income and expenses over a period of several months or a year (good for long-term planning).
- Putting money in different pots for different purposes. This is especially useful for doing a budget for one or two months when a big payment (like the PSNP transfer monthly payment) comes in. *[If you have the money cards from the Household Resource Management session, you can have the VESA members practice putting money in different pots as a means of budgeting]*

#### Activity 4: Recap and take-home assignment (10 mins)

**Step 1:** Recap the following key messages:

- Budgeting is the first step toward wise money management
- The budgeting exercise should involve both husband and wife

**Step 2:** Ask the VESA members to do a budgeting exercise with their family before the next meeting, either by using paper to prepare a table, or by putting money in pots, and be prepared to report back to the group at the next session.

## VESA Discussion Session 8

## Decision-Making

**Time:** 1 hour 30 minutes

**Methods/Tools:** Pile sorting, story and discussion using guiding questions

**Materials Required:** The materials required for this session are as follows:

- Card paper cut in small rectangle shape to write on
- 3 larger papers with pictures of a man on one, a woman on another, a man and a woman on another
- Marker and flip-chart

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**Objectives:**

By the end of this session VESA members will be able to:

- Understand who makes most of the decisions in the house, men or women
- Understand who makes the larger decisions and who makes the day-to-day decisions, men or women
- Discuss alternatives to actions and behaviors for equal/joint decision-making at all levels

### Activity 1: Recap and follow up of last session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask the VESA members to report back if they tried to do the budgeting exercise from the last session, and how it went.

*References used for this session*

CARE USA (2018). *Social Analysis and Action Global Implementation Manual. Cooperative for Assistance and Relief Everywhere.*

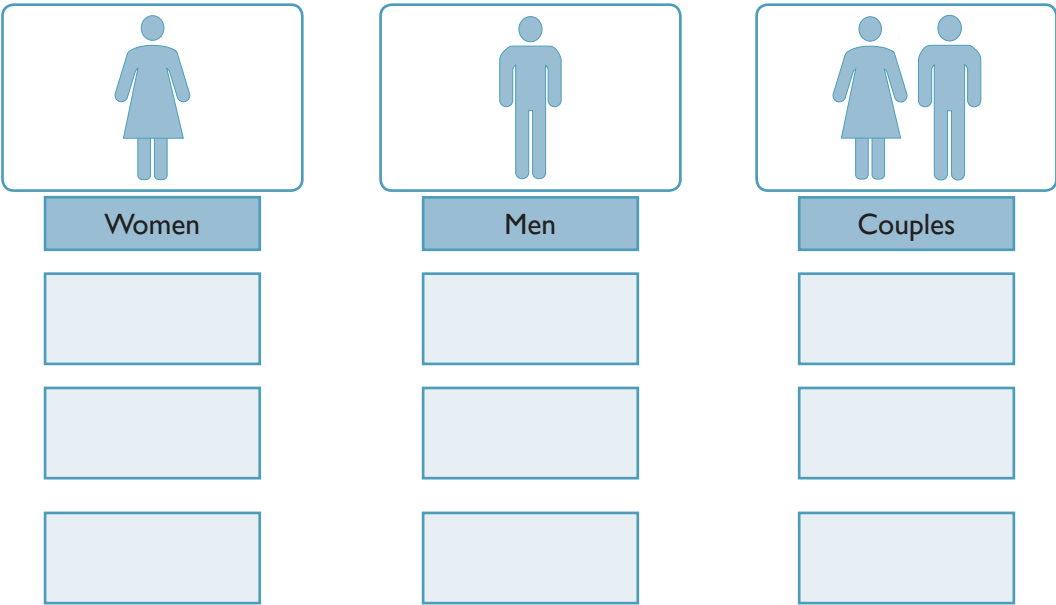
**Step 2:** Introduce the session topic and objective by explaining that during this session we will talk about decision-making, and who makes the decisions in our households.

**Activity 2: Pile sorting (40 mins)**

**Purpose:** To understand who makes most decisions in the household and what level decisions are made by women and what level by men

**Step 1:** Place the three larger papers with pictures side by side. Ask the participants to tell you decisions made by men and write them on the smaller cut papers (one decision on one paper) Place each paper under the picture of the man. Put the papers in a visible form one below the other.

- Similarly, ask the participants to mention decisions made by women and write them on the smaller cut papers (one decision on one paper) and place them under the picture of the woman. Put the papers in a visible form one below the other.
- Now, ask the participants to tell you decisions made by both men and women. Write them on the smaller cut papers (one decision on one paper) and place them under the picture of the man and woman together. Put the papers in a visible form one below the other.



(Examples of decisions in the household can be: Large household purchases; Children’s schooling; Children’s marriage; Daily household purchases; Number of desired children; Use of family planning; When to go to health center; Who to socialize with; Selling major goods; Lending bigger items owned; Lending smaller items owned; About participation in different income generating activities, on use of income and resources.)

**Step 2:** Ask participants which pile is the longest, is it men’s women’s or the shared? (Which picture has a bigger pile?)

- Why do you think that is?
- Do you think this is fair?

**Step 3:** Ask participants to notice who makes the high-level decisions and who makes the day-to-day decisions when you read the small papers under each. Let participants know which one you are reading and read to the group the decisions under men, under women and under both.

- What level decisions do men make and what level do women decide on?
- Why do you think are some decisions under men and some under women? Why is this difference?
- Ask if this is different for female household heads.

**Step 4:** Ask participants to discuss on the following points:

- What are the barriers to these decisions being shared?
- What does it mean to share these decisions (example, does it mean consulting the spouse and deciding? Does it mean talking about it together and deciding together? Does it mean letting the woman decide on some things?)
- What might happen if they do not agree? How can they solve the disagreement? *(Here you can give them some tips on peaceful and assertive communication. Tell participants to focus on the solution that can benefit both than the problem/disagreement. If they get emotional discussing it, put the discussion aside for later when they cool-off. Try to listen and understand each other's perspective before pushing for what one needs. Try to come up with a decision that is beneficial for both by meeting in the middle than pulling each other to what they would like to happen.)*
- Which decisions can be shared between the two? Bring those papers with decisions participants think can be shared under the picture of the man and woman.

### Activity 3: Story and discussion (25 minutes)

#### The story of Tegbar and Kebebus, Episode 2: Decision-making

Tegbar and Kebebus are still struggling with budgeting and money management, but they have made efforts to improve their livelihoods. Kebebus has improved her vegetable business and their family's nutrition by producing tomatoes, onions and carrots in their small backyard plot of land. Tegbar wants to start making more money too, so he takes a training from his DA on shoa fattening. After completing the training and having the DA help him with his business plan, Tegbar goes to the MFI. However, the MFI does not give him the loan because he did not bring his wife Kebebus along. The next day he tells Kebebus to accompany him to the MFI to get the loan.

After taking the loan, Tegbar buys three goats to be fattened, spending 600 birr each. He does not tell Kebebus how much he spent on the goats. He gives her responsibility for caring for the goats, but he does not give her any money to buy feed for the goats, nor does he share the information the DA gave him about shoa fattening.

Since the purchase of the goats, Kebebus has become unbearably busy. She is trying to manage her backyard garden and business of selling vegetables, taking care of the goats and the household chores. She feels that none of these things are going well at present. The goats do not have enough feed so they look thin, she is late for the market most days and therefore does not sell as much as she used to. Meals are usually served late so the children are late for school. Tegbar complains about not having meals on time and everyone complains about not having enough food.

**Purpose:** To explore alternatives of equal decision making

**Step 1:** Read the continuation of Tegbar and Kebebush's story (Episode 2) out loud below:

**Step 2:** Divide participants into two groups (mixed sex groups). Ask them to discuss the following points:

- What do you think would have been the result if we did pile sorting for Kebebush and Tegbar's family?
- What do you think Tegbar and Kebebush should have done **before they took the loan**?
- What do you think Tegbar should have done **before buying the goats**?
- Why didn't Kebebush have any say on the loan usage?
- Do you think there will be any difference if Kebebush was involved in the decisions Tegbar made? What difference do you think it could have brought? *[If not reported by the group, explain here that equal/shared decision-making builds coordination and better effectiveness of members in a household. This makes the household more productive and healthier since responsibilities will be shared, burdens of each will be understood better; they will have a more peaceful family; better nutrition as a result of shared decision. Therefore, they will be a happier, healthier and more resilient household.]*
- Is there any similar story in your community?

**Step 3:** Ask both groups to present what they have discussed. After their presentation, bring the groups together and ask what do you learn from the story.

#### Activity 4: Summary and measurable action plans (15 mins)

**Purpose:** To remind participants of the main points covered and leave with agreed measurable actions for change

**Step 1:** Summarize the main points as:

- Most decisions and higher-level decisions are made by men in the community
- Social norms give men the responsibility of decision-making
- Women and men can discuss and share decision-making
- When one spouse controls and decides on resources, but the other spouse is responsible for works related to that resource, the household will not be productive.
- We have seen that equal decision making makes a healthier, happier and resilient household.

**Step 2:** Ask participants what actions they would take. Here use the notes you have taken from the discussions to motivate individual's action plans. Take notes of the individual action plans stated by the group for future follow up.

**Closing:** Thank participants and let them know the time of the next session.

## VESA Discussion Session 9

## Savings

**Time:** 1 hour 20 mins

**Methods/Tools:** Storytelling

**Materials Required:** Flip chart and markers

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**Objectives:**

At the end of this session participants will be able to:

- Analyse income and expenses
- Calculate the difference to decide whether the end is a deficit or surplus
- Classified optional vs. obligatory costs
- Describe about two rules of saving
- Learn about saving behaviors

### Activity 1: Recap of previous session and introduction (15 mins)

- Step 1:** Recap: Ask the participants to share if they discussed decision-making with their spouses, and what actions they took to move toward a more equal form of decision-making. Ask what challenges they faced.
- Step 2:** Start the session by introducing that different events in life such as expected, unexpected, realizing goals, managing climatic and other related risks have their own costs thus one should make the necessary cost calculation requiring to spend less than the household's earnings. Whatever the amount of money it should be accumulated overtime in the form of savings.

*References used for this session*

CARE (2013). *Financial Education Training Manual. Graduation with Resilience to Achieve Sustainable Development (GRAD) Project. Cooperative for Assistance and Relief Everywhere.*

**Step 3:** Ask the participants what savings means and how they understand and note their responses (Many of them might say that it is the amount of money put aside after every expense is covered)

**Step 4:** Explain that saving means putting money aside for some purpose in the future be it expected or unexpected, it is does not necessary mean that every expense should be covered and money left over. A small amount should be put aside for any purpose for the household must cover

### Activity 2: Saving exercise (40 mins)

**Step 1:** Give them the Kebebush's case and let them calculate and decide whether it is a deficit or a surplus compared to income and classify obligatory and optional items.

Explain that Kebebush now has more money to spend this month, because she is producing vegetables for sale, and because she has some money from the sale of the first goat. But there have also been a lot of expenses this month.

Kebebush has encountered the following events and cost in the last two weeks, with Birr 500 as income in her hand.

Expense	Amount paid
Paid tax	Birr 50
Bought food	Birr 250
Bought fertilizer	Birr 25
Medication for her child	Birr 20
Bought seed	Birr 50
Paid for house rent	Birr 30
Bought a chair	Birr 50
Spent for holiday festivity	Birr 50
Bought a laying hen	Birr 50
Paid for children's school materials	Birr 25

**Step 2:** Help them to calculate the differences and decide whether the result is a deficit or a surplus

**Step 3:** Ask them which events will be obligatory and have to be paid for whereas others are based on their choice to spend money on



**Step 4:** Ask them if they can come a means to end up with surplus/not deficit for putting aside for future use

**Step 5:** Ask them on the following:

- How did you find the exercise; is it realistic or not? Explain.
- Is there a life without cost? Explain.
- Have you ever planed your expenditures? Discuss.
- Did you ever experience spending beyond what you planned? If so what was the consequence?

### Activity 3: Learning from Tibebe and Shita, and Seada and Kemal (15 mins)

**Step 1:** Read the stories of Ato Tibebe and W/o Seada out loud.

#### **Story of Ato Tibebe and W/o Shita Episode 1: On the importance of saving**

Ato Tibebe is a former PSNP client who is married to W/o Shita and has grown up children. Years ago, when they were still in the PSNP, they started saving a little bit of money every week. After receiving training in beekeeping, they took a loan from the MFI and began engaging in honey production. Now it has been five years since they started honey production, and they are doing very well. They have graduated from the PSNP, and Tibebe's honey business is successful—he is even selling honey into export markets. When he is asked the secret of his riches, he answers that starting to save was the key that helped him and Shita improve their lives and livelihoods. One day when he had enough saving, he started thinking what he could do with it and decided to invest on a honey processing factory. Currently, he is running his factory and exporting to Europe.

#### **Reminder of W/o Seada and Ato Kemal's story: On the importance of saving**

Remember what happened to Seada? She and her husband Kemal were well-off and they did not worry about saving because they always had enough money.

One day, Kemal became sick, and doctors could not figure out what was wrong. He was sick for several months, during which Seada spent all the money she had on doctors and medicine, trying to help him get better. Unfortunately, Kemal died. Seada was heartbroken, and she also had to deal with funeral expenses.

After Kemal's death, Seada struggled to figure out how to feed her children and keep them in school. She could not plough her land on her own and did not know how to continue her husband's grain trading business. She finally was able to join the PSNP, which helped her survive and feed her children during the lean months.

**Step 2:** Ask them if they are able to share their experiences of this kind of people in the case stories presented above and what they learn from these stories.

**Step 3** Ask them what Ato Kemal and W/o Seada could have done differently not to suffer their family with this kind of situation.

**Step 4:** Ask them what should one do to be able to save? List the ideas of the participants and classify their ideas under two rules:

- Spend less than you earn
- Save something every day or week

#### **Activity 4: Recap with the key messages (10 mins)**

- Emphasize that an income could be allocated to cover different expenses
- Those various expenses need to be classified between optional and obligatory
- If expenses are beyond one's earning, we should cut optional expenses so as not to suffer a deficit
- It is not possible to fully avoid obligatory expenses, but we should manage them wisely through budgeting
- The two rules of saving are:
  - Spend less than you earn
  - Save something every day or week

## VESA Discussion Session 10

## Understanding Financial Services And Products

**Time:** 1 hour 10 minutes

**Methods/Tools:** Small group discussion

**Materials Required:** Flip chart and markers

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### Objectives:

At the end of this session VESA members will be able to understand:

- The financial service provided by financial services providers
- The various financial services products useful for informed decision making

### Activity 1: Recap and follow-up of previous session; intro to this session (10 mins)

**Step 1:** Greet and welcome the VESA members. Ask the group to recap the previous session on savings and help them to remember to recall the key messages at the end of the session, such as the two rules of saving.

**Step 2:** Intro to this session: Introduce the available financial services and products in the area they might have knowledge in various forms both informal and formal means and their importance in terms of facilitating to meet goals of PSNP households.

### Activity 2: Exploring participants' perceptions of financial service providers (20 mins)

**Step 1:** Ask participants about their knowledge and experiences of informal and formal financial Institutions in their surrounding

#### *References used for this session*

CARE International (2013). *Financial Education for Community-based Trainers (CBTS)*

Gap, Inc. *Personal Advancement and Career Enhancement (P.A.C.E.): Advancing Women to Advance the World: Module 4: Financial Literacy.*

**Step 2:** Ask them to list down the informal and formal financial services providers such as VESAs, RUSACCOs, MFIs and Banks


**Step 3:** Ask them to list the services that Institutions are providing using the template below and invite them to put a mark in the matrix and make sure that they put as indicated below

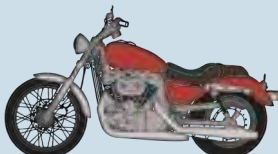

**Step 4:** Ask them which once are more accessible to them, help them to put in order more accessible to less.


Institutions	Savings	Credit	Money transfer	Insurance	List in order of accessibility of this service
VESA	✓	✓		✓	
RUSACCO	✓	✓			
MFI	✓	✓	✓		
Banks	✓	✓	✓		
Insurance				✓	

**Activity 3: Understanding different financial service providers (30 mins)**

**Step 1:** Show and explain that the following symbols associated with each financial Institution best describing the characteristics of each financial services provider.

VESAS	
WHAT	<ul style="list-style-type: none"> <li>Community-based associations serving people whose income is irregular and less reliable</li> <li>Member-owned and member-managed, voluntary membership</li> </ul>
WHERE	<ul style="list-style-type: none"> <li>Usually villages and rural areas, suitable for poor people</li> <li>Sometimes towns</li> </ul>
HOW	<ul style="list-style-type: none"> <li>Self-selected members form a VESA and save money by purchasing shares</li> <li>Based on trust with full member participation, formality is not a requirement, not complicated</li> <li>The savings are invested as loan fund from which members can borrow loans and service charge added while payment</li> </ul>
BENEFITS	<ul style="list-style-type: none"> <li>The return on saving is high</li> <li>Services are fast, flexible, open and transparent</li> <li>Services include social networking and learning from peers</li> </ul>
DISADVANTAGES	<ul style="list-style-type: none"> <li>Services are limited</li> <li>Loans are very small, insufficient to make large business investments</li> </ul>

<b>RUSACCOS</b>	
WHAT	<ul style="list-style-type: none"> <li>• Community-based associations serving people whose income is irregular and less reliable.</li> <li>• Member-owned and member-managed elected by the General Assembly, voluntary membership through buying shares</li> </ul>
WHERE	<ul style="list-style-type: none"> <li>• Usually at kebele level, only one RUSACCO per kebele</li> <li>• Sometimes towns</li> </ul>
HOW	<ul style="list-style-type: none"> <li>• Semi-formal, certification from cooperative offices is required, maintaining formal record keeping, producing financial statements, annual audit is mandatory</li> </ul>
BENEFITS	<ul style="list-style-type: none"> <li>• Profit generated is distributed among the members</li> <li>• Services are fast and relatively uncomplicated</li> <li>• Relatively larger loan size compared to VESA loans</li> </ul>
DISADVANTAGES	<ul style="list-style-type: none"> <li>• Less participatory than VESAs</li> <li>• Recording and producing reports requires literacy</li> <li>• Less accessible, as the office is located at the kebele center, with occasional working hours (on monthly basis)</li> </ul>
<b>MFIS</b>	
WHAT	<ul style="list-style-type: none"> <li>• Saving and credit institutions that offer (1) saving services and (2) loans to those who want to start small businesses of their own, mainly with solidarity group collateral system</li> </ul>
WHERE	<ul style="list-style-type: none"> <li>• Usually in cities or towns</li> <li>• Becoming more common in villages and rural areas</li> </ul>
HOW	<ul style="list-style-type: none"> <li>• Clients form solidarity groups and receive small to medium loans</li> <li>• No physical collateral necessary but repayment terms are strict</li> <li>• Savings facilities are much smaller than loans. Interest is low</li> </ul>
BENEFITS	<ul style="list-style-type: none"> <li>• Wider range of financial services (saving, credit, micro-insurance and money transfer)</li> <li>• Relatively larger loans</li> <li>• Always open in their working hours</li> <li>• Safe to save money there</li> </ul>

DISADVANTAGES	<ul style="list-style-type: none"> <li>• Narrow collateral options (mainly use solidary group collateral)</li> <li>• Significant paperwork requirements</li> <li>• Lengthy process</li> <li>• Relatively higher interest rate (than VESAs and RUSACCOs)</li> <li>• Typically target the better off</li> <li>• Limited customer service capacity</li> </ul>
<b>BANKS</b>	
WHAT	<ul style="list-style-type: none"> <li>• Institutions for individuals who want to protect their money</li> <li>• Banks use the money saved to loan to others, and share the profits with their clients</li> </ul>
WHERE	<ul style="list-style-type: none"> <li>• Usually in cities or towns</li> <li>• Becoming more common in small towns targeting mainly richer people</li> <li>• Sometimes accessible through mobile phones</li> </ul>
HOW	<ul style="list-style-type: none"> <li>• Clients open accounts with their own money</li> <li>• Money is deposited and accessed through bank branches and sometimes through automatic teller machines.</li> </ul>
BENEFITS	<ul style="list-style-type: none"> <li>• Bigger loans size for better investment</li> <li>• Different saving product options</li> </ul>
DISADVANTAGES	<ul style="list-style-type: none"> <li>• Almost not accessible for poor people due to location (in towns), rigid material collateral requirement, and high interest rates on loans.</li> </ul>

Explain to participants why the pictures of a truck, motorcycle, car, and bicycle were used. Ask participants what they think first, and then add in any information they do not mention:

**Step 2:** Ask: why do you think we chose a bicycle to represent VESAs?

Just as bicycles are a low-cost form of transport for those who live in areas where they do not have access to good roads or many types of transport, VESAs are found both in rural and urban areas and offer a way to save for people who do not have access to banks, MFIs, or other institutions. A bicycle is good for going shorter distances, and likewise a VESA is very good for meeting short-term goals.

**Step 3:** Ask: why do you think we chose the motorcycle to represent RUSACCOs?

Just as motorbikes carry small loads, so RUSACCOs deal with smaller amounts of money and clients. Just as motorbikes often transport one or two people shorter distances and medium distances, RUSACCOs are

good for meeting short or long-term goals.

**Step 4:** Ask: why do you think we chose a car to represent an MFI?

Just as cars can carry small groups of people, and light loads, MFIs deal with small groups of people who have moderate financial needs: like a need for a smaller loan or low-cost savings account. Just as cars are very good for going medium or long distances, MFIs are good for meeting longer-term goals.

**Step 5:** Ask: Why do you think we chose the truck to represent banks?

Just as trucks carry big loads, so banks deal with large amounts of money and clients. Just as trucks often transport goods or people long distances, banks are good for meeting long-term goals.

#### Activity 4: Summary and key messages (10 mins)

**Step 1:** Summarize the following key messages:

- All four are different ways of providing different financial services.
- These are NOT better or worse than one another. They simply cater for different needs of different people.
- All are not mutually exclusive: a person can be a member of a VESA and a client of a Bank or MFI or RUSACCO. Sometimes people have different needs that are met by different services.

**Time:** 1 hour 30 mins

**Methods/Tools:** Small group discussion

**Materials Required:** Flip chart and markers

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**Objectives:**

At the end of this session VESA members will be able to understand:

- The purpose of loans is mainly to generate income
- There are good loans and bad loans
- It is critically important to repay loans on time loans

### Activity 1: Recap and follow-up of previous session, and intro to this session (5 mins)

**Step 1:** Greet and welcome VESA members. Ask the group to recap the previous session and help them to remember to recall about the different financial providers more accessible for PSNP communities.

**Step 2:** Introduce the session by explaining that today we are going to talk about how to manage loans.

### Activity 2: Exploration of different sources of finance (30 mins)

**Step 1:** Remind participants that savings are important to meet household goals, and ask participants what they would do if their savings are not enough to meet the household goals set by the family.

*References used for this session*

CARE (2013). *Financial Education Training Manual. Graduation with Resilience to Achieve Sustainable Development (GRAD) Project. Cooperative for Assistance and Relief Everywhere.*



**Step 2:** Ask participants what are financial resources that business people can utilize when they want to expand their business. After they have provided their responses, explain that there are two sources of financial resources:

1. Equity: Savings, income from their business, and income from selling of assets
2. Debt financing (borrowing): Loans from VESAs, relatives, friends, moneylenders, or MFIs

**Step 3:** Ask them their experiences of borrowing of money from these different sources, and what the conditions required for borrowing the money were from the different sources

**Step 4:** Ask participants what sources of loan are available in their area and the conditions for obtaining credit

**Step 5:** Explain the following sources for borrowing money with conditionality, costs and risks associated with each:

Source	Conditions for accessibility	Cost	Risk
<b>Relatives</b>	Track records	<ul style="list-style-type: none"> <li>• No interest</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of credibility</li> </ul>
<b>Money lenders</b>	Pledge property and personal guarantee	<ul style="list-style-type: none"> <li>• Excessive interest rate sometimes it reaches to 120% per year</li> <li>• Additional costs such as labor</li> </ul>	<ul style="list-style-type: none"> <li>• Losing of household asset and property</li> </ul>
<b>VESA</b>	Membership and saving	<ul style="list-style-type: none"> <li>• Interest rate is profit for the members it ranges 3-10% per month</li> <li>• No other costs</li> </ul>	<ul style="list-style-type: none"> <li>• The risk is low since members understand each other</li> </ul>
<b>RUSACCO</b>	Membership and Savings	<ul style="list-style-type: none"> <li>• Interest rate usually 12%-14% per year</li> <li>• No other costs</li> </ul>	<ul style="list-style-type: none"> <li>• Relatively low risk since members understand each other</li> </ul>
<b>MFIS</b>	Mainly group collateral system and Compulsory savings	<ul style="list-style-type: none"> <li>• Interest rate 12.5%-24% per year</li> <li>• Upfront savings</li> <li>• Services charges</li> <li>• Passbook fees</li> <li>• Charge credit life Insurance 1%-4.5%</li> <li>• Paid 7% for voluntary and up to 9% for fixed time deposit</li> </ul>	<ul style="list-style-type: none"> <li>• Risk of paying of other group members of a member fails to pay</li> <li>• Risk of exclusion in the second time loan</li> </ul>
<b>BANKS</b>	Physical collateral Not in the reach of poor people	<ul style="list-style-type: none"> <li>• Interest rate 13%-15% annually</li> <li>• Service charge</li> </ul>	<ul style="list-style-type: none"> <li>• Losing of asset during loan default</li> </ul>

### Activity 3: Exploration of different types of loans (20 mins)

**Step 1:** Ask the participants for what purpose they are looking for loans

**Step 2:** Note the different purpose of the loans on the flip chart, under the following three categories:

- Loans for investment (*in business: purchasing materials, improved seed, fertilizer, animals*)
- Loans to respond to an unexpected event or emergency (wedding or to other traditional and social ceremonies, sickness, theft or loss)
- Loans to meet basic family needs (to purchase an item for which they presently do not have enough money)

**Step 3:** Ask the VESA members the following questions:

- Are all loans good?
- Why can they be bad for borrowers?
- Why can they be good for borrowers?

**Step 4:** Ask the participants to find a partner to discuss and share their real-life experiences regarding good and bad loans, and to report back to the group.

**Step 5:** Explain the following two key messages about good and bad loans

- Good loans can help you start or expand a business; it can help you respond to an emergency in your family; it can help you improve your living conditions sooner rather than later.
- But taking a loan always carries a risk—the risk of not being able to repay. If it ends up costing forcing you to go deeper into debt or non-repayment (loan default), it is a bad loan.

### Activity 4: Responsibilities in borrowing (20 mins)

**Step 1:** Ask the participants to share their experiences of repaying loans. In particular, ask them:

- If they know someone who is defaulting of loans and the consequence as a result of such default
- If they also know anyone who has taken loans and successfully repaying them including principal and interest on time, gotten repeated access of loans, and improve her/his business and successively generated good income out of the business

**Step 2:** Ask the participants:

- How did you feel when you lent something—anything—to someone that was not returned to you? What did you do?
- How did you feel when you failed to return something that you borrowed? What happened?
- When someone borrows something, what are their responsibilities as the borrower? [*Help answer the question if needed: To repay in the agreed time; to pay the agreed costs of the loan*]
- What can happen if the borrower fails to meet their responsibilities as a borrower? [*Help answer the question if needed: Bad feelings, tension among family and friends, damaged reputation, lost access*]

*to future loans]*

**Step 3:** Explain the differences between using your own money and using borrowed money:

- A loan comes with obligations for the borrower, including repayment with interest and, in some cases, group membership
- You have fewer obligations and responsibilities when you use your own money
- By borrowing, you gain access to more financial capital
- Borrowing allows you to get money more quickly than if you rely on your ability to save little by little

#### Activity 5: Summary of key messages and next steps (15 mins)

**Step 1:** Ask the participants:

- What have you learned in this session?
- What do you find interesting and useful for your financial management?
- What are you going to put into practice?

**Step 2:** Summarize the key messages of this session:

- Loans for productive investments earn new revenue for the borrower.
- Loans for crises and personal consumption should be managed very carefully and make sure that from which sources must be paid back from other revenue sources
- It's important to repay our loans on time to develop confidence by lenders so that they will be giving you follow up cycle loans

**Step 3:** Ask participants to discuss what they learned in this session with their spouses and to work together to start to apply some of the financial management principles they've learned so far.

## VESA Discussion Session 12

## Check-In And Wrap-Up Of Part 2

**Time:** 1 hour

**Methods/Tools:** Discussion

**Materials Required:** None

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**Objectives:**

- To check in on progress so far, particularly as related to action plans.
- To identify the lessons and challenges in the course of action plan implementation, and to help members figure out how to overcome these challenges

### Activity 1: Recap and follow-up of last session, and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on debt and equity management; remind them of the key messages if needed.

**Step 2:** Explain that the purpose of this session is just to check in and find out how things are going with our various action plans towards achieving our goals

### Activity 2: Individual accomplishments and challenges (20 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Have you taken any action as individual so far? If yes, explain the action?
- What challenges have been encountered?
- Have there been any positive changes? What kinds? *[Prompt them to think about increased income, improved nutrition, improved gender relations, general happiness, etc.]*
- Have you moved any closer to achieving your goals? Why?
- Would you like to make any new commitments to the action?

### Activity 3: Collective accomplishments and challenges (15 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Has the group taken any action collectively? If yes, explain the action(s).
- What challenges have been encountered?
- Have there been any positive changes? If yes, what kinds of positive changes?
- Have the group actions helped anyone move closer to achieving their goals? Why?
- Would you like to make any new commitments to action?

### Activity 4: Discuss solutions and the way forward (15 mins)

**Step 1:** Ask the group if they have any recommendation for the challenges mentioned, and ask others to comment on whether these are workable or if they have other recommendations. *[Take notes]*

**Step 2:** Summarize the discussion and encourage VESA members to follow up with, encourage, and support one another. **Inform the group that there will be similar discussions in the future.**







# PART 3

GETTING READY TO INVEST

## VESA Discussion Session 13

## Developing A Vision Of Climate Resilience

**Time:** 1 hour 30 minutes

**Methods/Tools:** Discussion, exercise and case story

**Materials Required:** Discussion guide, case stories

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**Objectives:**

- To help VESA members identify ways to **collectively** develop resilience to the negative impacts of climate related and other non-climate hazards.
- To help members think about the possible actions they can take **individually** to overcome the challenge of climate related and other non-climate hazards.

### Activity 1: Recap and follow-up of last session; intro to this session (15 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session.
- Step 2:** Then, ask the participants what they remember from the previous discussions about climate change (Session 3), the major climate related and other hazards, and how these hazards impact their livelihoods. Correct any misinterpretations and fill in any gaps in their understanding.
- Step 3:** Explain that today's session is designed to help VESA members figure out what **individual** actions, and what **collective** actions, they can take to tackle climate change issues as well as other problems.

### Activity 2: Understanding resilience through a group exercise (15 mins)

- Step 1:** Ask them how they define a “strong person” in their location.
- Step 2:** Select 6 volunteers from the group for an exercise. The volunteers should come and stand in



front of the VESA members, while the other VESA members observe carefully. Then, they will be grouped in to three groups: a group with 1 person (Group 1), a group with 2 persons (Group 2) and a group with 3 persons (Group 3). Members from one group should stand in a row very close to each other, while Group 1 stands alone. Push each group from one side/end to the other using your hand with minimum force and increasing your force slowly. Do the pushing exercise starting from Group 1 and continue to Group 2, and Group 3 sequentially. Once you finished the exercise, thank the volunteers and tell them to go back to their seats.

**Step 3:** Ask the VESA members which group was resisting the push and stands firm; which group tried to relatively resist the push; and which group was pushed away easily, and why?

**Step 4:** The VESA members will likely figure out that it is the number of persons in the group and their composition that enabled Group 3 to resist the push with highest capacity. On the other hand, Group 1 was pushed very easily as he/she stands himself/herself only. Tell them that is a saying **Unity is Strength**. Therefore, we will see what strength means in terms of your livelihoods and we will see how strong family can build its livelihoods with different income generating activities in the face of recurrently happening hazards or problems.

**Step 5:** Define the concept of resilience to the participants as follows:

**Resilience:** the ability to recover from or adjust easily to misfortune or change. It is the ability to become strong, healthy or successful again after a misfortune. In this case, we may not avoid the misfortune or problem but we can increase our capacity to resist the impacts and adapt to the change.

### Activity 3: Understanding resilience through case stories (30 mins)

**Step 1:** Explain that you are going to elaborate the concept of resilience with case stories. Read the following case stories for the participants and make sure that they understand it well.

#### **Ato Tegbar and W/o Kebebush Episode 3: Tegbar and Kebebush face a drought**

Remember Tegbar and Kebebush? Last we heard from them, Tegbar had taken a loan to buy goats, but he and Kebebush were struggling with joint decision-making. Since then, they have continued to struggle. Tegbar's kiosk was not doing well, so he sold the kiosk and bought a cow. Thus, the family had three goats, a cow and the vegetables Kebebush grew on the small parcel of land at their backyard. There is a VESA in their village, but neither Tegbar nor Kebebush has joined the group.

Then Kiremt came, but a prolonged drought happened in the village. The drought affected vast crop land in the kebele including their vegetable garden. Tegbar sold the goats and used some of that money to provide fodder for the cow. But the price of fodder went up, and Tegbar struggled to buy enough, and the cow became weak and then ill from disease. Tegbar finally decided to use the remaining money to buy food for the family as the price got inflated. After some time, the cow died.

Now, the family has no money at hand to purchase food and to buy seeds for this cropping season, although the start of rain seems good in amount and distribution.

### **W/o Seada Episode 3: Seada faces a drought**

Remember Seada? She lives in the same village as Ato Tegbar and W/o Kebebush. It has now been 4 years since her husband died, and 2 years since she set goals to transform her and her children's lives. The first thing she did after setting goals was to join a VESA and start saving. When she was ready to take a loan, she realized that her first VESA loan would be too small to dig a well and start vegetable farming, so she decided to buy goats for fattening instead.

By the beginning of this year, Seada had four goats and had repaid her VESA loan. She hired labor to help her plough her land and grow wheat.

But this year, Seada faced the same prolonged drought in Kiremt as Tegbar and Kebebush did. Because she was a member of the VESA, she was able to get information that rainfall was likely to be lower than usual. This information didn't help her save her wheat crop, which was damaged because of the drought. But it did enable her to make some important livelihood decisions: Seada sold two of her four goats to the livestock trader in the kebele at the early stage of the drought as she was aware of risks like shortage of animal fodder. She also sent her son to the town to find temporary work on a construction site after they discussed and decided that he should look for employment opportunities.

Seada used the money from the goat sales to buy fodder for her remaining two goats. She used her savings and her son's payment from his construction work to buy food from the shop in the nearby town. At the end of the drought, she still had money left over and was able to purchase short maturing wheat seed for this season from the agricultural inputs cooperative. She has started preparing her land now because she received the weather information for this season that the rain will be near normal.

**Step 2:** Ask the group the questions below and encourage them to openly participate in the discussion. Write down their responses in your notebook.

- Based on the definition of resilience, who is a resilient person from the above stories: Tegbar and Kebebush, or Seada? *[Let everyone raise hand and agree whether Tegbar and Kebebush or Seada is resilient. See if there are different responses.]*
- What resources does Seada have?
- What did she do when the drought came?
- What are her major accomplishments or greater decisions in your opinion?
- What do you think that she could do to be more resilient to climate related shocks or hazards than now?
- What environments or institutions around her helped her activities that enabled her to be resilient? *[Explain that the systems can be the market/economic, the government and social system that support individual and common actions taken and decisions made]*
- Why were Tegbar and Kebebush not resilient to the drought?

**Step 3:** Help the VESA members to think through the different actions that Seada took at different times of the drought: before, during and after the drought.

After discussing actions, also ask the VESA members what systems that support Seada’s actions to be effective—in other words, what was the enabling environment?

Timing	Actions	Enabling environment supporting her actions
<b>Before the drought</b> (this includes being informed about the coming season and taking appropriate action to reduce impacts that would have happened)	<ul style="list-style-type: none"> <li>• Seada joined a VESA, which helped her to save.</li> <li>• Seada got a seasonal weather forecast telling her a drought was likely. This knowledge didn’t enable her to save her wheat, but it enabled her to sell half her goats at a good price and buy fodder for the remaining goats before the drought got severe.</li> <li>• Seada and her family diversified their livelihoods into livestock rearing and her son’s salary, i.e. They had a source of income that was not tied to agriculture and didn’t depend on rains.</li> </ul>	<ul style="list-style-type: none"> <li>• VESA membership</li> <li>• The Meteorology Agency helped her provide weather information to make decisions about what to do before and during the drought and to adapt the situation.</li> </ul>
<b>During the drought</b> (this is coping or dealing with the situation)	<ul style="list-style-type: none"> <li>• Seada used the money she got from selling of the goats early to buy and store animal fodder in advance.</li> <li>• Seada used her saving and her son’s salary to purchase food for the family</li> </ul>	<ul style="list-style-type: none"> <li>• The presence of livestock and fodder traders enabled her to sell her goats and buy fodder</li> </ul>
<b>After the drought</b> and adapting for the future	<ul style="list-style-type: none"> <li>• Seada purchases short-maturing wheat seed for the upcoming rainy season after the drought, and starts land preparation.</li> </ul>	<ul style="list-style-type: none"> <li>• The agricultural inputs cooperative provided the inputs she needed.</li> </ul>

**Activity 4: A vision to resilience (20 min)**

- Step 1:** Ask the participants what they learned from the story.
- Step 2:** Remind the participants that they may soon face a situation like Tegbar and Kebebus and Seada’s (and they probably have already), as climate change will continue and its impacts will increase in frequency and intensity.
- Step 3:** Ask them whether they believe that it is possible to make change and move towards resilience. *[Remind them that Seada is a female household head who had been struggling in previous episodes of the story]*
- Step 4:** Ask what they have done, what they are doing and what they can do to be resilient to shocks such as drought.
- Step 5:** Ask members to do a visioning exercise. If appropriate, you can ask them to close their eyes and spend the next ten minutes using their imagination. Ask them:

- To think about the worst thing that could happen to them and their livelihoods.
- To envision themselves being resilient in the face of that shock and getting through it.
- To think about what they need to do before the shock, during the shock, and after the shock to get through it and recover from it.

**Step 6:** Ask for volunteers who would be willing to share their vision of resilience, and the steps that they need to take before, during, and after the shock to get through it and recover from it.

### Activity 5: Summary and measurable action plans/home take assignments (10 mins)

**Step 1:** Recap by saying that a **Resilient Person** is the one who has the ability to recover from or adjust easily to misfortune or change. Summarize the key messages as follows:

- There are actions you can take to become more resilient, even in the face of climate change.
- VESA participation will help you in achieving your vision.
- The actions you take **BEFORE** a drought hits (even if you have no idea that a drought is coming) are the most important ones. You have already taken action on this, because you are members of the VESA and you have started saving. Keep it up!
- Diversified livelihoods is the best way to get through a drought, because you have different sources of income.
- Although we talked about drought today, there are other types of shocks that can hit you—especially health shocks. Diversifying livelihoods and saving are important actions to take to prepare for those shocks too.
- Access to information—about weather, markets, etc.—is also very useful.

Emphasize that the project's goal is to help households develop their livelihoods and their resilience strategies to the point where they feel confident that they can graduate from the PSNP and maintain their livelihoods and resilience post-graduation.

**Step 2:** Ask everyone to think over what else they can do to become more resilient and talk about it with their spouse and family member and get back with ideas for the next session.

**Step 3:** Finally, inform them that the next discussion session would be on Actions towards Resilience and identifying actions that would contribute to their resilience.

## VESA Discussion Session 14

## Actions To Move Toward Resilience (Part I)

**Time:** 1 hour 30 minutes

**Methods/Tools:** Plenary and group discussions

**Materials Required:** Discussion guide, the hazard and impact chain section of the woreda's Community-Level Climate Change Analysis and Adaptation Planning or CVCA report, and notes from the previous climate change session (Session 3).

**Technical support:** The development agent (DA)

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**Objective:**

Identifying actions that can move the VESA members, individually and jointly, towards achieving resilience based on the knowledge they have and issues they discussed so far.



### TO THE COMMUNITY FACILITATOR

This session is crucial for the VESA members to identify activities that are to be implemented communally that are important for them to build their capacity as a VESA group or as a community. Hence, presence of one of the Development Agents (DAs) of the kebele (and ideally a project team leader) is crucial for this discussion as the actions that would be identified should be well captured and be taken forward for implementation. Such processes may need communication and discussion with stakeholders that are relevant to the actions. Some of the stakeholders can be the Kebele Administration, the Kebele Food Security Task Force, the Kebele Agriculture and Natural Resource office focal person, the Woreda Agriculture and Natural Resource Office, etc. The Development Agents (DAs) of the kebele have relatively better network and access to these stakeholders than the Community Facilitator to facilitate implementation of the activities.

### Activity 1: Recap and follow up of last session (10 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session about resilience. If needed, remind them about resilience and resilient person, and encourage them to say some of the discussed points.
- Step 2:** Ask if members have thought more about their vision toward resilience, and ask if any of them want to share their vision, or the results of their discussions with their family members. *[Write down the different visions in your notebook with their names]*

### Activity 2: Introduction of the session topic and objective (5 mins)

Explain that today's session will entail a discussion on actions that can move the VESA members, individually and jointly, towards achieving resilience based on the knowledge they got and issues they discussed so far.

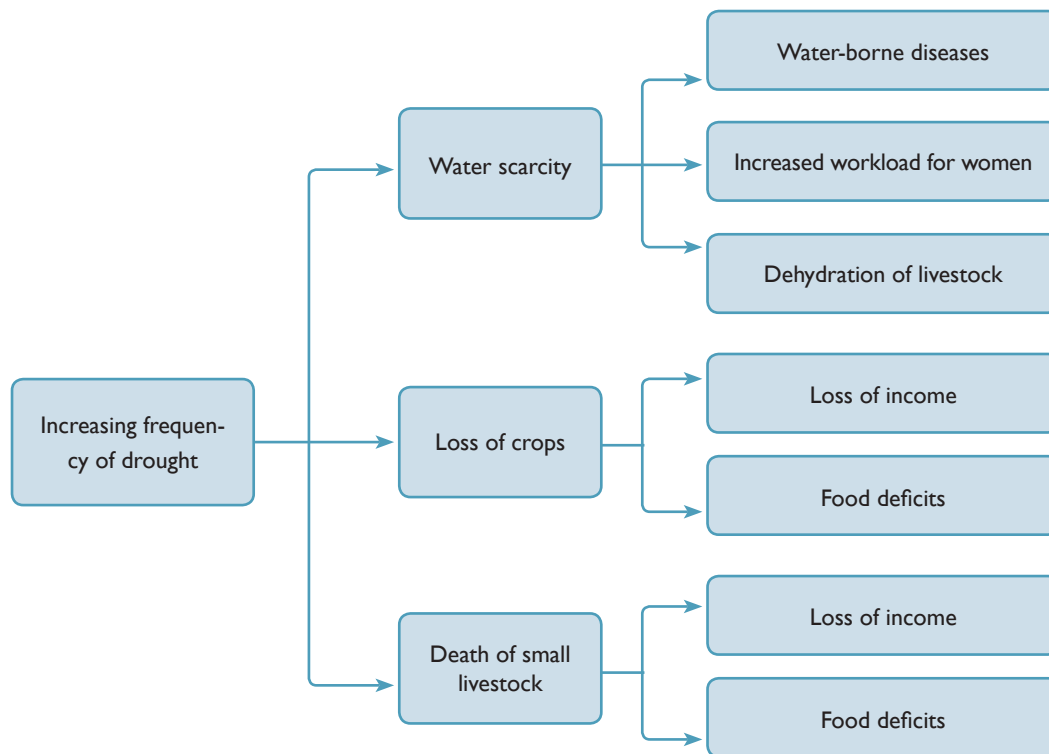
### Activity 3: Impacts of the climate-related and non-climate-related shocks (20 mins)

- Step 1:** Remind them of the climatic and non-climate hazards they identified and their impacts on the key resources and finally on their lives and livelihoods. This was discussed under Activity 7 in Session 3 (Climate Change and Its Impacts). *[This will help them to start rethinking of the hazards or problems and their impacts before they directly go to identification of the activities that are important to strengthen their livelihoods and reduce the impacts in order to build their resilience]*
- Step 2:** Show them the impact chain diagram from the Community-Level Climate Change Analysis and Adaptation Planning report for the Woreda. Tell them that this is extracted from the Community-Level Climate Change Analysis and Adaptation Planning discussions that was undertaken some weeks before with the community in selected kebeles in which few of the VESA members might take part.



## TO THE COMMUNITY FACILITATOR

Impact chain is a diagram that is prepared for each hazard that shows the primary or direct impacts or immediate consequences of the hazard in the first place, and impacts of the primary or direct impacts, which are considered as the secondary or indirect impacts, are indicated in the second place. Look at the impact chain diagram below.



Explain about the impacts of each hazards, both the primary and secondary (or the direct and indirect impacts).

**Step 3:** Ask them if there is a hazard that is important in their area but not mentioned in the impact chain diagram or a hazard that is not relevant to their area but included here. *[Confirm from the participants that the hazards and their impacts are similar to those which are discussed in Session 3]*

#### Activity 4: Identification of activities for resilience (50 mins)

**Step 1:** Tell the participants that resilience building activities should be focused towards increasing their capacity preventing and reducing these impacts and adapting to these situations. The activities can be existing practices with good experience and/or possible new practices and technologies. *[You can also refer the adaptation strategies identified during the woreda's Community-Level Climate Change Analysis and Adaptation Planning or CVCA]*

**Step 2:** Group the VESA members into two groups and discuss on the following issues. Each group should write down their discussion points on a flip chart. Ask the groups to discuss what actions need to be taken to achieve resilience. If needed, help them remember Seada's story, and/or remind them of the following examples for building resilience and ask them if they can mention or add more important activities:

- Saving (money and other resources/assets)
- Diversifying livelihoods: agricultural (on-farm) strategies, for example use of additional early

maturing seeds, livestock fattening; and non-agricultural based strategies, for example petty, semi-skilled and daily labor employment

- Using high-yield producing and agro-ecologically suitable seeds and varieties
- Using climate change information for decision-making (such as seasonal forecasts to decide which crops to plant)
- Managing resources more sustainably (for example sustainable management of water and land)



## TO THE COMMUNITY FACILITATOR

Emphasize that the VESA members should take into account both the opportunities and risks under each activity they identified. **Opportunities** are the good things that enable them to produce more and to get more profit. **Risks** are the unexpected bad events or things that can negatively affect their business or livelihoods. Therefore, they have to think about and plan how to manage the foreseen risks and uncertainties. The risks may be climate related (such as flood, drought), non-climatic hazards (like disease, pest), market-linked (such as price fluctuation), social situation (conflict, instability, violence, robbery), environmental (like deforestation, pollution) and so on.

**Step 3:** After each group has finished listing the different activities, ask them to discuss the following questions (still in groups):

- How can the identified activities help them build their resilience? Which activities can be implemented individually at household level or collectively? *[Explain that collective actions can be done by only the VESA members or by the community members as a whole]*
- What are the opportunities, risks and challenges (barriers) to implement these activities/actions?

**Step 4:** Bring both groups back together and ask them to present their discussion points. *[Write their responses in your notebook]*

**Step 5:** Ask the VESA members the following questions:

- Out of this list, which actions can you personally take on? *[Ask 6 members to explain their intention. Take notes of responses of this question and the next question]*
- Which actions require external support as they cannot be done by using the current capacity of individuals, the VESA or the community alone?

*[Remember that the options available to women may not be necessarily the same as those available to men. Make sure that the commitments reflect these differences and include actions that are accessible to women.]*

**Step 6:** Tell the group that the “individual” actions they’ve identified are important to consider before making livelihood investments. Explain that livelihood discussions will include a discussion on risks,



and that they need to consider these even as they consider potential profits. The upcoming VESA manual sessions on livelihoods will help them to select which business/livelihood they personally want to engage in.

**Step 7:** Inform them that the detailed supports under the project will be explained in the future. But some of the major ones are facilitating the type of business they engage; facilitating loan from MFIs and RUSACCOs; providing trainings to increase their knowledge and skills to effectively undertake their business/livelihood; facilitating market linkages for them to access inputs and to sell their outputs; and facilitate dialogues and discussions on gender empowerment, nutrition, climate change and weather information.

#### **Activity 5: Summary and measurable action plans/take-home assignments (10 mins)**

**Step 1:** Summarize by saying: Considering the climatic and non-climate hazards or problems in your area and their negative impacts, they have to look for options to prevent and reduce these impacts and also deal with possible changes in the long term. While choosing the activities, they need to consider their opportunities, the attached risks and challenges or barriers. There are activities that can be carried out individually or household level and at VESA or community level. However, there might be some activities that need also others' support: from this project or the local government partners.

**Step 2:** Ask the members to think about household resilience and activities that they can implement individually, and to discuss these with their spouse and family members. Explain that household-level resilience will depend largely on the livelihood strategies that they choose, and that we will start to discuss these in the following sessions (after nutrition-sensitive agriculture).

**Step 3:** Finally, inform them that you will have one more discussion on collective resilience activities to finalize this topic in the future, after the livelihoods sessions.

## VESA Discussion Session 15

## Nutrition-Sensitive Agriculture

**Time:** 1 hour

**Methods (Tools):** Discuss, displaying pictures, and case story

**Materials Required:** This session requires the following materials:

- Picture posters
- Accordion Leaflet “How to build a chicken coop”
- Accordion Leaflet “How to prepare chicken feed”

**Technical support:** Development agents (optional)

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**Objectives:**

- To raise awareness about the link between nutrition and agriculture for VESA members in livelihood activities that support dietary diversity at the household level
- To encourage VESA members to practice doable nutrition sensitive agriculture interventions



### TO THE COMMUNITY FACILITATOR

- Smallholder farms are responsible for about 90 percent of the food produced in Ethiopia. Yet, these households are often in a permanent state of food and nutrition insecurity, suffering from poor quality diets and undernutrition. The role of nutrition-sensitive agriculture is to reduce poverty and undernutrition among smallholder farmers.
- Agriculture and food systems are linked to food security, nutrition and health. Agricultural productivity can have a positive impact on nutrition by providing money to diversify the family’s diet and to ensure health care treatment when children or family members are ill. But if the producer is not careful, agriculture can also be harmful to health for example through the contamination of food and water, or contamination from animal feces.

### Activity 1: Recap and follow up of last session and intro to this session (10 mins)

- Step 1** Greet and welcome VESA members. Ask members to tell you what they remember from the last session. Remind VESA members that the following sessions will focus on livelihoods, and that the last session on resilience and this session on nutrition-sensitive agriculture are presenting important information to consider when making livelihoods decisions.
- Step 2:** Explain that this session will help VESA members to understand how to use agriculture to benefit nutrition and diet diversity in the household.

### Activity 2: Components of nutrition-sensitive agriculture (25 mins)

- Step 1:** Read the story of W/o Damitu and Ato Gebre (Episode 2) out loud.

#### **Story of W/o Damitu and Ato Gebre Episode 2: Learning how to manage resources for better nutrition**

Do you remember W/ro Damitu and Ato Gebre? In addition to teff, they have begun to use some of their land to produce tomato, Abyssinia kale, cabbage, and other vegetables. They are planning to sell these vegetables for money to supplement their PSNP income, to buy grain for the household.

Damitu and Gebre have joined their village VESA and are now participating in different VESA discussion sessions. But they are struggling, because Damitu is now 8 months pregnant and both she and their four-year-old child, Tariku, are malnourished.

- Step 2:** Ask the participants the following questions:

- Are there people in your community who are like Ato Gebre?
- Can Ato Gebru take VESA loan from their VESA group and *[if the answer is yes please link it with to use the loan to invest on nutrition sensitive agriculture like poultry and home garden production]*
- What is your advice to Ato Gebru to improve the nutrition status of the family?
- What make sure your agriculture practices are nutrition sensitive?
- How can you make things like eggs and milk that are cannot be grown in the farm available?
- How do livelihood activities contribute to nutritious food production from agriculture?

#### References used for this session

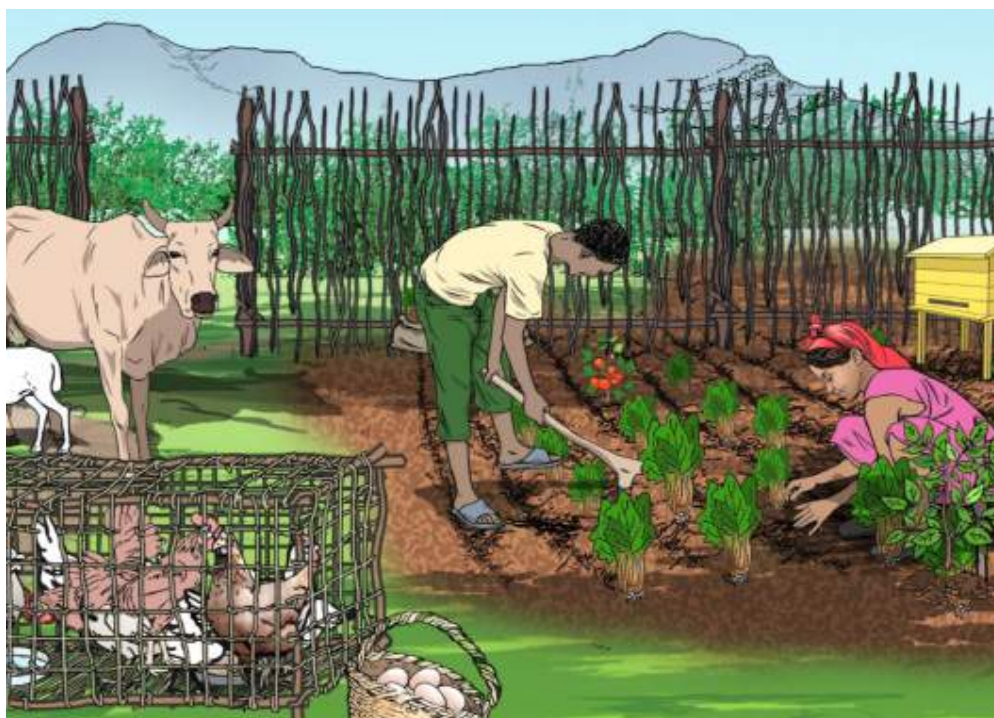
Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual  
Save the Children: Growth through Nutrition (2017). Enhanced Community Conversation (ECC) Facilitation Guide  
Sustainable Undernutrition Reduction in Ethiopia (SURE) Programme (2016). Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)

**Step 3:** Discuss the following questions:

- What does “nutrition-sensitive agriculture” mean?
- Why do we need improve nutrition status by using agriculture practices?
- How can we improve the nutritional status of our community with the help of agriculture practices?

### Activity 3: Talk about Raise and Grow

**Step 1:** Show VESA members the picture below. Ask what they see.



**Step 2:** Explain that since many of us are farmers, one of the ways we can make sure pregnant and breastfeeding women, and our children, have nutritious foods is to raise or grow them. Please raise your hands and tell us what nutritious foods your families are already raising and growing.”

**Step 3:** Ask participants the following questions:

- Which of the nutritious foods can your family raise or grow?”
- How many of you are already raising and growing nutritious foods? [*Please raise your hands*]
- Which nutritious foods (list) are you raising and growing?

### Activity 4: Key messages

**Step 1:** Explain that “Another way we can ensure our families, and especially pregnant and lactating women,

and young children, add nutritious foods to their meals and snacks each day is by using some of the income we earn from our agricultural produce.” Cash crops, like maize, wheat, barley, teff, honey, chickpeas, and coffee, can bring our families a lot of money. Some of this money can be used to buy nutritious foods for our family.



## TO THE COMMUNITY FACILITATOR

Take notes while the VESA members are responding to your questions

### **Why do some households sell all nutritious foods (eggs and vegetables) and buy sugar, coffee and other?**

- Nutrition sensitive agriculture products including backyard gardening, fruits and vegetables production, legumes, cereals, milk products, poultry and meat products.
- Nutrition sensitive agriculture is very crucial it provides diversified and nutritious foods at household level and support household income
- Some of the activities that included in PSNP are demonstration site, seedling centers, backyard gardening development, cattle fattening, water harvesting, borehole development, ponds construction, growing fruits and vegetable and direct support for elderly people.

### **KEY MESSAGES**

- “There is no point in being rich if my family is malnourished.”
- Through backyard gardening and rearing poultry, households can ensure that vegetables and eggs are available for pregnant and lactating women and children under two
- VESA members should purchase fruits and vegetables, animal source foods and plant products.
- PSNP money and other income for should be allocated for household food expenditure, especially for children under two and pregnant and lactating women.

### **Activity 5: Distribute take-home materials**

**Step 1:** Distribute the “How to Prepare Chicken Feed” Accordion Leaflet and explain these things:

- Eggs are a 3-star food and very good for pregnant and lactating mothers to eat because eggs help mother and baby in the womb grow strong and stay healthy.
- Families who raise chickens will have eggs for the pregnant and lactating mothers and their young children (after 6 months of age) to eat.

**Step 2:** Distribute the Accordion leaflet about “How to Build a Chicken Coop”.

## Activity 6: Summary and measurable action plans/home take assignments (5 mins)

- Step 1:** Summarize by saying that in today's meeting, we practiced how agricultural practice contribute for health, food and nutrition security, because There is no point in being rich if my family is malnourished.
- Step 2:** Explain that VESA members can use the skills we practiced today at home when they discuss with household food diversity and ways for their spouses and other family members to help. Ask VESA members to share what they've learned with their spouse and neighbors, especially:
- How to build a chicken coop and poultry production
  - How to prepare poultry feed preparation
  - Backyard vegetable gardening and production
- Step 3:** Explain that in the next session we will begin to talk about livelihoods, and that VESA members need to keep the lessons of the last two sessions—resilience and nutrition-sensitive agriculture—in mind as they begin to think about livelihood investment decisions.

## VESA Discussion Session 16

## Livelihoods Activity Introduction

**Time:** 1 hour

**Methods/Tools:** Discussion

**Materials Required:** Colored paper, marker, flip chart

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**Objectives:** To assist VESA members to:

- To understand the major points to take into consideration (technical, marketing and financial aspects of a number of alternative high potential and low risk livelihood activities
- To enable them to manage livelihood activity effectively, so that the loan is repaid on time, the income earned matches expectations, and the risk is kept within manageable limits.
- Assess and analyze risk situations in business before start up
- Understand the value of increasing a customer

**Activity 1: Recap and follow up of last session, and intro to this session (10 mins)**



### *References used for this session*

CARE (2004). *IGA Selection, Planning and Management: A Training Course for CSSG Members Who Are Interested in Operating IGAs. Cooperative for Assistance and Relief Everywhere.*

**Step 1:** Greet and welcome VESA members. Ask them what they remember from the last couple of sessions on resilience and nutrition-sensitive agriculture. Ask for a couple of volunteers to share the results from their discussions with family members on nutrition-sensitive agriculture. Remind them of the relevant key messages on nutrition (There is no point in being rich if my family is malnourished).

**Step 2:** Ask if they are ready to think more about household resilience and livelihood strategies that will help them to get there. Explain that today we are going to begin talking in more depth about livelihoods. Livelihoods activities provides the opportunity to be self-employment using one's own skills and resources diversify income sources. It also generates and increase income that allows families to enjoy better food, clothes, shelter, medicine and status in the society.

### Activity 2: The Story of W/o Seada (20 mins)

**Step 1:** Read the story of W/o Seada (Episode 4) out loud.

#### **W/o Seada Episode 4 – Seada makes difficult livelihood decisions**

Seada has recovered from the drought more easily than most of her neighbors, and she knows that her livelihood decisions were an important reason that she was able to recover so quickly. Now she is wondering how to expand her livelihoods and improve her life, while continuing to make wise decisions and be resilient to the shocks that she knows may come.

Now that the drought is over, Seada had hoped that her son would go to college rather than stay in the town doing construction work. But in the end his school grades were not high enough, and he couldn't pass the national exam. He preferred to stay in the town. Seada was unhappy about this choice at first, but finally allowed him to stay. He is still working in construction but is hoping to start his own business someday.

In the meantime, Seada has taken her second VESA loan, and was finally able to pay for a well and a pump; she has now started producing tomatoes, onions, and carrots. She tries to be wise about how much of her production to sell, and how much to feed to her daughters. She always saves a portion of her production for her family, and sells the rest in the market. Seada is always thinking about how to further improve her income and livelihoods.

**Step 2:** Ask participants to discuss the following questions about Seada's story:

- What livelihood decisions did Seada make?
- Do you think these were wise decisions? Why or why not?
- Would you have made the same decisions if you were in her shoes? Why or why not?

### Activity 3: Discussions on existing livelihoods (25 mins)

**Step 1:** Ask participants to be into small groups, if possible, group them by similar business to discuss about their existing/current livelihoods



- What are your current livelihoods activities? How many different activities are you engaged in? Are any of your family members engaged in any other activities?
- Are you currently getting good income from these activities?
- Are these activities helping you with your nutrition needs? (i.e. are you consuming part of your production?)
- What challenges do you face with these activities?

**Step 2:** Invite the participants to come back together and discuss what they have learned.

#### **Activity 4: Wrap-up (5 mins)**

**Step 1:** Tell participants that in the following session, we will discuss the key things that we need to think about when we select a livelihood activity to invest in. Ask them to start thinking about new livelihood activities that they might want to engage in.

## VESA Discussion Session 17

## Livelihoods Activity Selection

**Time:** 1 hour

**Methods/Tools:** Discussion

**Materials Required:** Marker, flip chart

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**Objective:**

To enable the VESA members to learn the 6 key points they need to remember when investing in a new livelihood activity.

### Activity 1: Recap and follow up of last session, and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session and the discussion on livelihoods.

**Step 2:** Explain that today's session is about developing a vision for our business/livelihood.

### Activity 2: Imagination exercise (25 mins)

**Step 1:** Ask participants to relax, sit upright and be prepared to take their mind throughout the next 10 minutes. Ask them to think about where you are right now in life and what has been happening in their life. Ask them to think for themselves through the following questions (without answering them out loud for now).

*References used for this session*

CARE (2004). *IGA Selection, Planning and Management: A Training Course for CSSG Members Who Are Interested in Operating IGAs. Cooperative for Assistance and Relief Everywhere.*

Education Development Center (EDC) (2016). *Be Your Own Boss (BYOB) Ethiopia Trainers Manual (Edition 1): Visioning*

- I want you to see yourself a person who wants to start a business.
- Think about your business idea. What is your business idea? How did you choose it?
- How do you see yourself in growing your business?

**Step 2:** After giving them time to think through the questions above, ask them the following:

- What products or services do you want to sell? Please list the activities they want engage on.
- Where your business could be located? Describe in detail.
- Who are your customers? How many customers are purchasing from you daily, monthly? What is family status, income level?
- Where do you think you can find financial services? Loan, own capital, any other
- How much profit do you think you can earn from the business are you will get?
- How are you planning to connect with market to sell your product?
- What are the potential risks involved?
- Any other details you would like to share? How does it feel?

**Step 2:** Probe the participant by using the below questions:

- Do you see yourself selecting and running your own business?
- Do you think it is important to have a vision for your business?
- Do you think you need skill, knowledge and time for the business you select?
- What do you hope to achieve in your selected business after a year?

### Activity 3: Key considerations when starting up livelihoods (25 mins)

**Step 1:** Explain that there are **SIX IMPORTANT POINTS**, which should be considered before start-up of a livelihood activity. The participants can add on the six points.

**Step 2:** For each of the points below, explain the key point and the key question, and give them the opportunity to explain why they think this might be important, and what some of the key issues might be. Then supplement the discussion with the bullet points below.



## TO THE COMMUNITY FACILITATOR

Allow participants to re-phrase the points in their own words several times. Stress to the participants the importance of each of these points for selection of a suitable and marketable livelihoods.

## I. MARKET



**The key question is: What do people want to buy?**

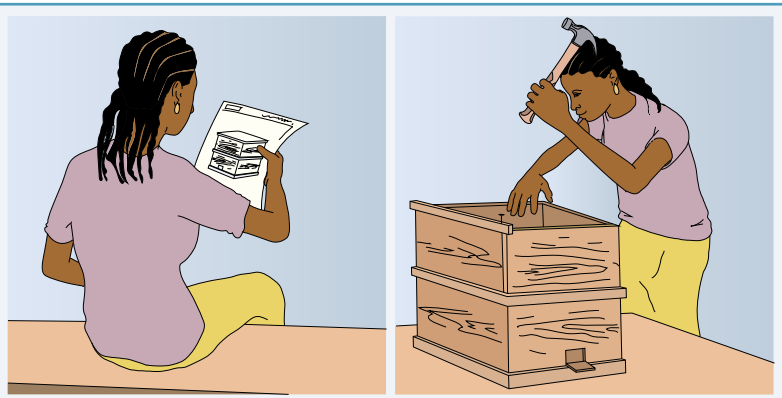
The market comes first because **it should be the starting point**. The question should not be: “can I sell the product that I want to produce?” But rather: “what do people want to buy?”

To assess the demand and supply situation of my livelihood activity, I need to think about:

- What do people (buyers, traders, others in the market) want to buy?
- Are there a lot of other people selling this product?
- Who will buy my products? Are there enough buyers?
- Can I sell the products all year round? Or will the level of sales vary from season to season?
- Where can I sell my products?
- How much can I sell each day (or week or production period)?

If there are not enough buyers, or there are many other sellers of the same products in the same market I want to serve, then I should think about a different livelihood activity.

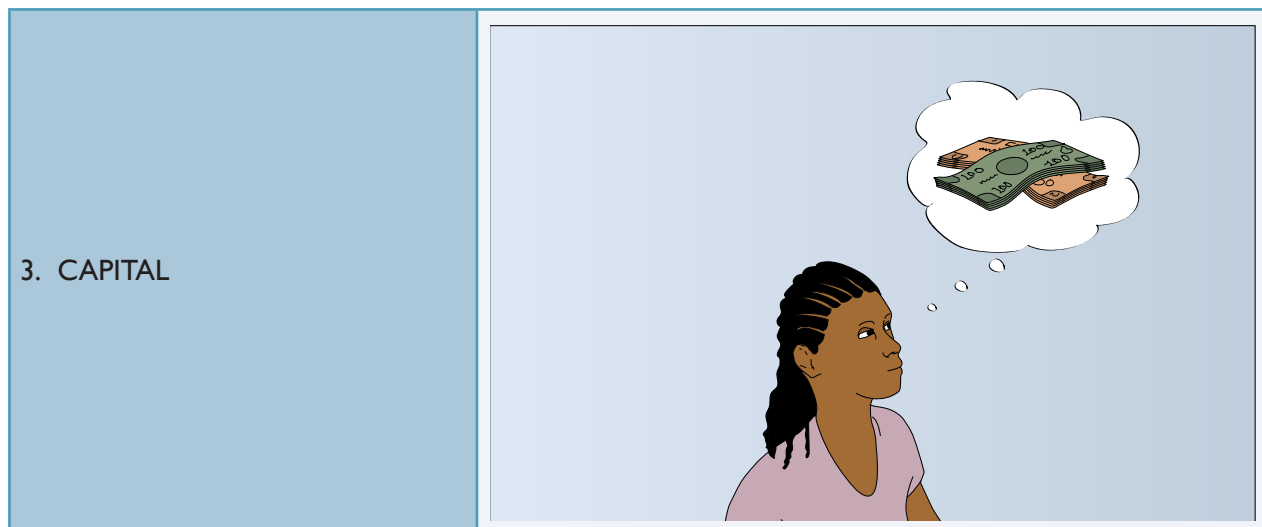
## 2. SKILLS AND KNOWLEDGE



## The key question is: Can I operate this activity?

I have to think about my: Knowledge, Skill, Time availability

- Do I have the skills and knowledge needed to operate this activity?
- Do I have the time to operate the activity and do I know the seasons?
- If I do not know how to operate the activity, do not know how to respond to problems or do not have enough spare time to work on it, then it would be wise to identify another livelihood.
- I also have to think about the seasonality of the activity. If it is an off-season, then it may be difficult and risky to implement the proposed livelihood. Even if it's the right season now, I need to think about how difficult it will be for me to change to another livelihood when the season changes.



## The key question is: How much money do I need to start and operate the livelihood activity?

I need to think about:

- How many livelihood activities do I want to operate?
- How much money do I need to startp and operate each of these activities?
- Do I have access to the required money?

If my money is not enough to meet operational as well as start-up costs, then I should choose a different IGA or set of IGAs.

#### 4. PROFITABILITY/INCOME



**The key question is: Is the livelihood activity profitable?**

I have to figure out if there will be any money left at hand after I have paid all the expenses. To estimate the income, I will get from this activity, I should:

- Calculate the cost of the inputs (exclude startup cost), as well as selling costs.
- Calculate the total value of sales.
- Estimate income by subtracting costs from sales.

By doing this I can appraise the level of income for each of the livelihood activities that I have under consideration. If the livelihood activity is not at all profitable, then I should drop it.

#### 5. RISK



**The key question is: What are the risks associated with this activity, and how can I mitigate them?**

It's very important to understand about the different risks of different types of livelihood activities, such as:

- Is this livelihood activity at risk of drought or other weather-related shocks? If so, how much money might I lose?
- Is there anything I can do to minimize or mitigate these risks?
- Is the livelihood activity profitable even when the potential risks are taken into account?

## 6. FAMILY NEEDS (EXPENSES AND NUTRITION)



**The key question is: Will this livelihood activity help me meet my family needs in terms of expenses and nutrition?**

- Will the income from the IGA, when added to other family income, be enough to meet household expenses? I have to think about whether the income from my IGA will contribute as much as possible to family income and benefit.
- What are the other sources of family income?
- Are there any months or seasons when family income is not enough to meet family expenses?
- Will my livelihood activity help pay family expenses on a regular basis or only on an occasional basis?
- Will my livelihood activity help my family during the seasons when other family members are not earning well?
- Will my income allow me to buy nutritious foods?

***[For nutritious foods] How much of my production should I plan for my family to consume vs sell? (Remember: There is no point in being rich if my family is malnourished)***

## VESA Discussion Session 18

### Overview Of Value Chains

**Time:** 1 hour 30 mins

**Methods/Tools:** Discussion and storytelling

**Materials Required:** Product cards for various value chains

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**Objective:**

To provide an overview of the project-supported value chains to the VESA members, as per the 6 key points

#### Activity 1: Recap and follow up of last session, and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you the six key points they need to consider when investing in livelihood activities.

**Step 2:** Explain that today we are going to look in more depth at project-supported value chains.

#### Activity 2: Storytelling (20 mins)

**Step 1:** Read the story of W/o Seada (Episode 5), Part I, out loud.



### **Story of W/o Seada Episode 5, Part 1: Seada prepares for her biggest investment yet**

Seada is still wishing that she could do more to improve her livelihoods. She hears that the nearby MFI branch is willing to provide loans up to 5,000 birr to PSNP clients like her, and she decides to take advantage of the opportunity. She wants to start honey production. She uses her knowledge from the VESA to think through everything she will need for the business; her daughter helps her write it all down. She thinks about:

- Markets
- Knowledge and skills
- Capital
- Profitability/income
- Risk
- Family needs

**Step 2:** Ask the participants the following questions:

- Do you think Seada will be able to find buyers for her honey? What would you advise her?
- Do you think Seada has the knowledge and skills she needs to engage in honey production? If not, how do you think she can get it?
- Do you think Seada can get the capital she needs to start the business?
- Do you think that honey production is profitable?
- Do you think honey production is a risky business? What can Seada do to minimize the risk?
- Do you think that honey production can help Seada meet her family's needs? What do she need to think about?

**Step 3:** After the participants have given their responses, complete the story by reading Part 2 out loud, below.

### Story of W/o Seada Episode 5, Part 2

- **Markets:** Seada's first thought is that she will sell honey to the local tej makers. Then she thinks about the honey cooperative in the nearby town and wonders if she might get a better price? She decides to ask her community facilitator and her neighbor Ato Tibebe if they have any advice.
- **Knowledge and skills:** Seada does not know how to multiply colonies, manage beehives, or harvest honey, but she has heard that the project will be providing training on this next month. She reorganizes her schedule so that she will be able to attend the training.
- **Capital:** Seada knows that honey production requires a lot of capital to purchase the beehives, the colonies, and the protective equipment. She asks Ato Tibebe how much these items cost, and her daughter helps her to calculate how much money she will need for her loan.
- **Income/profitability:** Seada has seen how her neighbor Ato Tibebe got relatively wealthy from honey production, so she figures that it's a lucrative business. She decides to ask her community facilitator for more information.
- **Family needs:** Seada doesn't know much about honey production, but she does know that it takes a long time. Ato Tibebe started producing honey years ago, and she saw that it took him over two years before he harvested any honey. So she needs to make sure that she can survive on her other livelihood activities in the meantime. With her wheat and her vegetables and her goats, she is sure that she can.
- **Risk:** Seada has heard that sometimes bee colonies can move if they cannot find enough forage. She worries about this, and decides to ask the trainer about it, and also to ask Ato Tibebe for tips to make sure that this doesn't happen.

### Activity 3: Overview of value chains (30 mins)

**Step 1:** Explain that the project is supporting different value chains in different regions and different zones. The value chains by region are provided in the table below; check your product cards for the value chains supported in your zone.

Region	Value chains selected
Amhara region	Shoat fattening, poultry (egg and meat), lentils, wheat, potato and onion
Tigray region	Shoat and cattle fattening, poultry (egg and meat), honey, wheat and onion
SNNPR	Shoat fattening, poultry (egg and meat), honey, haricot bean, wheat, potato and pepper

Explain that for these value chains, the project is providing additional support, for example in input supply systems, marketing systems, as well as access to finance from MFIs and other financial institutions for VESA members to invest. This doesn't mean that VESA members are not allowed to invest in other value chains (each household will make its own livelihood decisions), but that based on our analysis we believe these are

profitable value chains and will be providing additional support.

**Step 2:** For each project-supported value chain in your zone, ask VESA members about skills and knowledge, markets, profitability, capital, risk, and family needs, and tell them the information that is in the product cards, per the table below.

<b>Example: Shoat fattening</b>	
<b>Market</b>	Refer to the product cards for the markets in your zone
<b>Skills &amp; knowledge</b>	Refer to the product cards for the skills and knowledge needed in your zone
<b>Capital</b>	Refer to the product cards for the capital needed in your zone
<b>Income/profitability</b>	Refer to the product cards for the potential profitability in your zone
<b>Risk</b>	Refer to the product cards for the risks in your zone, how these might affect your profitability, and how the risk might be minimized.
<b>Family needs</b>	Ask VESA members for their thoughts on whether the value chain would meet their family's needs in terms of income and nutrition; then refer to the product cards.

**Step 3:** Explain that for crop and livestock value chains, another key consideration is the suitability of the activity to the locality (for example, crop varieties and livestock breeds).

**Activity 4: Summary and next steps (5 mins)**

**Step 1:** Ask if VESA members have any questions and explain that there will be other opportunities to discuss livelihood investments and get more information on the value chains.

**Step 2:** Explain that in the next session we will talk about off-farm livelihood activities.

**Time:** 1 hour 30 mins

**Methods/Tools:** Discussion and storytelling

**Materials Required:** Off-farm Business Catalogue

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**Objective:**

To provide an overview of the project-supported value chains and off-farm livelihood activities to the VESA members, as per the 6 key points.

### Activity 1: Recap and follow up of last session, and intro to this session (10 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from the last session on value chains.
- Step 2:** Explain that today we are going to look in more depth in some livelihood activities, particularly different off-farm business activities.

### Activity 2: Overview of off-farm activities (1 hour 15 mins)

- Step 1:** Explain that the project is supporting different off-farm activities. Check the off-farm business catalogue for the off-farm activities supported in your zone.
- Step 2:** For each project-supported value chain in your zone, ask VESA members about skills and knowledge, markets, profitability, capital, risk, and family needs, and tell them the information that is in the off-farm business catalogue, with additional guidance, per the table below.

Example: Petty trading	
<b>Market</b>	Refer to the off-farm business catalogue for the markets in your zone. <b>Explain that markets for off-farm livelihood activities (such as a coffee shop, or hair dressing, or tailoring) are typically very localized, and therefore there is a risk of saturating the market if too many people try to engage in the same activity at the same time.</b>
<b>Skills &amp; knowledge</b>	Refer to the technical manual (off-farm business catalogue) for the skills and knowledge needed in your zone
<b>Capital</b>	Refer to the off-farm business catalogue for the capital needed in your zone
<b>Income/profitability</b>	Refer to the off-farm business catalogue for the potential profitability in your zone
<b>Risk</b>	Refer to the off-farm business catalogue for the risks in your zone, how these might affect your profitability, and how the risk might be minimized. <b>Explain that risks for off-farm activities are different than for value chain activities, but that because most of the people in their communities get their income from agricultural activities, shocks such as drought can also affect the demand for off-farm goods and services.</b>
<b>Family needs</b>	Ask VESA members for their thoughts on whether the off-farm activity would meet their family's needs in terms of income and nutrition; then refer to the value chain guide.

**Step 3:** Re-emphasize that a major difference between off-farm activities and value chain activities is that typically the market for off-farm activities is much more localized than for value chain activities, and that off-farm activities do not benefit from the same economies of scale as value chain activities. For example, if many people in the community engage in shoat fattening, this can be a good thing as it will attract traders to come and buy from the community. But if many people in the community try to engage in hairdressing, for example, they will quickly saturate the market. Therefore, it is important for people who want to engage in off-farm livelihoods activities not to simply copy the successful people in their community, but rather try to provide diverse goods and/or services that are not already provided.

### Activity 3: Summary and next steps (5 mins)

**Step 1:** Ask if VESA members have any questions and explain that there will be other opportunities to discuss livelihood investments and get more information on the off-farm business activities.

**Time:** 1 hour 10 mins

**Methods (Tools):** Discussion, resource planning exercise, profit calculation exercise

**Materials Required:** Marker, flip chart

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### Objectives:

By the end of the session participants should be able to:

- Confidently explain why they have chosen a specific livelihood, with reference to all six important points.
- Describe important areas of a business plan: The tasks that must be accomplished and the resources that are required.
- Explain why planning is essential
- Identify for the selected activity, the tasks that must be accomplished, who will do them and how much time they will take
- Determine the quantity of resources needed for the start-up and operation, and the total capital requirement

### Activity 1: Recap and follow up of last session and intro to this session (5 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from the last session on off-farm livelihoods.

**Step 2:** Explain that during this session and next, we are going to get serious about planning for our livelihoods activities. Ask them to recall the 6 important points that they need to think about whenever they are selecting a livelihood activity.

#### References used for this session

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Education Development Center (EDC) (2016). *Be Your Own Boss (BYOB) Ethiopia Trainers Manual (Edition 1): Practical Business Activity Rules; Money In/Money Out: Basic Records.*

## Activity 2: Discussion on selected livelihoods (5 mins)

**Step 1:** Ask: Have all members made a decision with regards to the livelihood activity that they want to undertake?

**Step 2:** Follow up with the following questions:

- Which livelihood activity have you selected?
- Why did you select this activity?
- Did you think about whether you have the right skills and knowledge?
- Did you think about where and how you will sell your product?
- Did you calculate the amount of money that you can earn out of this business?
- Did you think about the amount of money that is needed for start-up and working costs, and where you will obtain it?
- Did you consider whether or not the income from your livelihood activity is needed for family expenses?
- Did you also consider the risk associated with the selected activity?

## Activity 3: Resource planning (30 mins)

**Step 1:** Ask participants to form two groups—one for VESA members who have selected an off-farm activity, and one for members who have selected a crop/livestock activity. Ask each of the groups to choose of the members' livelihood ideas and to discuss what resources/equipment they would need to start the selected business.

Give each group a flip chart and marker and ask them to complete the table below for one of the selected livelihoods.

Equipment, Tools and Resources needed	
What do I need?	
How many do I need?	
How much will it cost?	
When do I need to buy it?	
Types of Resources	
What equipment and tools are required? How many?	
Do I need to buy all these items? Can they be rented or borrowed?	
When do I need to have these items?	
How much does each cost?	

How much money do I need for all necessary equipment?	
How much do I have to pay for transport of these items to my production site?	

**Step 2:** Explain that through this exercise, the participants have done detailed resource planning, and that the following exercise will be identifying the income, expenses and profit from the business.

#### Activity 4: Calculating income expenses = profit (20 mins)

**Step 1:** Explain that “Income” is a business term to describe money that comes in to the business, and “expenses” is a business term to describe money that goes out of a business. The “balance”, or the money remaining, is determined by subtracting the Money Out from the Money In. Money In (Income): Money Out (Expenses) = Balance.

Explain that when a household takes a loan, the interest on the loan needs to be included in the expenses category. In the example below, the interest is 10% and the loan is repaid in full after 1 year (after the client has completed three rounds of fattening).

Description	Unit Price	Quantity	Total	Duration	Balance
<b>Income/Money in</b>					
Sheep sale	2,200 ETB	5	11,000 ETB		
Total income for 1 round			11,000 ETB		
<b>Expense/Money out</b>					
Sheep purchase	1,500 ETB	5	7,500 ETB	3 months of fattening	-
Feed & medicine	300 ETB	5	1,500 ETB		
<b>Total expenses for 1 round without loan</b>			9,000 ETB		2,000 ETB
Interest for one loan of 9,000 ETB (for 1st round purchase)			900 ETB		
<b>Total expenses for 1 round with loan at 10%</b>	1,980 ETB	5	9,900 ETB		1,100 ETB
<b>Income: Expenses = Balance: 11,000 ETB: 9,900 ETB = 1,100 ETB</b>					

Also explain that if the borrower uses the loan funds to do additional rounds of fattening (for example, 3 rounds a year), the profit will be much higher:

Description	Unit Price	Quantity	Total	Duration	Balance
<b>Income/Money in</b>					
Sheep sale	2,200 ETB	5 x 3 = 15	33,000 ETB		
Total income for 3 rounds			33,000 ETB		
<b>Expense/Money out</b>					



Sheep purchase	1,500 ETB	5 × 3 = 15	22,500 ETB	3 months of fattening	-
Feed & medicine	300 ETB	5 × 3 = 15	4,500 ETB		
Total expenses for 1 round without loan			27,000 ETB		2,000 ETB
Interest for one loan of 9,000 ETB (for 1st round purchase)			900 ETB		
Total expenses for 1 round with loan at 10%	1,980 ETB	5 × 3 = 15	27,900 ETB		5,100 ETB
Income: Expenses = Balance: 33,000 ETB: 27,900 ETB = 5,100 ETB					

If they take a loan, they should reinvest the money or repay it as quickly as possible. Remind participants that it is preferable to take loans for **productive investments**, rather than consumption.

**Facilitator Tips:** When doing the exercise, please ensure the participants understand the difference between the three important points (Income, Expense and Profit) for better decisions on the types of livelihoods based on the required expenses.

**NOTE:** During this exercise session it is very important to consider other livelihood activity to compare the profitability of the different activities.

**Step 2:** Ask participants to go back to their two groups (off-farm and crop/livestock) and, in groups, to use the table above as a tool to calculate the profitability of different livelihood activities.

**Step 3:** Now ask them what the risks are to the livelihood activities, and how that might change the profitability. Show them how the calculation changes, for example if the crop fails, or if livestock dies.

**Step 4:** Finish the exercise with the following:

- Ask: Is the tool used is clear to understand? Do they feel like they could calculate profits for other livelihoods? What support do they need?
- Remind them that they should track their income and expenses at all times

#### Activity 5: Summary of key messages and explanation about business planning (10 mins)

**Step 1:** Ask the participants what they've learned today. Depending on their answers, probe and ask:

- What do you need to do when you are starting up a business?
- How do you calculate profit?
- How does risk change your potential profit?
- What is the best way to use a loan?

**Step 2:** Explain that next session we are going to work with two VESA members to develop a business plan—one business plan for crop & livestock [*this should be one of the targeted value chains*] and one for off-farm [*this should be one of the prioritized off-farm activities*]. Ask for volunteers who are getting ready to invest and would like help in developing a business plan.

## VESA Discussion Session 21

## Business Planning Demonstration Part I (Value Chain)

**Time:** 1 hour 30 mins

**Methods (Tools):** Business planning exercise for value chain

**Materials Required:** Business plan template, Value Chain Guide (product cards)

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**Objective:**

To work with VESA members to develop on value chain business plan as a model for other members.

### Activity 1: Recap and follow up of last session and intro to this session (5 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on business start-up. Ask if they remember how to calculate profit and plan their resources.

**Step 2:** Remind them that this session is about business planning. Ask the volunteer (the one preparing to invest in a value chain activity) if they are still willing. If not, select another volunteer.

### Activity 2: Introduction to business planning (20 mins)

**Step 1:** Ask participants if they know why a business plan is important. After they respond, explain that a business plan is useful for two reasons:

- It helps the client or household think through the six key points, and to calculate whether the business will be profitable, even when taking into account interest payments and risks.
- It helps the household apply for a loan from an MFI, because it shows the MFI that the household has thought through the different issues and the business is profitable.

### Market

- The business's products: What goods or services will I sell?
- The business's customers: Who will buy my product or service?
- The place of business: Where will the business be located?
- The competition: What other businesses sell similar goods/services in my area? How will I stand out?
- Promotion: How will you let customers know about your products/services?

### Risks

- What risks will my business face?
- How likely are these risks to occur?
- What is my plan to minimize and mitigate these risks?

### Capital

- Start-up costs: What supplies do you need to make the product or deliver the service?
- How much capital do I need to start the business?
- Do I need to take a loan?

### Profitability/income

- Expenses: What will my input costs be? What will my operating costs be? What will my total expenses be?
- Income: How many units can I realistically sell? At what price will I sell? What will my total income be?
- What will my total profit be? How can I maximize this?
- How does risk affect my potential profits?

**Step 2:** Tell the VESA members that when they develop a business plan, they need to figure out:

Explain that you have not included knowledge and skills above because clients need to make sure that they acquire these **before** they develop a business plan.

Also explain that family needs (expenses/nutrition) will depend on each family's situation and context, including the other livelihood activities that they are engaging in, but that both expenses and nutrition needs must be taken into account.

### Activity 3: Develop a business plan for a value chain activity (1 hour)

**Step 1:** Use the business plan template provided in the Value Chain Guide. Make sure you tailor the business plan to the needs, interests and capacity of the client.

**Step 2:** Ask if the other VESA members have any questions.

### Activity 4: Wrap-up and next steps (5 mins)

**Step 1:** Summarize the following key messages:

- Know the details of your plan very well
- Prepare a statement summarizing your business in a few sentences
- Bring your plan with you to the MFI or other financial institution so you can refer to it

**Step 2:** Explain that other households will be supported in developing business plans in the future too.

**Step 3:** Confirm who will serve as a model for off-farm business planning in the next session.

## VESA Discussion Session 22

## Business Planning Demonstration Part 2 (Off-Farm)

**Time:** 1 hour 10 mins

**Methods (Tools):** Business planning exercise for off-farm

**Materials Required:** Business plan template and Off-farm Business Catalogue

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**Objective:**

To work with VESA members to develop an off-farm business plan as a model for other VESA members.

### Activity 1: Recap and follow up of last session and intro to this session (5 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on business planning for value chains.
- Step 2:** Remind them that this session is about business planning for off-farm livelihoods. Ask the volunteer from last time (the one preparing to invest in an off-farm activity) if they are still willing. If not, select another volunteer.

### Activity 2: Develop a business plan for an off-farm activity (1 hour)

- Step 1:** Use the business plan template provided. Make sure you tailor the business plan to the needs, interests and capacity of the client.
- Step 2:** Ask if the other VESA members have any questions.

### Activity 3: Wrap-up and next steps (5 mins)

- Step 1:** Summarize the following key messages:

- Know the details of your plan very well
- Prepare a statement summarizing your business in a few sentences
- Bring your plan with you to the MFI or other financial institution so you can refer to it

**Step 2:** Explain that other households will be supported in developing business plans in the future too.

**Step 3:** Explain for the next few sessions we will be talking about other important issues related to livelihoods selection and business start-up: mobility-related issues and workload sharing. Remind them of the relevant key messages on gender: ***Two equal heads make a strong family as two equal threads make a stronger rope; Equality and cooperation in the house and outside make a happier, healthier and more resilient household.***

## VESA Discussion Session 23

## Dealing With Mobility-Related Issues

**Time:** 1 hour

**Methods (Tools):** Trust game, vote with color/value clarification, story and discussion using guiding questions

**Materials Required:** Red and green cards

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**Objectives:**

By the end of this session VESA members will be able to:

- Identify problems related with mobility
- Explore different strategies to deal with mobility issues

### Activity 1: Recap and follow up of last session; intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what their main take-aways are from the last few sessions on livelihoods.

**Step 2:** Explain that this session is also related to livelihoods, as it will help VESA members identify issues related to mobility and explore different strategies for addressing them.

*References used for this session*

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USAID/FHI 360 (2013). *Life Skills Mentoring Guide. University Success Program for Ethiopian Young Women*

CARE USA (2018). *Social Analysis and Action Global Implementation Manual. Cooperative for Assistance and Relief Everywhere.*

## Activity 2: Trust game: “In this group you find safety...” (5 mins)

**Purpose:** To build understand and create a better environment for trust and safe space

**Step 1:** Ask the group to make a circle, including the facilitator. Make sure the circle is closed. Explain that we are going to experiment with taking risks. The circle represents a wall of protection. Inside this space, participants can practice safely walking with their eyes closed.

**Step 2:** Ask for one volunteer to experiment walking with his/her eyes closed while the others provide a safe space. The volunteer stands in the middle while the facilitator explains, “You will close your eyes and start to cross to the circle until you reach one side of the group. The group member will receive you gently and guide you to another person in the circle. The group will take care that you feel safe.” Enforce the rules that no one will laugh or make jokes while the volunteer is experimenting.

Allow several volunteers to experiment for a total of 10 minutes.

**Step 3:** Ask the volunteer:

- How did it feel to be led by others?
- How did others receive you?
- What feelings (anxiety, safety) did you have?

**Step 4:** Ask the group:

- How did it feel to be responsible for guiding others? What did we do to create a safe space?
- How does this relate to real life? What things make you feel comfortable discussing with a group?
- What can we do in our VESA groups to make each other feel comfortable?

## Activity 3: Vote with color: Value clarification for mobility (30 mins)

**Purpose:** To identify social norms, and deeply held values related to women’s mobility

**Step 1:** Give each participant one red card and one green card. (Here they can use their passbook in place of the green card if it is green). Tell participants to use the red card if they disagree with the statement read and the green card if they agree with the statement. Remind participants which color is for what repeatedly. Ask participants to listen carefully before raising the card of their choice. Read one value statement and the participants should raise the card of their choice. (Take note of how many people are agreeing/show green and how many disagree/show red for each value statement).

**Step 2:** Remind participants that they are all responsible to create a safe space. After each statement, when participants raise the card of their choice, ask few volunteers from each side (from the agree and disagree side) one by one to explain why they chose that card. Generate ideas as much as you can. See if anyone wants to change their cards once they listen to others’ reasons.

**Step 3:** After discussions and some peoples’ change of color cards, move to the next value statement and do the same. (Take note of the reasons that restrict women’s and men’s mobility in the community



for further discussion. Remember that your duty is not to influence but to facilitate people's conversations to positively affect each other. You can do this by asking different questions like: why did you chose this color card for this statement? What if the opposite of this statement takes place? How would the community react if the statement/the opposite is demonstrated? Or any other probing question that could help people explore alternative ideas and perspectives).

### Value Statements

1. There are some places that a woman should not go.
2. An unmarried girl should not go out alone.
3. A woman should not go to a distant market without a man.
4. A man guarantor should accompany a woman selling livestock or crop products.
5. A woman should not be involved in income generating activity that takes her out of the house.
6. Once a girl is married, employment is unthinkable for her.
7. Women should not go to trainings organized away from their homes.
8. If a woman works outside the house, the family's nutrition and health suffers.
9. Husbands must be present or approve for women or their children to get health services.
10. A pregnant or breastfeeding woman's husband must accompany her to health service providers.
11. Access to information has no link to mobility.
12. Women's restricted mobility prevent them from accessing market.
13. If a woman starts to spend more time outside of her house, her behavior changes negatively.
14. Women are more affected by climate and other hazards because of mobility restriction.

*[The Community Facilitator can remove or add statements based on the context of the region.]*

**Step 4:** After participants have found out their values and reasons for each statement, bring them in the big circle and ask them to discuss on the following questions:

- What have you learned from this activity? (Here, point out to participants that we have all learned these values and norms from our community, family, school, friends, media, etc and that the main thing is to be aware of them and preserve those that benefit us and change those that hurt us as individual, family and society in general.)

### Activity 4: Story and discussion (10 mins)

**Purpose:** To explore protection mechanisms for vulnerable groups

**Step 1:** Read the story of Tegbar and Kebebush (Episode 4) out loud.

### **Tegbar and Kebebush Episode 4- Dealing with Mobility**

Remember Tegbar and Kebebush? The last time we heard their story, they had barely gotten through a major drought. Since then, Tegbar and Kebebush and their family have slowly started to recover. They joined the VESA close to their house, where they discuss different issues and save 10 birr every other week.

After receiving financial literacy training from the VESA, Kebebush and Tegbar started planning and budgeting their finances well. After ten months, Tegbar got a small VESA loan and bought two chicks to start poultry production. Kebebush restarted growing vegetables and selling the surplus. After she received the nutrition training, she also began using some eggs and vegetables to prepare food for the family.

To supplement their income, Kebebush found a job in the coffee processing factory. She is happy to be earning an income, but she knows that sometimes people talk about her. Also, she is harassed on the road by men when they see her walk to and from work. Women are telling her and Tegbar that she should not be walking alone just to get some wage income. Even though Tegbar thinks the income Kebebush brings is important, he does not like the fact that other men are looking at her and saying some things to her. So he tells Kebebush to stay at home and work around the house instead.

**Step 2:** Ask participants to discuss on the questions below.

- What is your advice for Kebebush? What would you do in her place?
- What are the common solutions/actions taken for the mobility restrictive factors in your community?
- What cultural practices are there in your community to protect women like Kebebush?
- What is your advice for Tegbar to protect or support his wife Kebebush?
- How can we protect vulnerable groups in movements to improve their participation; access to information and market? *[You can suggest here that women can move in groups; the VESA can be a support group for the members; tell participants that they can also adopt the Siinqee culture of Oromia region, where women collectively deal with a problem one woman faces, for this purpose; the community, especially men can agree to protect women by identifying and reporting perpetrators that prevent women's free movement, etc.]*

### **Activity 5: Summary and measurable action plans (10 mins)**

**Purpose:** Remind participants of the main points covered and leave with agreed measurable actions for change

**Step 1:** Summarize the main points by mentioning advantages of mobility as:

- We have developed the values, norms and unwritten rules about mobility from our family, friends, media, and the community in general. We can choose to keep those that can benefit us and change those that do not.
- Restricted mobility affects one's participation in different livelihoods pathways. For example,

employment, and income generating activities that require movement. This limits the type of livelihoods activities a family can engage in, resulting in limited improvement of household income and resilience.

- Nutrition and health of a family is also affected by mobility of its members. As both women and men can freely move to do income generating activities; as they move to get more and better information about their health and family nutrition; as they are free to move to buy nutritious food; get health care services in time; their family will have better nutrition and health. This contributes to household resilience greatly as healthy members contribute more income and saving but sick members mean more money spent on caring for the sick.
- There are different strategies that we can take to improve the problems identified. We can provide a safe space for each other. We can express problems and ideas with each other; talk about solutions of problems faced together. The VESA group can be a support group to protect each other and help one other to move towards development, food security, and resilience. (Here mention some of the main strategies participants identified for protection in mobility).

**Step 2:** Ask participants what individual actions they would take. Here use the notes you have taken of the possible solutions members mentioned to protect each other as motivation for action plans. Take notes of the individual action plans stated by the group for future follow up.

**Closing:** Thank participants and let them know the time of their next session.

**Time:** 1 hour 30 mins

**Methods (Tools):** Pile sorting, story and discussion using guiding questions

**Materials Required:**

- Card paper cut in small rectangle shape to write on
- 3 larger papers with pictures of a man on one, a woman on another, a couple (man & woman) on another
- Marker and flip-chart

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**Objectives:**

By the end of this session VESA members will be able to:

- Understand who does most of the works in the house, men or women
- Understand who works longer hours, men or women
- Discuss alternatives to actions and behaviors for equal work load and responsibility sharing

### Activity 1: Recap and follow up of last session and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session and ask for volunteers to share any steps they have taken toward addressing mobility issues.

**Step 2:** Explain that today's discussion will be about workloads for men and women.

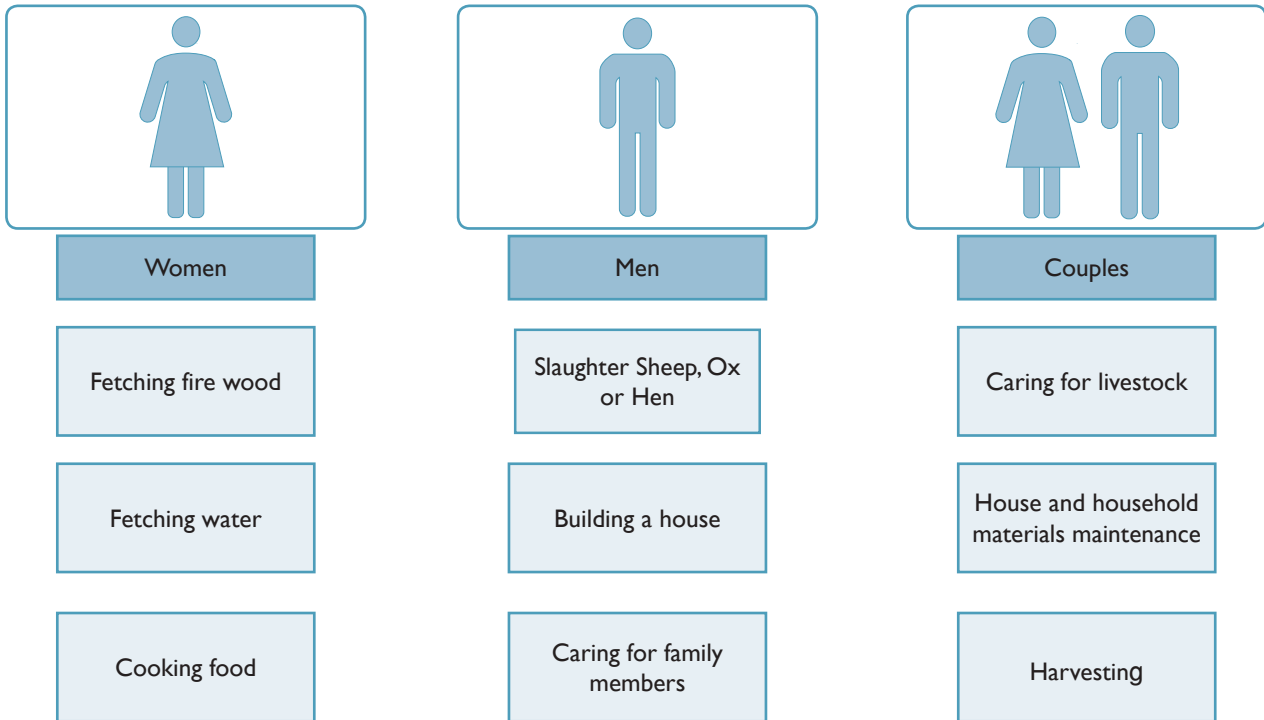
*References used for this session*

*CARE USA (2018). Social Analysis and Action Global Implementation Manual. Cooperative for Assistance and Relief Everywhere.*

## Activity 2: Pile sorting: outlining typical gender roles (40 mins)

**Purpose:** To understand who has what role and responsibility between men and women. Who spends more time on each role (men/women)

### Option 1: Using cards



**Step 1:** Show the members three images: (1) woman, (2) man, (3) woman and man and place them side by side. Ask the participants to tell you works that women do and write them on the smaller cut papers (one work on one paper). Place the papers in a visible form one below the other, under the picture of the woman.

- Similarly, ask the participants to tell you works done by men and write them on the smaller cut papers (one work on one paper) and place them under picture 2. Put the papers in a visible form one below the other.
- Now, ask the participants to tell you works done by both men and women/shared. Write them on the smaller cut papers (one work on one paper) and place them under picture 3. Put the papers in a visible form one below the other.

**Step 2:** Ask participants which pile is the longest, men's women' or picture of both? Which picture has a bigger pile?

- Why do you think that is?

**Step 3:** Take each card from the pile of the couple (picture 3) and ask participants who spends more time doing that particular work on the card you are holding. Based on the answer, add the card to the

pile under whoever spends more time on it, the single man's picture or the single woman's picture. Do the same for each card under the couple (picture 3). After you finish putting all the cards under the couple (picture 3) to the single woman or man, ask participants to see which pile is longer now. Count the cards under single man and single woman and let participants know how many cards are there under each. *[In most cases, household responsibilities fall under the "woman" category. It is essential to underline how the burden of household chores impact women more heavily than men]*

**Step 4:** Ask participants to discuss the following points:

- Are the piles fair?
- Should they be rearranged?
- What chores can be rearranged and how?

*[Encourage male VESA members to take as an assignment to help around the house and share a chore with their wives and report back for the next session]*

### **Option 2: Using pebbles**

**Step 1:** Ask participants to tell you works done by the family in the house and outside the house. Write the list in your notepad as they tell you. Remind them of the activities you know if they have forgotten to mention them. *(Few examples can be: caring for the sick; earning money for food; house maintenance; farming cash crops; farming consumable crops; caring for livestock; preparing children for school; cooking meals; selling food at the market; disciplining children; participate in community activities; fetching water; fetching wood; cleaning; washing cloth; buying food at the market, going to the grinding mill, preparing farming tools, weeding, sowing, ploughing, sewing, weaving, etc)*

**Step 2:** Ask four volunteers (2 men and 2 women) to come forward. Ask one woman and one man to stand apart from each other and ask the other two to hold hands, stay closer to each other or tie their netelas together (consider whatever is culturally appropriate to do to show they are together).

- Read each work from the list the participants gave you and ask "who does this work?" If they tell you men, give one pebble to the man volunteer who is alone. If they tell you women do it, give it to the woman volunteer who is standing alone. If they say both, give it to the man and woman you placed together. Do the same until you finish the list of work participants gave you and you wrote. *(Take note of who does what work on your notepad, when they tell you because you will use it for additional exercise.)*
- After you finish the list, ask participants to tell you the number of pebbles they are holding in their hands and announce to the number for men, number for the women and number for both.

**Step 3:** Ask participants who has more pebbles; men, women or both? Who has a heavier pile?

- Why do you think that is?

**Step 4:** Take the pebbles from the man and woman volunteers you put together (the ones you coupled) and ask them to sit after thanking them for volunteering.

- Pick one work that participants told you is done by both (refer to your notepad) and ask participants who spends more time doing that particular work on the card you are holding. Based on the answer participants give you, give one pebble for the woman volunteer or the man vol-

unteer. Do the same until you finish the list participants gave you for works done by both men and women.

- After you finish giving all the pebbles you took from the couple to the single woman or man, ask the volunteers to count the pebbles in their hands. After they count and tell you the number of pebbles in their hands, announce to the group the number of works that women have and the number of works men have.
- Ask participants to tell you who has a heavier workload? *[In most cases, household responsibilities fall under the “woman” category. It is essential to underline how the burden of household chores impact women more heavily than men]*

**Step 5:** Ask participants to discuss the following points:

- Are the piles fair?
- Should they be rearranged?
- What chores can be rearranged and how?

*[Encourage male VESA members to take as an assignment to help around the house and share a chore with their wives and report back for the next session]*

### Activity 3: Story and discussion (25 mins)

**Purpose:** To explore alternatives for equal share of work burden

**Step 1:** Read the story of Tegbar and Kebebush (Episode 5) out loud.

#### Story of Tegbar and Kebebush Episode 5: Kebebush’s workload

Kebebush sits impatiently as the meeting at the factory drifts on and off topic. She does not have time for this. For the past 10 hours, she has been sorting, washing and packaging coffee beans. Before the day is done, she still must return home, water the garden, clean the poultry housing, prepare dinner, wash clothing and sleep so she can begin early tomorrow.

When Kebebush started this job, she was looked down on by the community for leaving her children in the care of a relative for an employment opportunity. She had to deal with harassment on the road as she walked an hour to and from work. She also argued with Tegbar about it. Even though the conflict with Tegbar about her employment continued, she is proud that people have started respecting her now. This job has brought dignity and enhanced her ability to earn fair wages to feed and educate her two sons. Kebebush is very glad to work in the factory and glad for the additional income it has provided.

However, her days are longer now, stretching beyond 16 hours. After work and association responsibilities, she returns home to all the household responsibilities she has always had. Her relationship with Tegbar has become more distant; he has stopped covering most of the household expense and at times he beats her. While Kebebush’s work at the factory has helped solve her financial problems, it has never challenged her to question the unfair structures and relationships in her own home.

**Step 2:** Divide participants into two groups and ask them to discuss on the following topics and report to the larger group:

- If we do a pile sorting exercise for Kebebus's family, what do you think is the result?
- What do you think are the solutions for Kebebus's problem?
- What do you say to Kebebus if she is a member of your group?
- Do you know anyone who has similar story to Kebebus who works outside the house? If yes, what do the community say about this?
- What do you think Kebebus's husband has to do?
- How can Kebebus and her husband deal with these barriers?

#### Activity 4: Summary and measurable action plans (10 mins)

**Purpose:** remind participants of the main points covered and leave with agreed measurable actions for change

**Step 1:** Summarize the main points as:

- Social norms give women and men roles
- Women and men can discuss and share responsibilities/work burdens
- Both women and men need to work hard for the betterment of their household and need to get enough rest. However, especially, pregnant and breast-feeding women need more time to rest and take care of themselves and the baby for a healthy and happy baby and mother.
- As members of a family share responsibilities and work burdens, each member will get enough rest. This makes all members have better energy and better health to contribute for the livelihood of the family. It also can improve the nutrition of the household as members share knowledge, production, purchase and cooking of nutritious food items. The combination of all the above results in a healthier, happier and more resilient household.

**Step 2:** Ask participants what actions they would take. Here use the notes you have taken from the discussions to motivate individual's action plans. Take notes of the individual action plans stated by the group for future follow up.

**Step 3:** Tell participants that the next session will get back to the topic of resilience. Ask the members to discuss the possible resilience activities that they can implement communally with their spouse and family members, by analysing their associated opportunities and risks. They should get back with ideas for the next session.

**Closing:** Ask participants if they have any new thing or problem in their village, kebele or woreda they have seen or heard of. Thank participants and let them know the time of their next session.



## VESA Discussion Session 25

## Actions To Move Toward Resilience (Part 2: Collective Actions)

**Time:** 1 hour 20 minutes

**Methods/Tools:** Discussion

**Materials Required:** Discussion guide, the hazard and impact chain section of the woreda's Community-Level Climate Change Analysis and Adaptation Planning or CVCA report, and notes from the previous climate change session (Session 14), flip chart

**Technical support:** The development agent (DA)

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**Objective:**

- To finalize identification of actions that can move the VESA members collectively towards achieving resilience.



### TO THE COMMUNITY FACILITATOR

This session is crucial for the VESA members to identify activities that are to be implemented communally that are important for them to build their capacity as a VESA group or as a community. Hence, presence of one of the Development Agents (DAs) of the kebele and if possible the Project Team Leader is crucial for this discussion as the actions that would be identified should be well captured and be taken forward for implementation. Such processes may need communication and discussion with stakeholders that are relevant to the actions. Some of the stakeholders can be the kebele administration, the kebele food security task force, the kebele agriculture and natural resource office focal person, the woreda Agriculture and Natural Resource Office, etc. Therefore, the Development Agents (DAs) of the kebele have relatively better network and access to these stakeholders than the Community Facilitator to facilitate implementation of the activities.

### Activity 1: Recap and follow up of last session, and intro to this session (10 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on resilience. Probe them to recall the activities they identified during the previous session were. Remind the group that they discussed activities that can be undertaken both personally and jointly, that help them to be resilient. Read the list of the activities that were discussed in the previous session on resilience.
- Step 2:** Ask members to raise their hands those who have done the assignment of discussing the identified actions with their spouse and family member, and explain that you will discuss this further today. *[Simply observe who has done the assignment, but don't get into the detail as you will discuss under Activity 3 below].*
- Step 3:** Explain that today's discussion is the continuation of the last discussion on resilience, and that the VESA will be finalizing the identification of actions that can move the VESA members, individually and jointly, towards achieving resilience.

### Activity 2: Refining/screening collective activities for resilience (1 hour)

- Step 1:** Ask the VESA members who have done the assignment if anyone has any new ideas on resilience actions based on the discussions they had. *[Capture the idea with justification and adjust accordingly]*
- Step 2:** Encourage the VESA members to look into the potential activities that can reduce impacts of climate change and adapt to the changes. Besides, they should consider opportunities and risks for each activity identified. Ask VESA members to share:
- 5 actions that they have undertaken individually, or ways in which they have considered resilience when making livelihoods investments
  - 3 actions that require collective effort for the discussion

For each of the proposed collective actions, discuss the respective opportunities and risks of each of the selected actions, and write down the opportunities and risks of each action on the flip chart

- Step 3:** Facilitate a process to develop action plan for the activities that are identified to be implemented by the VESA members with joint efforts or by the community. Use this format for the discussion and look at the examples below.

Activities	Who implements (Implementer)	Resources Required (Resource)	Who coordinates (Coordinator)	Who collaborates	When to implement (Time)	Remarks
Seedling plantation on degraded lands	The VESA members and the Kebele/village residents	Different tool types, seedlings, labour	The Kebele admin and DAs	The project and the CF	Mid of June to end of June	
Construction of soil and water conservation structures	The VESA members and the Kebele/village residents	Different tool types, stones, labour	The Kebele admin and DAs	The project and the CF	May	
Rehabilitation of water points (ponds, springs, etc)						
Uprooting of invasive species from the grazing land and closing the area						

*[If the DA is present, ask if there is any possibility to reflect some of these ideas/activities in the public works plan]*

**Step 4:** Emphasize that as the activities in the action plan are important part of building their resilience capacity as a community, the project will facilitate their implementation by discussing with relevant stakeholders. For the actions that require external support, the project may not have the capability to assist with all interventions. If the project is not able to provide support, let them know that the project will communicate these needs to the local government and other relevant actors.

#### Activity 4: Summary and measurable action plans/home take assignments (10 mins)

**Step 1:** Inform the VESA members to keep the selected broader interventions/activities that are important to build resilience in mind and try to link that with the upcoming detail discussions. Remind them again that they have to be committed to devote their time and available resources to effectively implement the specific activities that they would choose individually and jointly to move towards enhancing resilience.

**Step 2:** Encourage the VESA members to closely communicate in implementing the activities without waiting for the regular VESA meeting/discussion. There should be a follow-up VESA discussions among the members to see how the planned activities are carried out as per the plan.

## VESA Discussion Session 26

## Check-In And Wrap-Up Of Part 3

**Time:** 1 hour

**Methods (Tools):** Trust game, vote with color/value clarification, story and discussion using guiding questions

**Materials Required:** Red and green cards

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**Objectives:**

By the end of this session VESA members will be able to:

- Identify problems related with mobility
- Explore different strategies to deal with mobility issues

### Activity 1: Recap and follow-up of last session, and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Ask if any members have begun some workload sharing, and how it went.

**Step 2:** Explain that the purpose of this session is just to check in and find out how things are going with our various action plans towards achieving our goals

### Activity 2: Individual accomplishments and challenges (20 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Have you taken any action as individual so far? If yes, explain the action?
- What challenges have been encountered?
- Have there been any positive changes? What kinds? *[Prompt them to think about increased income,*

*improved nutrition, improved gender relations, general happiness, etc.]*

- Have you moved any closer to achieving your goals? Why?
- Would you like to make any new commitments to the action?

### Activity 3: Collective accomplishments and challenges (15 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Has the group taken any action collectively? If yes, explain the action(s).
- What challenges have been encountered?
- Have there been any positive changes? If yes, what kinds of positive changes?
- Have the group actions helped anyone move closer to achieving their goals? Why?
- Would you like to make any new commitments to action?

### Activity 4: Discuss solutions and the way forward (15 mins)

**Step 1:** Ask the group if they have any recommendation for the challenges mentioned, and ask others to comment on whether these are workable or if they have other recommendations. *[Take notes]*

**Step 2:** Summarize the discussion and encourage VESA members to follow up with, encourage, and support one another. **Inform the group that there will be similar discussions in the future.**







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# PART 4

CONSOLIDATING GAINS

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**Time:** 1 hour 15 mins

**Methods (Tools):** Discussion, and displaying pictures,

**Materials Required:** The following materials are required:

Picture posters of:-

- Iron Folate Calendar
- Maternal Menu Planning Poster (optional)
- 1,000 Days Poster

**Technical support:** Health extension worker (optional)

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**Objectives:**

- Raise awareness on Gulicha concept of balancing our meals
- Raise awareness of VESA members on the importance of good nutrition for pregnant and lactating women in the first 1,000 days
- Engage the VESA members in supporting better nutrition for pregnant and lactating women

### *References used for this session*

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*Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual*

*Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Social Development and Nutrition Facilitators' Training Guide*

*Save the Children (2017). Enhanced Community Conversation (ECC) Facilitation Guide. Growth through Nutrition project*

*Save the Children (undated). Technical Brief 9: Integrated Social Behavior Change Communication to Improve Maternal, Infant, and Young Child Nutrition Practices. ENGINE project*



### Activity 1: Recap and follow-up of last session and intro to this session (15 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of last session (**you can look at the summary of last session**). Follow up on action plans if any were made /home taking assignments if any were given.
- Step 2:** Explain that this session will inform VESA members of what pregnant and lactating women should do and know in order to have a healthy pregnancy and healthy baby. It will also introduce the nutrition provisions for pregnant women so that VESA members can understand the provisions and soft conditionalities.

### Activity 2: Talk about the Gulicha concept (20 mins)

- Step 1:** Ask:
- What does it mean to say mothers and children need nutritious foods?
  - Which Ethiopian foods do mothers need to eat when they are pregnant or nursing their baby?
  - Which foods should parents buy for their young children?
- Step 2:** Explain that mothers and children need balanced meals during the first 1,000 days. *[Explain about the first 1,000 days from the text box at the end of this session]* We can think about balancing our meals the way we balance a Gulicha.
- Step 3:** Show everyone the picture of the Maternal Gulicha, on the flipchart.



- Step 4:** Explain how the Gulicha can help represent good nutrition:
- A Gulicha is a big pan where we cook our injera or other staple foods

- Staple foods are the foods that we eat in our regular meals. These are foods like injera, shiro, lentils (mesir), wheat, barley, enset/kocho, sorghum, beans, chickpeas, peas (Kik), maize, and berbere.”
- Underneath the Gulicha, there are three pillars that we use to balance the pan.
- The three pillars represent the three kinds of star foods that we should eat.
- Star foods are priority foods we need to add to our staple foods to make sure we are healthy and strong.

**Step 5:** Explain about the pillars and star foods for maternal nutrition:

- **Red pillar:** represents 3-star foods. These come from animals: egg, milk, cottage cheese, yoghurt, meat, chicken.
- **Green pillar:** represents 2-star foods. Leafy green vegetables or colorful vegetables, like collard greens (*gomen*), swiss chard (*costa*), pumpkin, carrots, tomatoes, orange flesh sweet potatoes, and green beans.
- **Yellow pillar:** Also represents 2-star foods. These are fruits, like orange, papaya, banana, mango, avocado, guava, pineapple, and wild berries.

**Step 6:** Explain that we use one Gulicha for maternal nutrition and another Gulicha for child nutrition. Explain that even though the concept of balancing meals is the same for both, the only difference is that children need more fats and oils in their diet, which is why one of their pillars represents fats and oils.

### Activity 3: The first 1000 days period (5 minutes)

**Step 1:** What does mean the first 1,000 days mean?

- *[The first 1000 days are from conception (start of pregnancy) up to the time the child is 2 years old.]*

**Step 2:** Emphasize that everyone should add star foods to their regular meals every day, and that adding star foods to regular meals and snacks is especially important for mothers and children during the first 1,000 days.

#### Activity 4: Diversifying pregnant and lactating women's diet (10 mins)



**Step 1:** Walk around and show the picture to all participants.

**Step 2:** Ask the following questions:

- What do you understand from this picture?
- What types of foods do pregnant and lactating women eat in your family/community?
- What kinds of food are prohibited for pregnant and lactating women in your community? Why?
- How many times in a day do women eat during pregnancy and lactation? How many meals do you think a pregnant woman should eat?
- Why is it important for pregnant and lactating women to eat diverse foods? How can husbands and family members support pregnant and lactating women in getting diversified food and additional meals during pregnancy and during lactation?
- Are there any group members whose families have overcome these challenges so that pregnant women are encouraged to eat for two? If yes, can they share their experiences with the rest of the group?"
- What can the community members do to improve the make sure pregnant and lactating women are eating a diverse diet?



## TO THE COMMUNITY FACILITATOR

### Summarize with possible answers

- This picture shows that pregnant and lactating women need to eat diversified food prepared from different food groups.
- Women need additional and diversified foods during pregnancy and during the years when they are breastfeeding. A pregnant woman who consumes variety foods and gets one additional meal a day will maintain her strength and health and will have a higher chance to deliver a healthy, strong and smart baby. So:
  - Make sure that a pregnant woman eats **one additional meal** every day to maintain her strength and health and the health of the baby in her womb.
  - Make sure that a lactating mother eats **two extra meals** a day to maintain her health and the health of her baby.
- The support of husbands and other family members is crucial for a pregnant and lactating woman to eat balanced diet by growing vegetables from home gardening, rearing poultry and invest/use PSNP money for the purchase of fruits, vegetables and animal source products.
- Husbands and other family member should support pregnant and lactating women to rest more
- The first 1000 days of a child's life are special. If we give our mothers and children special care and attention during the first 1000 days, our children will be stronger, healthier and brighter.
  - The first 1000 days are from conception (start of pregnancy) up to the time the child is 2 years old. The first 1000 days = 9 months of pregnancy = 270 days + 180 days from birth up to 6 month + 550 days from 6 months up to 24 months

### Activity 5: Anemia prevention with iron folate (10 mins)

**Step 1:** Walk around and show the picture to all participants.

**Step 2:** Ask the following discussion questions:

- What do you see in this picture below?
- How do pregnant women become anemic? Is it prevented or treated?
- Why is it important to take iron folate acid during pregnancy?
- What are some of the side effects of taking iron folate tablets that some women complain about? How can be minimized these?
- How can husbands support all pregnant mothers in our community to take de-worming tablets at the 2nd trimester and consistently take iron folic acid for six months during pregnancy?

**Step 3:** Explain that the signs of anemia are:

- Feeling tired, especially while working
- Feeling faint or light-headed
- Looking pale
- Generally not feeling well

Who is familiar with these tablets?" (Allow 2-3 people to share their IFA experience)





## TO THE COMMUNITY FACILITATOR

1. The picture shows a pregnant woman taking an iron folic acid tablet to prevent anemia.
2. Many pregnant women are anemic. Because the pregnant woman's body has to make more blood for her baby, she needs more iron."
  - “The good news is that anemia can be prevented and treated easily through diet and taking iron foliate tablets”.
  - “Some foods contain iron: these are meats, especially liver and beans. Leafy green vegetables like collard greens also have iron, although one has to eat a lot of collard greens to get enough iron.
3. Taking iron folic acid during pregnancy help to prevent and treat anemia that happened during pregnancy and can help to prevent birth defects
  - Pregnant woman need to take iron folic acid tablet every day for full six months and the best way for pregnant women get, her iron is to get iron-folate tablets at the health clinic.
4. We can minimize the side effect by doing these:
  - Pregnant women and lactating mothers should be sure to take their iron folate tablets each night throughout pregnancy and after childbirth.
  - Take iron folate tablets an hour before or after drinking tea or coffee as these minimize the absorption of the iron
  - If the woman feels constipated she should eat more vegetables and drink more water
  - Take the pills at bedtime before sleeping with a small amount of food like a piece of fruit or injera
5. The husband and family member should remind their pregnant family member and help her to always have a supply of iron tablets

### Activity 5: Soft conditionalities for pregnant and lactating women (10 mins)

**Step 1:** Ask the following questions:

- How many of you know what pregnant and lactating women are expected to do instead of going to public works?
- Why is it important for pregnant and lactating women to be exempted from public works?
- Do you know when pregnant and lactating women can stop doing public works?



## TO THE COMMUNITY FACILITATOR

- Pregnant women will be transitioned from public works to direct support starting from the 1<sup>st</sup> month of pregnancy upon confirmation from health care worker and/or from the 4th month of pregnancy.
- Lactating mothers will stay direct support until their child is 12 months old.
- PLWs exempted from public works are still entitled and should be receiving their PSNP transfers.
- Pregnant and lactating women should participate in Behavioral Change Communication (BCC) sessions and Antenatal care visit (at least 4 visits) in place of Public works

### Activity 6: Summarize the key messages

1. When women are pregnant:
  - A pregnant woman should **have one additional meal every day** to maintain her strength and health and will have a higher chance to deliver a healthy, strong and smart baby. Prepare foods from different food groups like vegetables, fruits, legumes, cereals and animal source foods to make it more nutritious.
  - To prevent anemia during pregnancy and birth defects, a pregnant woman needs to take **iron folic acid tablet every day for full six months**
  - Pregnant women transition from public works to temporary direct support starting **from the 1st month of pregnancy upon confirmation from health care worker and/or from the 4th month of pregnancy** and participate in SBCC activities.
2. During the period when women are breastfeeding their babies:
  - A lactating mother should **eat two extra meals a day** to maintain her health and the health of her baby.
  - A lactating mother will be exempted **from public works until her child is 12 months old to facilitate breastfeeding** and better access to health services like vaccination and monthly child growth monitoring.
  - A lactating mother should **make at least one postnatal care visit**, bringing her child to monthly child growth monitoring and participate in BCC session.

### Activity 7: Take-home materials

**Step 1:** Distribute the Iron Folate Tablet Reminder Calendar to anyone who is pregnant (and even to those who have recently given birth since they too should be taking iron folate tablets for 3 months) or

who has a pregnant family member.

**Step 2:** Explain how to use the Reminder Calendar:

- Take home the IFA Reminder Calendar and show your spouse and other family members how and why to use it
- Put the calendar on a wall at home where everyone can see it
- Ask family members to help you remember to take IFA each evening

### **Activity 8: Summary and measurable action plans/home take assignments (5 mins)**

**Step 1:** Ask VESA members to share what they've learned today with their spouses, mothers or mothers-in-law, particularly:

- Maternal Menu planning poster (optional)
- Iron Folate (IFA) Tablet Reminder Calendar
- 1,000 days wall poster

**Step 2:** Ask for volunteers to report back during the next session, and make note of who volunteers.



## VESA Discussion Session 28

## Breastfeeding

**Time:** 1 hour 30 mins

**Methods (Tools):** Discuss, displaying pictures, and case story

**Materials Required:** Discussion guide and picture posters, Early Initiation of Breastfeeding Poster, Key Breastfeeding Actions and Support Poster

**Technical support:** Health extension worker (optional)

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### Objectives:

- Improve the optimal breast-feeding knowledge of public work clients
- Improve the attitudes of participants towards the benefits of optimal breast-feeding
- Support breastfeeding mothers to optimally breastfeed

### Activity 1: Recap and Follow up of last session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of last session (**you can look at the summary of last session**). Follow up on action plans if any were made /home taking assignments if any were given

**Step 2:** Explain that this session will help VESA members to understand what optimal breastfeeding practices entails, and key breastfeeding actions and support.

#### References used for this session

Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual  
Save the Children (2017). Enhanced Community Conversation (ECC) Facilitation Guide. Growth through Nutrition project  
Sustainable Undernutrition Reduction in Ethiopia (SURE) Programme (2016). Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)

## Activity 2: Early initiation of breastfeeding (15 mins)

Step 1: Show the illustration below to the VESA participants



Step 2: Ask the following questions:

- What do you see in this picture?
- Where do pregnant mothers in your community deliver their babies (at health facility or home)?
- Why should a newborn baby be put on a mother's breast immediately? (why it is important to put babies to the breast within an hour after birth)
- What can community members do to improve health facility delivery?
- Who knows why colostrum is important and so good for our newborn babies?"



## TO THE COMMUNITY FACILITATOR

1. Putting our newborn babies to the breast, with skin-to-skin contact, within the first hour after birth, allows babies to suck colostrum and is important for the health of baby and mother.
2. All mothers should deliver in health facilities, so they can receive delivery support with a clean environment and emergency care, resulting in improved maternal and neonatal health
3. Husbands and community members encourage pregnant women to deliver in health facilities
4. It is important to put babies to the breast within an hour after birth, because:
  - It helps reduce the new mother's bleeding after childbirth
  - The earlier you put the child to the breast, the faster your breast milk comes and the baby has food and drink
  - The more the baby sucks, the more milk is produced
  - It helps reduce the risk of newborns dying.

### Activity 3: Key breastfeeding actions and support (20 mins)

**Step 1:** Show the picture below and use it to illustrate the following:

- Breastfeed whenever the baby wants to—at least 10 times a day
- Mothers should feed babies on demand, with love, patience and affection
- Mothers should respond to the baby's need to breastfeed anytime during the day or night



**Step 2:** Read the story of W/o Abeba below out loud.

### **Story of W/o Abeba and Ato Alemu: Breastfeeding for healthy growth**

Today we are doing to tell a story about a new family. After Ato Alemu and W/o Abeba were married for two years, Abeba got pregnant with her first child. She checked her pregnancy with a Health Extension professional and transitioned from public works to temporary direct support. She kept going to the nearest Health Center for check up until her due date and gave birth to a healthy child.

After Abeba left the health center to go home, her mother came to stay with her and help with the baby. Her closest neighbor, W/o Yitayesh, rushes to her house to see how she was doing.

“Elelelelelele” said Yitayesh, loudly expressing her joy for her neighbor. After greeting Abeba, she starts asking about the baby’s health. “Hey, Abeba?” says Yitayesh “Raising your first child might seem hard but there is no need to stress. Don’t worry! If you breastfeed her regularly, she will be very strong. But don’t give her anything else other than breast milk, even water, until she is six months old. When I say this I do not mean don’t give her medicines recommended by a health worker. A child who was breast-fed is going to grow up strong and healthy, and on top of that, smart.”

“You’re right.,” says W/o Abeba. “I just learned that. Even though my mother wouldn’t allow me, I fed the baby the first yellow milk after an hour of giving birth, just like the Health Extension Worker told me.”

is impure and not useful to children, and I told you it would cause the child a stomachache but you gave it to her anyways. You will wish you had listened to me when she gets sick. On top of that, you would not give her any water to drink.” Abeba’s mother turns to Yitayesh.

“Somebody please talk to her. Breast milk makes the child thirsty. She is going to kill this little kid from thirst. Public works will start pretty soon and I don’t know how she is going back to work.”

Yitayesh listens quietly and knows Abeba’s mother is wrong. She tells Abeba’s mother “No, you are mistaken,” and starts talking about her own experience. “You know my son, right? He is more than a year old. He is very strong and healthy. He took the first yellow milk and did not drink any water but took only breast milk until he was six months old. But the kids his age who didn’t get breast milk properly are in and out of Health Centers. But my kid doesn’t even get the flu. Moreover, I will keep feeding him breast milk until he turns two.”

While they are all talking, the Health Extension Worker from the Kebele comes in to visit the new mother. Abeba’s mother tells the health extension worker her thought about breast-feeding and begs her to convince her daughter that she is right!

**Step 3:** Ask the following questions:

- What do you expect the health extension worker will say? Is W/ro Abeba’s mother right?
- What types of norms related to breast-feeding are currently followed in this community?
- What type of support does W/ro Ababa need to exclusively breast-feed her child for the first six months of life?
  - From her husband
  - From neighbors
  - From relatives
- What are the key messages of the story from W/o Abeba?
- Babies only need breast milk, exclusively, starting with colostrum until they reach six months old. Why is this so?

#### Activity 4: Key messages for key groups

**Step 1:** Explain that optimal breastfeeding is a family affair. “Different family members have special roles to play to welcome a newborn baby into the family. Let’s discuss what happens when a baby is born and what family members usually do.”

**Step 2:** Facilitate discussion about who in the family is involved in ensuring good breastfeeding practices for newborn babies. Ask these questions and encourage people to feel comfortable and share their ideas:

- Who is usually with a woman when she gives birth?
- Who delivers a newborn baby?
- When does the mother get to hold the newborn baby?
- What is given to the baby to eat or drink when it is born? Why? By Whom?
- When does a mother start to breastfeed? Who helps or advises her to breastfeed?
- What happens to the first milk (colostrum)? Do mothers usually give colostrum to their newborn babies or discard it? Why?

After group members provide initial answers, help the group discuss this information during the discussion:

- Breastfeeding women's mothers or mothers-in-law are often with them when they give birth, and may also help deliver the baby.
- Breastfeeding women's mothers or mothers-in-law are also the family member who usually helps or advises them on how to breastfeed the newborn baby.
- Some families give their newborn babies butter, or water with sugar, before giving breast milk because they believe this helps "soothe" the baby's digestive system.
- Often grandmothers promote this practice as part of culture and tradition. Some families believe that the first milk (colostrum) is dirty or poison and this milk will be discarded and not given to the child."

**Step 3:** Explain the following points:

- "We can see that grandmothers of the newborn baby have a big role in what happens for the newborn baby. They love their grandchildren and want the best for them."
- "But some grandmothers may not yet have heard the news from the health extension workers and nurses at the clinic that colostrum, the first golden milk, is very good for the baby. Some people may dislike its yellowish color and think the first milk is dirty or slimy."
- **"In fact, the yellowish color or its different appearance means it is precious, like gold, full of nutrients and is the best first gift of love a family can give their newborn baby".**
- "Even though we may understand the benefits of giving only colostrum and breast milk for babies, we may have challenges explaining these to our spouses and the grandmothers of our babies. What are some of the challenges that you or families you know face when trying to give colostrum and breast milk only to babies?"

**Step 4:** Divide the VESA into three groups: (1) mothers or future mothers, (2) fathers or future fathers, and (3) grandmothers and mothers-in-law. Ask each group to discuss their challenges to supporting healthy breastfeeding, and how they can overcome them.

**Step 5:** After the groups have had a chance to discuss, bring them back together and ask them to share with the whole VESA.

**Step 6:** As needed, facilitate or supplement the discussion with the following points:

**For fathers/husbands' groups, tell how they might overcome the following challenges:**

- As husbands and fathers, we feel embarrassed to discuss breastfeeding practices with our wives or our own mothers because this is considered to be a "women's matter"
- Grandmothers may tell us that they followed the traditional practices when they raised us, their own sons or daughters, and we have grown up just fine—so why should they change these practices now with their grandchildren
- Grandmothers are our elders, our mothers, and we as their sons must respect them and do what they advise

**For mothers/wives' groups, tell how they might overcome the following challenges:**

- As wives, we feel that our husbands may disagree with us. They say they are the fathers and want

their children cared for using the traditional practices of their own mothers.

- Our mothers/mothers-in-law may say that they followed the traditional practices with their own sons or daughters who have grown up *fineso* why should they change these practices now with their grandchildren.
- Grandmothers are our elders, our mothers/mothers-in-law, and we must respect them and do what they advise.
- We feel that women's role is to agree and to obey, it is hard for us to speak up and say a different opinion even if we may be right.
- Even if our families agree with us, we are busy and sometimes have to leave our babies with family members. When the baby is hungry, in our absence, there is no choice but to offer water and other foods because there is no breastmilk.

**For grandmothers' groups, tell how they might overcome the following challenges:**

- We grandmothers have followed these traditional practices (discarding colostrum, giving butter or water and sugar to newborns) with our own sons or daughters. We feel have grown up fine—so why should we change these practices now with their grandchildren?
- We are the family elders and we uphold the traditions: what will other people say if we change our ways now?



## TO THE COMMUNITY FACILITATOR

### KEY MESSAGES

1. **Initiation of breast-feeding:** soon after birth or within an hour of birth will help to stimulate production of milk.
2. **First yellow milk (colostrum):** Feeding the newborn baby the first yellow milk (colostrum) is important because it serves as the first immunization and will protect the baby from illness.
  - It helps protect babies against viruses and bacteria. It is the baby's first immunization.
  - It cleans the baby's stomach and protects their digestive track (intestines).
  - It has all the food, nutrients, and water the baby needs.

**“In fact, the yellowish color or its different appearance means it is precious, like gold, full of nutrients and is the best first gift of love a family can give their newborn baby”**



- 3. Exclusive breastfeeding:** Feed your baby only breast milk for the first six months, not even water because the breast milk is a complete food that can satisfy the baby's nutritional and water requirements.
  - Breast milk is easy for babies to digest
  - Breast milk has nutrients that help a baby's brain, eyes and all other body parts grow
  - Breast feed your baby on demand, 8-12 times day and night every 2 hours, to produce enough milk and provide your baby enough food to grow healthy.
  - Empty one breast first before switching to the second for your baby to get the most nutritious hind milk to grow strong and healthy
  - It is dangerous to give animal milk, water or other foods to babies before 6 months because these may be contaminated with germ that babies cannot fight.
  - Babies who take only breast milk grow better, fall sick less often, and perform better in school than babies who are given other foods or water
- 4. Continuum of Breastfeeding:** Continue partial breast-feeding until two years of age or beyond.
5. Husbands and families should help breastfeeding mothers to eat more, rest more so they have more time to breastfeed their little babies. Remember, breastfeeding mothers are still eating for two.

#### Activity 5: Distribute take-home materials

**Step 1:** Distribute and discuss the Accordion Leaflet on how to initiate breastfeeding and ask them to share it with their spouse/grandmother/mother-in-law.

**Step 2:** Provide poster.

#### Activity 6: Summary and measurable action plans/home take assignments (5 mins)

**Step 1:** Ask VESA members to share what they've learned today with their spouses, mothers or mothers-in-law.

**Step 2:** Ask for volunteers to report back during the next session, and make note of who volunteers so that you can follow up with them during the next session.

**Step 3:** Encourage them to encourage and support one another.



## VESA Discussion Session 29

## Complementary Feeding

**Time:** 2 hours

**Methods (Tools):** Discuss, displaying pictures, case story, and cooking demonstration

**Materials Required:**

- Cooking materials
- Picture posters
- Complementary Feed Preparation Poster
- Accordion Leaflet

**Technical support:** Health extension worker (mandatory) and religious leader (optional)

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**Objectives:**

- Improve knowledge of participants on the importance of age-appropriate optimal complementary feeding.
- Support optimal complementary feeding at the household level using household resources.
- Improve knowledge and skills of participants on complementary food preparation

*References used for this session*

*Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual Save the Children (2017). Enhanced Community Conversation (ECC) Facilitation Guide. Growth through Nutrition project Sustainable Undernutrition Reduction in Ethiopia (SURE) Programme (2016). Training Manual on Infant and Young Child Feeding (IYCF) and Nutrition Sensitive Agriculture (NSA)*



## TO THE COMMUNITY FACILITATOR

### This session requires some advance preparation:

1. Please identify a religious leader who is respected by the community and who is open to encouraging the use of animal-source foods for children during fasting periods. As if he would be willing to come to the VESA session to encourage members to use animal-source foods for complementary feeding.
2. Be prepared to conduct a cooking demonstration for complementary foods.

### Activity 1: Recap and follow up of last session, and intro to this session (10 mins)



**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of the session on breastfeeding and ask for an update.

**Step 2:** Explain that this session helps participants to understand what optimal complementary feeding practices, and what potential resource households can access.

### Activity 2: Introduction of complementary food for infants

**Step 1:** Show the illustration to the participants and ask the following questions:

- What do you see in this picture? [Ask for detail: what is the mother doing? How old do you think the baby is? What do you think the baby is eating? Etc.]

**Step 2:** Facilitate additional discussion through using the following discussion questions:

- What is additional food/complementary feeding?
- When should additional food be started?
- What happens if complementary foods are started early or late?
- Why should breastfeeding be continued with introduction of complementary feeding?

<b>Complementary feeding basics</b>	
What is complementary feeding?	Complementary feeding is giving other foods in addition to breast milk to babies. These foods should <u>complement</u> , not replace, breast milk.
When should complementary feeding be started?	Complementary foods should be introduced at 6 months. After 6 months, breast milk cannot meet all of the energy and micronutrient requirements of a baby, so complementary feeding is needed to fill the gap between the nutrient needs of the growing baby and the nutrients provided by breast milk. At 6 months, a baby's digestive system is also mature enough to digest different foods. Finely minced foods will not choke the baby.
What happens if complementary foods are started early or late?	Early introduction of complementary foods before 6 months displaces breast milk since the babies will breastfeed less, and increases risk of diarrhea since complementary foods may not be as clean as breast milk.  Late introduction of complementary foods after 6 months is dangerous because the child does not get the extra food needed to fill the energy and nutrient gaps. The risk of malnutrition and micronutrient deficiencies increases and the child stops growing, or grows slowly.
Should breastfeeding be continued with introduction of complementary feeding?	Breast milk continues to make important nutritional contributions. Thus, continued, frequent, and on-demand breastfeeding until 2 years of age or beyond is crucial. Continued breastfeeding protects children from illness and malnutrition.

### Activity 3: Locally available foods

This activity will help the participants to identify what foods are available in the community and what should be added to enrich a child's porridge.

**Step 1:** Ask the following questions:

- What are the common foods that are available in the community?
- Which food items can be added to enrich a child's complementary food such as porridge?
- What are some of the challenges that mothers and fathers face in enriching their child's complementary foods?
- How can we overcome these challenges as a community?



## TO THE COMMUNITY FACILITATOR

1. Enrich child porridge with:
  - Animal-source foods such as adding: a pinch of dried meat powder, milk, one egg
  - Finely chopped vegetables such as finely minced boiled carrots, mashed potato etc. (Save water used for cooking vegetables to prepare porridge) and fruits such as banana, avocado, mango, papaya, Gishta, Abeshock, orange, etc.
  - Iodized salt and a small amount of oil or butter
2. Family members can use food from house and buy foods that available in nearby market
3. Please father and family members, use the money that you get from PSNP and other livelihood activities for the purchase of eggs, milk and other foods for your children

### Activity 5: Diet diversity and frequency of complementary foods

**Step 1:** Please encourage discussion on the following questions:

- How many times a day should a young child be fed?
- How can livelihood activities help with availability of ingredients for enriched porridge?
- How can we improve meals frequency of child complementary feeding?

Possible Answers	
<b>At 6 months:</b>	<ul style="list-style-type: none"><li>• <b>Frequency:</b> 2 to 3 meals plus frequent breastfeeds and 1 to 2 snacks may be offered</li><li>• <b>Amount:</b> 2 to 3 tablespoons and gradually increase amount.</li></ul>
<b>6 to 11 months:</b>	<ul style="list-style-type: none"><li>• <b>Frequency:</b> 2 to 3 meals plus frequent breastfeed and 1 to 2 snacks may be offered</li><li>• <b>Amount:</b> Increase gradually to 3 full coffee cups</li></ul>
<b>12 to 24 months:</b>	<ul style="list-style-type: none"><li>• <b>Frequency:</b> 3 to 4 meals plus breast feed and 1 to 2 snacks may be offered</li><li>• <b>Amount:</b> 4 full coffee cups</li></ul>
Use PSNP transfers—either money or food—to enrich child porridge; 4 kilo legumes and 15 kilo cereals per household member or equivalent amount money	
Public workgrowing fruits and vegetables and including wage support	

Use also Household livelihood improvement activity-household livelihoods improvement activity support products for example poultry rearing and vegetable production

Note: Give adequate amounts to make the child full. Serve the child on a separate plate to ensure that he/she eats enough. This will also help you to know how much the child has eaten.

### Activity 6: Food groups
















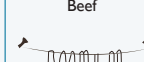























**Step 1:** Show the picture below and explain the 6 different food groups, and the importance of eating at least 4 food groups (or as many as possible) in every meal.



# Eat Diversely!

SURE programme  
Ministry of health &  
Ministry of Agriculture

For good health eat at least 4 different food groups at every meal

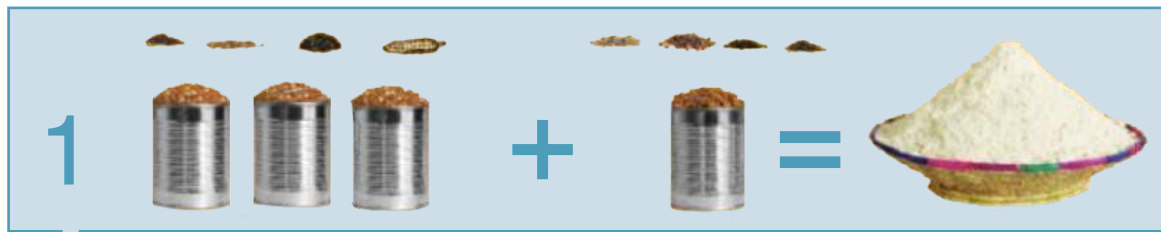
Staples	Legumes/Nuts	Vegetables	Animal Foods	Fats	Fruits
Millet 	Lentils 	Kale 	Egg 	Cooking Oil 	Mango 
Sorghum 	Peas 	Broccoli 	Fish 	Butter 	Papaya 
Maize 	Chick peas 	Carrot 	Beef 	Sesame Seeds 	Avocado 
Teff 	beans 	Orange Sweet Potato 	Lamb 	Pumpkin Seeds 	Banana 
Barley 	Ground Nut 	Pumpkin 	Poultry 	Sunflower Seeds 	Grapes 
Wheat 		Cabbage 	Milk 	Avocado 	Pineapple 
Oats 		Tomatoes 	Yoghurt 		Orange 

### Activity 7: Complementary food preparation

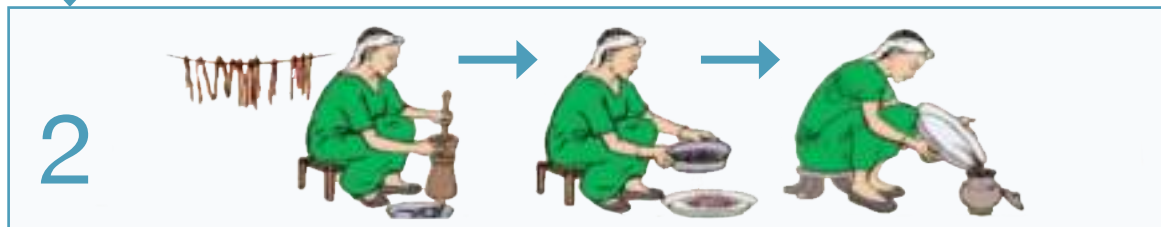
**Step 1:** Show the picture below and explain how to prepare complementary foods, step by step.

**Step 2:** Conduct a cooking demonstration.

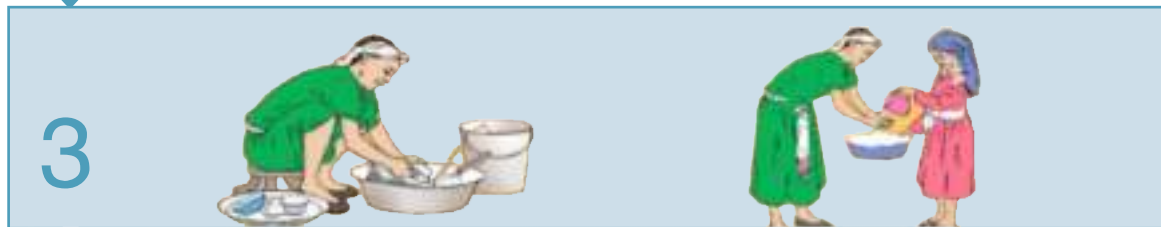
## Pictorial Demonstration of Recipe for Supplementary Food Preparation For Babies Over Six Months



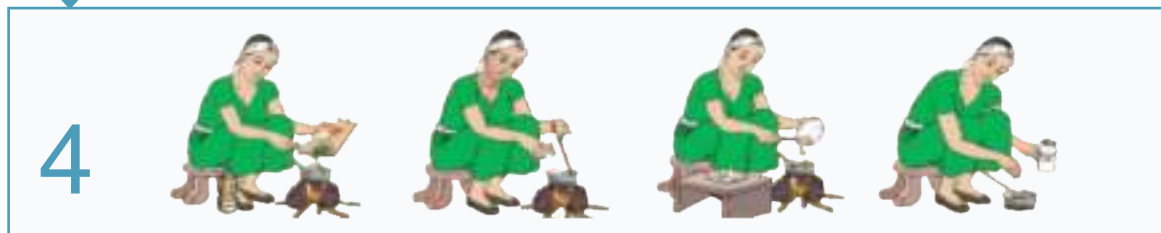
1 Prepare porridge flour made of  $\frac{3}{4}$  of cereals, and  $\frac{1}{4}$  of pulses



2 If possible prepare dried meat powder to enrich babies' food



3 Wash your hands and bowl with water and soap



4 Add at least four types of food to enrich your baby food



5 Feed the enriched porridge to your baby with love and patience

Feed fruits to your baby in-between

Enriched supplementary food is essential for growth of babies!

## Activity 7: Health extension counseling and feeding complementary feed (15 mins)

**Step 1:** Read the case scenario loudly for all participants

### **Story of W/o Damitu and Ato Gebre Episode 3: Learning about complementary feeding**

Do you remember W/o Damitu and Ato Gebre? Finally, Damitu delivered her third child and now he is six months old. Damitu and Gebre also have continued to grow a diversified set of crops—teff, peas, chickpeas, and vegetables. After participating in different VESA discussion sessions, they have realized the importance of keeping some of their vegetables and other nutritious foods for household consumption. Damitu and their four-year-old child, Tariku, have start eating nutritious foods like vegetables, peas, chick-pea, and they are now much healthier.

Damitu and Gebre have decided that from now on, they will prioritize good nutrition for their family. After they received counseling from the health extension worker during their third childbirth, they realized that their six-month-old baby should begin to eat complementary foods prepared from peas, chickpea, dried meat powder, eggs, fruit and vegetables along with breast milk to be healthy and strong. But Gebre's mother has a different idea...

**Step 2:** Ask the participants the following questions:

- What have you learned from W/ro Demitu and Ato Gebre history so far?
- What do you think Ato Gebre's mother is going to say?
- How can Gebre and Damitu respond to Gebre's mother?
- What about in your own homes? Do you know someone like Ato Gebre's mother?
- Can we use the food that we produce to enrich our children complementary feed and to improve family nutrition?



## TO THE COMMUNITY FACILITATOR

### KEY SESSION SUMMARY

**What happens when babies reach 6 months of age?** Complementary foods should be introduced at 6 months. After 6 months, breast milk cannot meet all of the energy and micronutrient requirements of a baby.

How can we enrich child porridge? Enrich child porridge with:

- Animal-source foods: a pinch of dried meat powder, milk, one egg,
- Finely chopped vegetables such as finely minced boiled carrots, mashed potato etc (save water used for cooking vegetables to prepare porridge) and
- Fruits such as banana, avocado, mango, papaya, Gishta, Abeshock, orange,
- Add iodized salt and small amount of oil or butter

**Why should breastfeeding be continued with introduction of Complementary feeding?** Breast milk continues to make important nutritional contributions. Continued breastfeeding protects children from illness and malnutrition.

**What kinds of benefits we get from PSNP?** PSNP direct transfer of money or foods, and by using household livelihood improvement activity to diversified under two children foods by purchase protein rich foods, legumes, fruits, vegetables and poultry meat. This will help for the normal growth and development of children and reduce risk of malnutrition.

### Activity 8: Take-home materials

**Step 1:** Distribute and discuss the Accordion Leaflet on how complementary feed preparation

**Step 2:** Distribute the child sticker to all family members who have babies at home and explain that the child flayer should be put up on the wall, where family members can see it. Putting up the sticker means:

- They are accepting their roles as child parents/grandparents
- They will be able to explain the child stage and roles of child parents/grandparents to others

### Activity 9: Summary and measurable action plans/home take assignments (5 mins)

**Step 1:** Invite the religious leader to explain that using/adding animal source foods in order to diversified their child complementary foods doesn't break their fasting.



**Step 2:** Summarize the meeting by saying that in today’s meeting, we practiced how we prepare complementary feeding and talk with your spouse and other family members about dietary diversity for little children.”

**Step 3:** Ask VESA members to share what they’ve learned with their spouse, mother or mother-in-law:

- Talk about babies’ complementary feeding and show family members the children flyer
- Talk about babies and how to introduce thick, soft *genfo* and how to add nutritious foods to their meals, each day
- Show their spouses and family members the Little Child Wall Poster and Accordion Leaflet about complementary feeding for little children
- How to start adding animal source foods to babies’ foods.

**Step 4:** Ask for volunteers to raise their hands to volunteer to report back to the next VESA session about how things go at home when they share these things with their spouse, mother or mother-in-law.

## VESA Discussion Session 30

## Water, Sanitation And Hygiene

**Time:** 1 hour 30 mins

**Methods (Tools):** Discuss, displaying pictures, role play, and case story

**Materials Required:** This session requires the following materials:

- Turmeric powder (erd)
- Soap
- Jug of water
- Basin for hand-washing
- WASH Poster and Accordion Leaflet “How to Make a Tippy Tap”

**Technical support:** Health extension worker (optional)

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### Objectives:

1. Raise awareness about basic hygiene and sanitation practices that affect nutrition and health
2. Create awareness on how PSNP can support the implementation of WASH
3. Encourage hygiene and sanitation practices in the household and community for an improved health and nutrition status

### *References used for this session*

*Ethiopia Productive Safety Net Program (PSNP) 4 (2016). Behavior change communication (BCC): PSNP Public Work Clients Manual Save the Children (2017). Enhanced Community Conversation (ECC) Facilitation Guide. Growth through Nutrition project*

### Activity 1: Recap and follow up of last session and intro to the session (10 mins)

- Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of last session (**you can look at the summary of last session**). Follow up on action plans if any were made /home taking assignments if any were given
- Step 2:** Explain that this session informs and helps VESA members to understand and practice essential hygiene and sanitation practices that help them improve their and their family's health and nutrition.

### Activity 2: Play the Germ Transmission Game [requires turmeric (erd)] (25 mins)

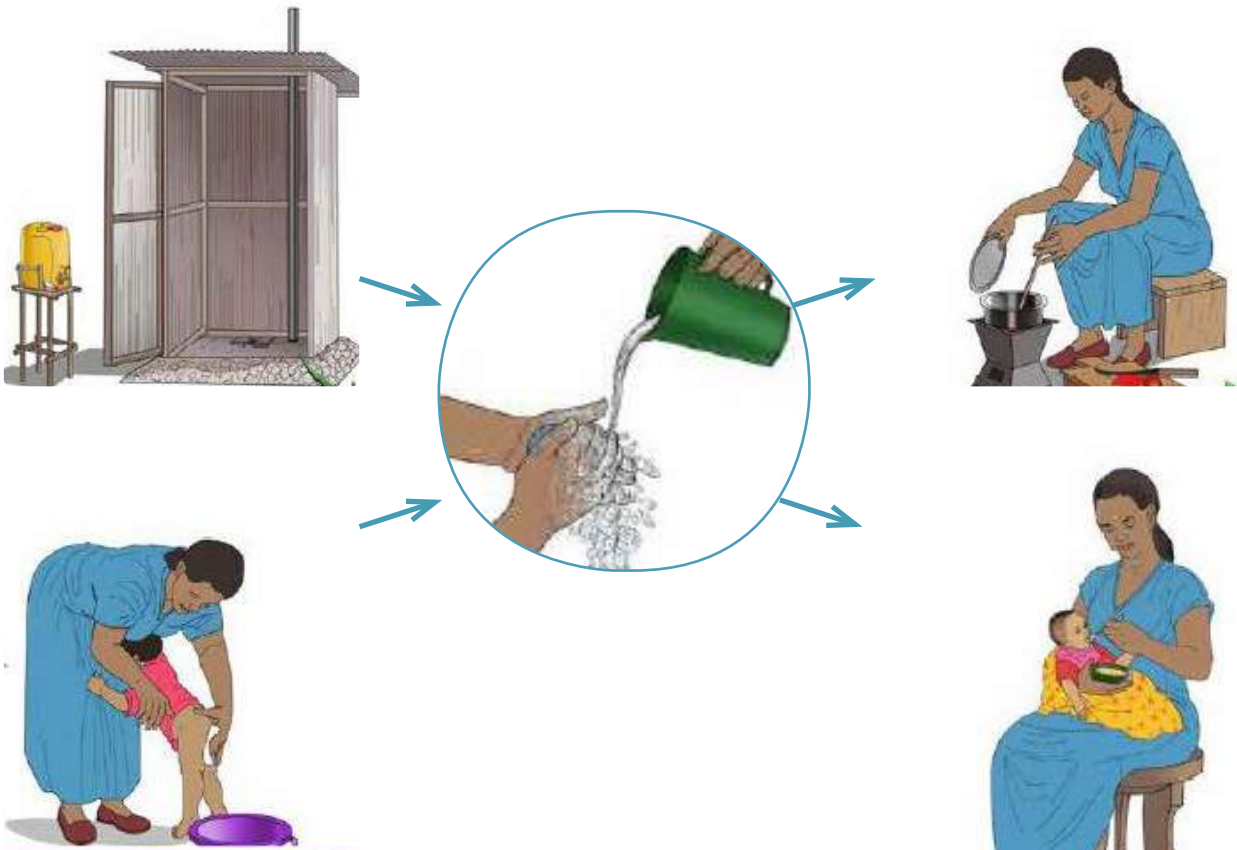
- Step 1:** Ask two volunteers to stand up and follow the following steps:
- Sprinkle a little turmeric on the volunteers' right hands, making sure that the powder covers their right hands.
  - Then ask the two volunteers to shake the hands of the other group members: one volunteer can shake the right hands of half of the group, while the other volunteer shake the right hands of the other half of the group.
  - When everyone has shaken hands with one of the volunteers, ask everyone to look at their right hand.
- Step 2:** Say: "Now that everyone has shaken hands with a volunteer, please look at your right hands. Tell me what you see."
- Step 3:** Then, explain these things:
- Germs are invisible and cause illness. We cannot see them, but they are in the feces of babies, older children, adults, and also animals.
  - If we touch feces, our hands contaminated with germs. If we shake someone's hand, we transmit the germs from hand to hand, just like the turmeric powder. We were able to see the powder, because it is yellow, but we cannot see germs with our eyes.
  - Our hands also touch our faces, rub our eyes, or we may touch our lips and mouths when we are eating.
  - Babies especially like to put their hands on many things, including into their mouths.
  - When babies and their family members come and in contact with baby feces, the germs in the feces can be transmitted to eyes and mouths and cause illness.
- Step 4:** Explain the importance of using latrines and disposing of babies' feces:
- All household members should use a latrine. If a household latrine is not available, use communal latrines or bury feces. The platform, seat, walls of the latrine should be feces free.
  - Because people believe that baby feces are harmless, they may take their time to dispose of the feces. But now, we know that baby feces should be disposed of quickly and safely, just like the feces of older children and adults.

- To protect our babies and our families from germs and disease, we should dispose of feces in a latrine, or bury them in a hole in the ground. The hole should be away from the house, gardens or water sources.
- After disposing of baby feces, we need to wash the baby's bottom and also baby's hands with water and soap after they defecate, and also wash our own hands with water and soap.
- We also need to be careful where we put the baby down if she/he is not being carried. Babies need to be on clean cloth or mat, protected from animal feces and flies that might carry germs.

#### Activity 4: Critical times for hand washing (15 mins)

**Step 1:** Show the illustration to participants and ask them the following:

- What do you see in this picture?
- What are some of the critical times when it is necessary to wash hand with soap/ash?
- What do we know about the prevention of diseases and fostering of good health with proper water, sanitation and hygiene?



**Step 2:** Facilitate the discussion using the key messages in the box below.



## TO THE COMMUNITY FACILITATOR

### Summarize this activity with the following answers and key messages

- The pictures showed that the woman washed her hands after using latrine, after cleaning baby's bottom, before preparing foods, and before feeding her child.
- The critical hand washing times are:
  - Before preparing food or cooking food
  - Before eating or feeding a child/breastfeeding
  - After cleaning baby's bottom
  - After using latrine
- Contaminated water and lack of personal and environmental hygiene will lead children to have diarrhea and other related diseases. Hand washing at the critical times with soap or ash will prevent illness of the mother and child and reduce transmission of diseases, such as diarrhea.

### Activity 5: Participatory demonstration of proper hand washing (10 mins)

**Step 1:** Explain the steps of proper hand wash based on the picture. Invite one of the participants to demonstrate proper hand washing based on the illustration and description of proper hand washing practices.

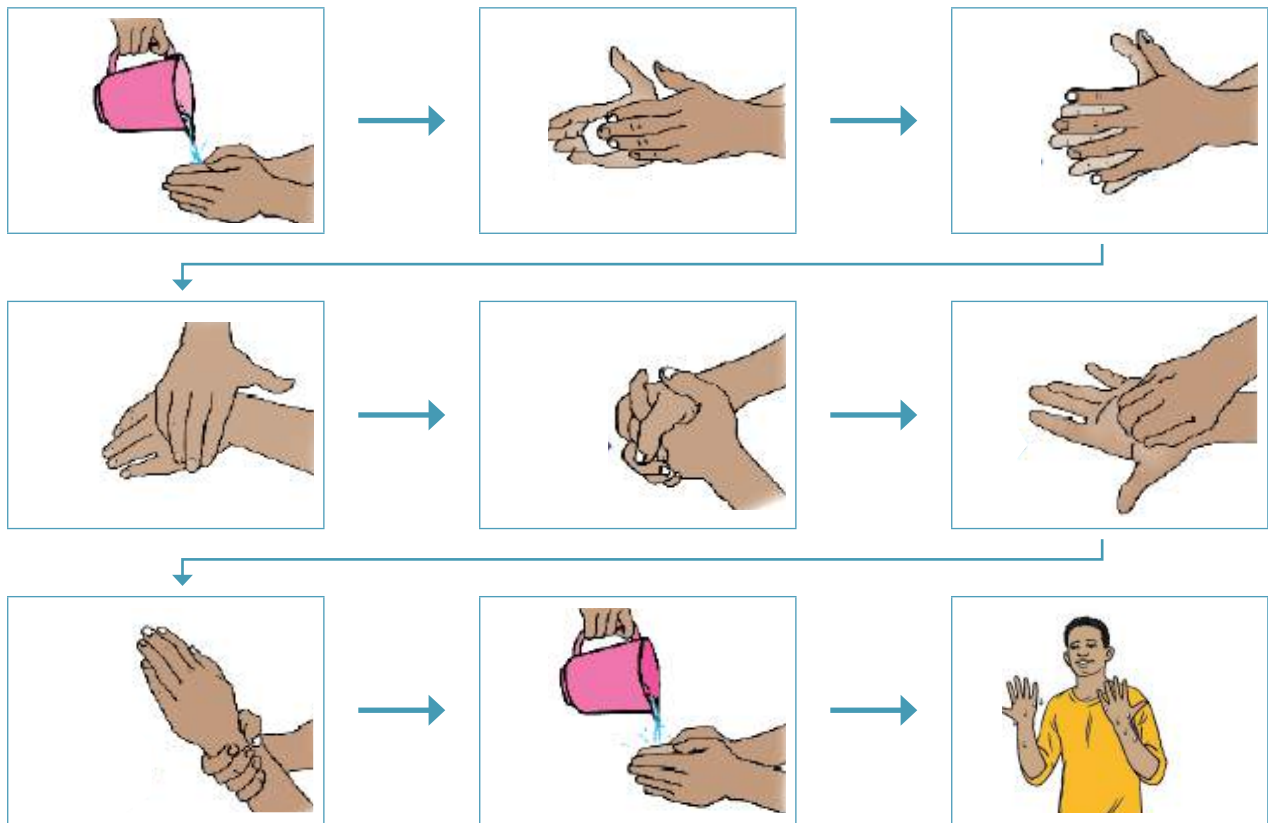


## TO THE COMMUNITY FACILITATOR

### Perform the following proper hand washing demonstration while explaining the steps:

1. Wet hands with a little water and apply soap.
2. Rub the palms of both hands together vigorously.
3. Wash the back of both hands; wash between the fingers of both hands and under the fingernails.
4. Rinse hands under clean running water.
5. Shake hands to dry in the air.

After the volunteer demonstrates, please make everyone practice the steps together with you.



**Step 2:** Ask participants what challenges they face in washing their hands at the critical times.

**Step 3:** Use the table below to help them solve some of their challenges.

Common challenges for hand washing and safe disposal of feces	Possible solution
Some families don't have latrines	<ul style="list-style-type: none"> <li>• Ask advice from HEWs or DAs about how to build a latrine</li> <li>• Find an area away from houses, gardens, and water sources and dig a deep hole for baby's feces. Cover the feces in the hole with ash to reduce odor and flies</li> <li>• Arrange with neighbors who have a latrine to use their latrine for disposing of baby's feces</li> </ul>
Soap is not available or families believe soap is expensive	<ul style="list-style-type: none"> <li>• Ask advice from HEWs/CFs about the place to buy inexpensive soaps (maybe through microfranchise saleswomen)</li> <li>• Discuss with your spouse how to allocate some of the family income to buy soap for hand washing and for washing baby's bottom and baby clothes</li> <li>• Make sure soap is available at home for good hygiene</li> <li>• Use clean ash or endod instead of soap, when soap is not available</li> </ul>

Water is not readily available or we need to use it sparingly

- Learn about how to make a tippy tap (a water conserving hand-washing unit)
- Put a jug with water and soap in a convenient place for timely hand washing

### Activity 6: Clean water source and treatment (15 mins)

**Step 1:** Show the illustration below and ask the participants what they see.



**Step 2:** Facilitate the discussion using the key messages in the box below.



## TO THE COMMUNITY FACILITATOR

1. The pictures show a woman fetching water from a river, treating the water by boiling it, pouring the treated water into a clay pot, and covering the pot with a can/sealing the jerry can.
2. Sources of water are: pipe water, spring water, shallow hole, boreholes, small dams or water reservoirs, ponds and including harvest rain water
3. By following these steps, we can ensure that our water is clean if we:
  - Pour water from container/pot with clean cup and use a second clean cup for drinking
  - Store water in a clean container with a tight lid and carry water in container/pot with lid
  - Before drinking water, boil and treat it with water treatment chemical

**Step 3:** Explain that there are different ways to treat water, and ask which one would be easiest for them to use:

- **Boiling:** This is physical removal of contaminant using high heat.
- **Chlorination:** This is treating house hold water using chemical (chlorine products) like water guard, purr, Aqua tab and Bishan Gari
- **Filtration using different types of filters:** This is related to treating water using physical filtration of water and highly effective and efficient as long as it used properly and with the right procedures.

**Step 4:** Tell the group that they can ask their HEWs for advice and to show them how to make a tippy tap at home if they need additional information or assistance

### Activity 7: Distribute take-home materials

**Step 1:** Give each person their own copy of the “How to build a Tippy Tap” accordion leaflet. Read the leaflet aloud and explain the steps and instructions to the group.

**Step 2:** Tell the group that they can ask their HEWs for advice and to show them how to make a tippy tap at home.

### Activity 8: Summary and measurable action plans/home take assignments (5 mins)

**Step 1:** Summarize by explaining that environmental hygiene always starts from our home cleaning all the materials we use. It is important to use latrines and wash our hands, but also to keep our homes clean (washing sheets and blankets and drying them in the sunlight), and keeping livestock in a sep-



arate house or pen.

**Step 2:** Ask participants to remember the four critical hand washing times. Ask them to discuss all of these practices with their spouse, and mother or mother-in-law, and also any older children who are helping to take care of their children.

**Step 3:** Ask the participants to try the new practices at home this week::

- Washing our hands with soap and water at critical times
- Boiling and treating drinking water for babies

**Step 4:** Ask for volunteers to raise their hands to volunteer to report back at the next VESA session about how things went, and write the names of the volunteers in your notebook.

**Time:** 2 hours

**Methods (Tools):** Practical demonstration and displaying pictures

**Materials Required:** This session requires the following materials:

- Cooking materials
- Orange-fleshed sweet potato and others (based on the context)
- Accordion Leaflet “How to Make Nutritious Food”

**Technical support:** Health extension worker (optional)

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**This cooking demonstration session requires some advance preparation:**

1. Please identify a male role model in the VESA or surrounding community. You should have received guidance about who is a role model—at a minimum, this should be someone who has demonstrated his willingness to regularly contribute to household chores, including cooking. It should also be someone who does not engage in any forms of gender-based violence and who has shown an exemplary attitude regarding gender.
2. The project should facilitate a cooking training to male role models prior to this session (if this has not yet been done, please skip this session until the training has been provided). **In areas where OFSP is not grown, this cooking demonstration session may demonstrate other nutritious foods.**

**Objectives:**

1. Raise awareness about the health and nutritional value of orange flesh sweet potato and other indigenous nutritious food.
2. Practical demonstrate recipes using orange flesh sweet potato and other indigenous nutritious food
3. Practical demonstration of household chore sharing (reinforcing lessons from the workload sharing session)



## TO THE COMMUNITY FACILITATOR

- Potatoes are one of the root and tuber food items. Orange-fleshed sweet potato (OFSP) is one of the many varieties of potatoes.
- OFSP can be produced year-round (every four months), even in less fertile soils. OFSP requires minimal labor and is drought resistant.
- Vitamin A is essential for immune system functions and the survival, growth and development of children.
- Just one small root (100-125 grams) or 7-9 table spoons or a half-cup, of most OFSP varieties supplies the recommended daily allowance of vitamin A for children under five years of age

### Activity 1: Recap and follow up of last session and introduction to this session (15 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points on WASH and ask for volunteers to share:

- Results of their discussions with family members
- Their experience trying some of the new practices

**Step 2:** Explain that this session will inform and help VESA members to understand the health and nutritional value of orange flesh sweet potato and other indigenous nutritious foods. Additionally, it will motivate VESA members to share household chores when they observe the male role models demonstrating cooking.

### Activity 2: Health and nutritional value of the orange-fleshed sweet potato

**Step 1:** Ask VESA members the following questions to check their existing knowledge about orange-fleshed sweet potato:

- Are you familiar with orange-fleshed sweet potato? Have you ever eaten it?
- Do you know the health benefits of orange-fleshed sweet potato?
- Can you think of any local meals that could be prepared with, or mixed with, orange-fleshed sweet potato?

**Step 2:** Follow up the responses with the information in the box below







## TO THE COMMUNITY FACILITATOR

1. Orange-fleshed sweet potato has the following health benefits:
  - Prevents muscle cramps: sweet potatoes are a great source of potassium
  - Boosts the immune system
  - Reduces heart disease
  - Promotes fetal development
2. Sweet potato storage and processing
  - Sweet potato root can be stored in the field, underground and clamp storage. Dried sweet potato chips can be stored for 4 months; sweet potato flour can be stored for 6 months.
  - Sweet potatoes should be processed without exposing it to direct sunlight. Direct sunlight can destroy the vitamin contents of sweet potatoes.
  - Poor pre-harvest and post-harvest handling and excess heat treatment during processing can affect the nutritional quality of sweet potatoes.
  - Sweet potatoes can be consumed alone or in combination with other staple foods. It is suggested to follow seven parts OFSP to three parts other flours (Staple: OFSP) proportion..

### Activity 4: Cooking demonstration

**Step 1:** Ask the male role model to conduct a cooking demonstration with selected recipes below.

Recipe	Item required	Preparation	Remark
<b>OFSP with eggs</b>	<ul style="list-style-type: none"><li>• 4 eggs</li><li>• ½ spoon salt</li><li>• ½ spoon ቁንቆርቆሪ</li><li>• 1 kg OFSP</li><li>• ¼ kg chopped onion</li></ul>	<ul style="list-style-type: none"><li>• Fry the OFSP with egg</li><li>• Put it on clean plate</li><li>• Consume</li></ul>	

<b>OFSP leaves</b>	<ul style="list-style-type: none"> <li>• 2 cups boiled OFSP</li> <li>• 1 cup OFSP leaf</li> <li>• 1 chopped onion</li> <li>• 1 cup oil</li> </ul>	<ul style="list-style-type: none"> <li>• Mix the leaf with onion</li> <li>• Add salt</li> <li>• Consume with bread and/or injera</li> </ul>	
<b>OFSP bread</b>	<ul style="list-style-type: none"> <li>• ½ kg OFSP</li> <li>• 1 kg flour</li> <li>• 1 spoon salt</li> <li>• 2 spoon oil</li> </ul>	<ul style="list-style-type: none"> <li>• Clean the OFSP</li> <li>• Boil the OFSP</li> <li>• Mash the OFSP with cup and mix it with the flour</li> <li>• Bake the bread</li> <li>• Consume it</li> </ul>	
<b>OFSP Injera</b>	<ul style="list-style-type: none"> <li>• 2 kg OFSP</li> <li>• 4 kg teff flour</li> </ul>	<ul style="list-style-type: none"> <li>• Clean the OFSP and boil and mash it</li> <li>• Mix the OFSP with the flour</li> <li>• Add yeast</li> <li>• Wait for two days</li> <li>• Bake</li> </ul>	
<b>OFSP Sauce (wot)</b>	<ul style="list-style-type: none"> <li>• ½ kg OFSP chopped in small size</li> <li>• ¼ spoon salt</li> <li>• 2 spoon oil</li> <li>• ¼ spoon spice</li> <li>• 2 garlic</li> <li>• 3 onions</li> <li>• 2 tomatoes</li> <li>• 2 spoons red pepper</li> </ul>	<ul style="list-style-type: none"> <li>• Prepare the sauce and boil while mixing with the above items and consume it with bread and/or injera</li> </ul>	

<b>Porridge for children</b>	<ul style="list-style-type: none"> <li>• Boiled OFSP and smashed</li> <li>• Wheat/maize flour</li> <li>• Salt &amp; oil</li> </ul>	Prepare the flour and boil it with water and when ready add the OFSP and consume	
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### Activity 5: Summary and measurable action plans/home take assignments (5 mins)

**Step 1:** Ask VESA members to share what they've learned today about (1) dietary diversity for your households and its benefit, and (2) men's and boys' great role and ability in household chores sharing, with their spouses, mothers or mothers-in-law. Specifically, encourage them to:

- Talk about orange-fleshed sweet potato and other indigenous nutritious food and demonstrate the cooking to their family members
- Show their spouses and family members the orange-fleshed sweet potato or other indigenous nutritious food poster recipes
- Talk about their experiences of roles they/their spouses shared after the male role models cooking demonstration.

**Step 2:** Ask for volunteers to report back during the next session, and make note of who volunteers so that you can follow up with them during the next session.

## VESA Discussion Session 32

## Negotiation Skills And Harmony In The House

**Time:** 1 hour 30 mins

**Methods (Tools):** Fishbowl, role play, Story and discussion using guiding questions

**Materials Required:** Picture play cards of a horse, a lion and water with honey

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### Objectives:

By the end of this session VESA members will be able to:

- Understand power dynamics and self-value
- Understand the importance of listening
- Discuss alternatives to actions and behaviors for effective communication and negotiations in the household

### Activity 1: Recap and follow-up of last session and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from the last session. Ask if anyone has cooked and served their family nutritious foods since the last session.

**Step 2:** Explain that this session is designed to help participants think through how to have harmony in the house.

#### *References used for this session*

*CARE USA (2015). The Farmer Field and Business School Toolkit. Cooperative for Assistance and Relief Everywhere, Inc. (CARE). Used by Permission.*

*Save the Children (2017). Enhanced Community Conversation (ECC) Facilitation Guide. Growth through Nutrition project*

*USAID/ACQUIRE Project and Promundo (2008). Engaging Boys and Men in Gender Transformation: The Group Education Manual. ISBN 978-1-885063-77-9. Pp. 72.*

## Activity 2: Story and Discussion: understanding power (15 mins)

**Purpose:** To understand power dynamics and self-value

**Step 1:** Help participants to recall Tegbar and Kebebush's story and their situation. [You can say, remember Kebebush and Tegbar? Even though their economic condition was slowly improving, they did not find peace in their house. Kebebush felt like she has a lot of responsibilities that she cannot accomplish by herself and she was getting thinner and thinner. Tegbar also did not feel respected and obeyed by Kebebush and they felt distant from each other.]

**Step 2:** Facilitate a discussion using the questions below:

- How did Tegbar treat Kebebush? How would you feel if you were Kebebush? Would you feel powerless? Why/why not?
- How do you think Tegbar felt in treating Kebebush that way? Do you think he felt powerful? Why or why not?
- Do you know of similar situations happening in your community? Please share.
- Would you have done something if Kebebush and Tegbar were your neighbors? If yes, what do you think you could have done?

## Activity 3: Fishbowl (25 mins)

**Purpose:** To understand the importance of listening to others' perspective

**Step 1:** Divide the male and female participants into two groups.



- Ask the women to sit in a circle in the middle of the room facing each other, and the men to sit around the outside of the circle, facing inward.



**Step 2:** Ask women group to discuss all the points below while the men silently listen. Tell the men to not interrupt or say anything. Then ask the men to discuss all the questions while the women listen. Tell women to be quiet and not interrupt. *[Here it is important to explain that the other group listen carefully without judgment to understand the perspective of the group talking].*

- In your communities, what are situations that bring men’s and women’s behavior close to the behaviors of Kebebush and Tegbar? *[Here you can mention how Tegbar and Kebebush are distant to each other now; how Kebebush is afraid to ask for anything from Tegbar; How Tegbar feels disrespected and angry most of the time; etc]*
- If you had been given a chance to choose between being Kebebush, Tegbar or their neighbor, which would you have chosen to be? Why?
- What do you think are the consequences of a relationship where one person has power over another person?
- What do you think are the factors that give people self-value and self-respect in relationships?
- What does a perfect family look like for you?

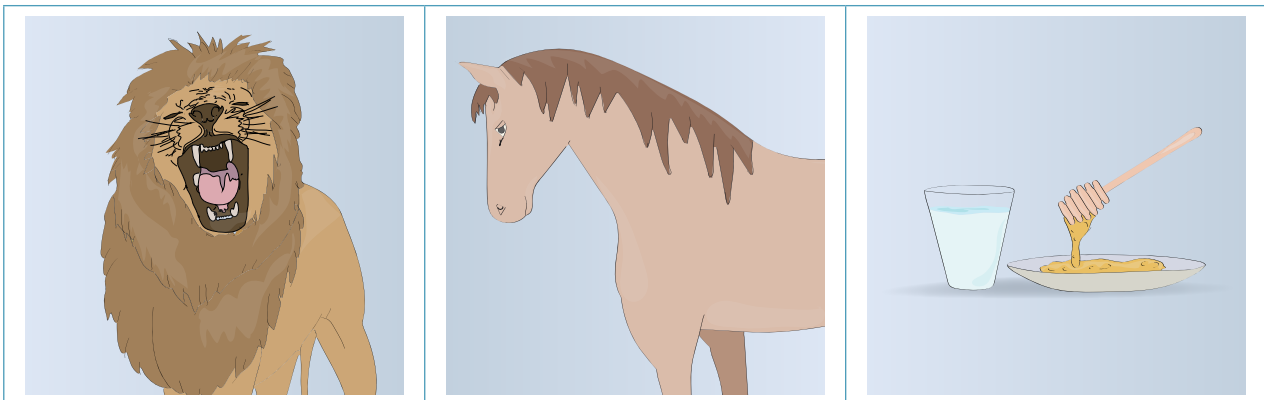
**Step 3:** Bring both groups together in a larger circle and ask participant to discuss:

- What have you understood from the discussion of the other group?
- Do we usually listen to each other’s perspective the way we did now? Why?
- What is the benefit of listening to each other’s opinions and perspectives?
- What can we do to make sure that we can enjoy equal power and self-value, equal treatment and harmony in our houses? What can we do to create the “perfect family” we have mentioned in both women and men groups? *[Take note of the responses]*

#### Activity 4: Role play: Lion, donkey and water with honey (20 mins)

**Purpose:** To understand effective communication and negotiation

**Step 1:** Ask for three volunteers for the role play. Assign characteristics of a lion, a donkey and water with honey. Give them play cards of their character to hold on their chest.



**Step 2:** Explain to the role play volunteers and audience that all three characters are responding to the

request of a spouse who is asking to discuss about the difficult responsibilities s/he has and come up with solutions that they can discuss and decide together.

- The lion plays an aggressive, impatient and loud person
- The horse plays a submissive person who does not say anything or express any opinions
- The water with honey plays an assertive person who is confident, kind, cares for others and likes to hear others' opinions before expressing its own

**Step 3:** Ask participants to discuss the following points:

- What have you observed and learned from the role play?
- Which character would you choose to be? Why?
- What could help us to be more like the water with honey?

### Activity 5: Story and discussion (15 mins)

**Purpose:** To understand power dynamics and self-value

**Step 1:** Read the story of Tegbar and Kebebush (Episode 6) out loud.

## **Tegbar and Kebebush Episode 6: Negotiation Skills and Harmony in the House**

One day, Kebebush and Tegbar attend a VESA discussion focused on the importance of listening to one another and understanding each other for effective communication and negotiation. This is something they have struggled with lately. Tegbar gets easily angry by what Kebebush says and does or doesn't do, while Kebebush is scared of asking Tegbar for anything because of his quick temper.

That evening, after completing her household tasks and making sure that the children are sleeping, Kebebush comes to sit beside Tegbar as he listens to his radio in a language she does not understand. She asks with a calm and kind voice if he understands anything the radio is saying. He answers "No, turn it off. I was not listening to it. I was thinking about the VESA discussion we had this afternoon". Since Tegbar has gone right to the conversation she wanted to have, Kebebush asks "what about it?". Tegbar answers, "About how I was focusing on what I thought and felt rather than trying to understand you, your thoughts and feelings too. Now that I think of it, the children and I are doing much better than you are physically. You are always rushing to do one thing or another. I am doing my best to improve our financial situation but we are not happy."

At first, Kebebush is annoyed, thinking, "Well, I'm bringing money for this family too and doing my best to make you and the children happy," but then she realizes that he is saying that he sees her burden too. She decides to try to listen, and says "Yes, you are right, you have been working hard since that drought hit us and we lost everything we had. I see your burden. I am also trying to make sure that we have another source of income and a diversified livelihood, and a healthy family."

For a moment, Tegbar is a bit angry at the mention of Kebebush's job, which he doesn't like, but then he stops himself. He remembers that he agreed in the VESA session that he would try to understand her, so he reflects on what she is saying. He thinks of all the things she has improved in the house because of her employment, her gardening, her cooking, and realizes, "Yes, she has been doing all that, and more."

And in this way, Tegbar and Kebebush start to discuss their thoughts, feelings and ideas more openly and more kindly. As days pass, their communication gets better and better. Even though sometimes Tegbar still gets angry, Kebebush has learned to cool him down and to wait and discuss things when they are both calm. Kebebush also gets angry and sad at times, but Tegbar has learned to see her fears, frustrations and angers. He has learned to be patient with her in those times, and he has started to share the work burden at home.

Tegbar and Kebebush used to worry about people's opinions of Tegbar's involvement in housework and Kebebush's employment. But now, they are a team who think together, work and decide together, and they have become a stronger family. People have stopped commenting on Kebebush's job. Instead, they comment on how healthy their children look and how well they are doing in school; how they seem happy

**Step 2:** Facilitate discussion using the following points.

- What do you think helped Kebebush and Tegbar to solve their issues? What are the positive things they have done for each other?
- What could they have done even better?
- Do you think you can try some of the positive things Kebebush and Tegbar have used? Which ones?
- Which ones do you think will be hard to try? Why?

## Activity 6: Summary and measurable action plans (5 mins)

**Purpose:** Remind participants of the main points covered and leave with agreed measurable actions for change

**Step 1:** Summarize the main points as:

- When men and women have equal power and self-value/self-worth, they trust each other; protect and help each other. This trust alleviates fear, which increases confidence of both women and men. This will help them get things done faster and may also help them add activities that help increase the family's income. As women and men, boys and girls enjoy equal opportunities and treatment, they create harmony in the house; they become happy and healthy family that is more successful and productive. This results in a resilient household.
- Listening to others opinions and perspectives without judgment and with a positive attitude help us create a peaceful family.
- Assertive communication and negotiation (like the water with honey) is the best type of communication to create harmony in the house.

**Step 2:** Ask participants what actions they would take. Here use the notes you have taken from the discussions the group had to motivate individual's action plans. Take notes of the individual action plans stated by the group for future follow up.

**Closing:** Thank participants and let them know the time of their next session.

## VESA Discussion Session 33

## Healthy Timing and Spacing of Pregnancy

**Time:** 1 hour

**Methods (Tools):** Discussion and displaying pictures, role play, case story

**Materials Required:** This session requires the following materials:

- Family Planning Posters
- Picture Posters

**Technical Support:** Health extension worker (optional)

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**Objectives:**

- To raise awareness about the relationship between family planning and food and nutrition security at household level
- To help women and families make an informed decision about the delay of first pregnancy
- To create awareness on spacing or limiting of subsequent pregnancies to achieve the healthiest outcomes for women, newborns, infants and children.

### Activity 1: Recap and follow up of last session and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session about harmony in the house, and ask if anyone has begun practicing negotiation skills.

**Step 2:** Explain that this session will help VESA members to think about healthy spacing and timely pregnancy and food security.

*References used for this session*

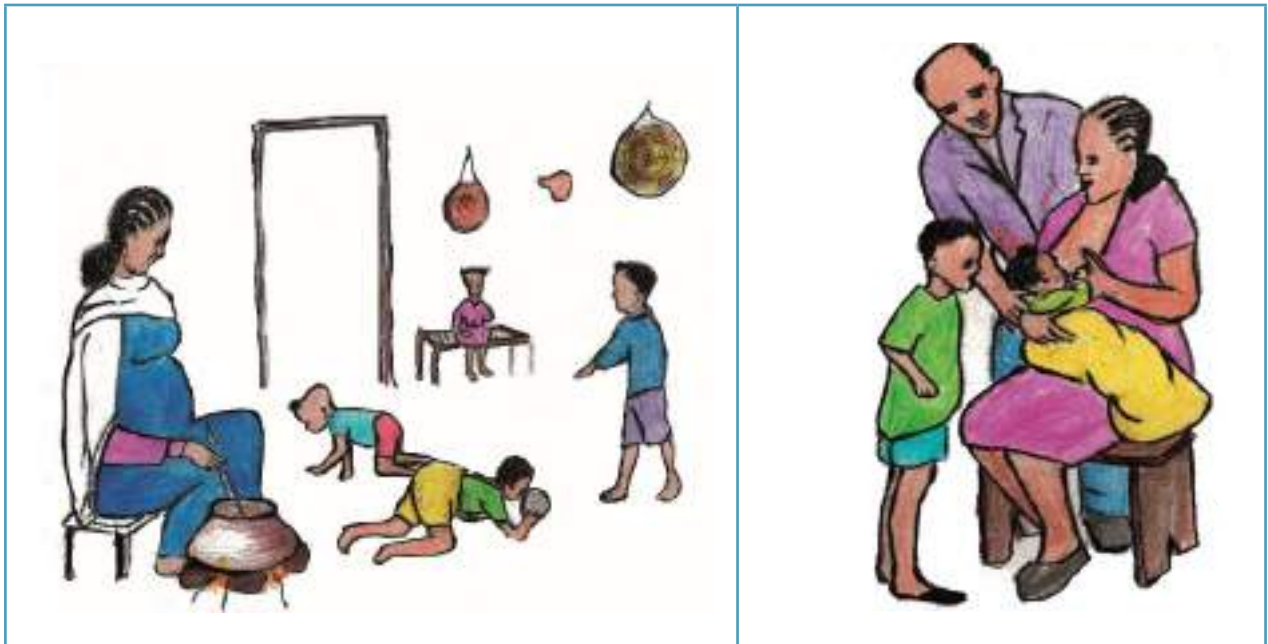
*Family Guidance Association of Ethiopia and CARE (2010). Sexual and Reproductive Health Training Manual for Ever Married Adolescent Girls*

## Activity 2: Healthy spacing of pregnancy (illustration-based discussion) (10 mins)

**Step 1:** Show VESA members the pictures on the following page.

**Step 2:** Ask:

- What do you see in these two pictures?
- What is difference between the two pictures?
- What are the common practice available in the community?
- How do people feel about using family planning? Is it acceptable? Why? Why not? Has this changed recently?
- Do you think there is a relationship/connection between family size and being food insecure? How?
- Do you think there is a relationship/connection between polygamy and being food insecure? How?
- Can a family go from being food insecure to food secure? How? What about the opposite?



## Activity 3: Story of Ato Tibebu and W/o Shita (10 min)

**Step 1:** Please read the story of Ato Tibebu and W/o Shita (Episode 2) out loud.

## **Ato Tibebu and W/o Shita Episode 2: Managing a large family**

As you may remember, Ato Tibebu and W/o Shita are former PSNP graduates who are now well-off and successful. But over the years, as their honey production business has started to grow and their income increased, people started commenting on the small number of children they had. Since they could afford it, Tibebu and Shita had more and more children, and they now have eight children from their 13 years of marriage.

However, now, with a family size of 10, and despite all their income, Tibebu and Shita are struggling to take care of all their family's needs. Their two oldest children have passed the college entrance exam, and their daughter is already in university, but now they are struggling to cover costs for their son too—including materials, housing in the city, food, and other costs. They want all their children to be successful in school and graduate from university, but paying for school materials and clothes for all the children, in addition to food and other expenses, is draining their budget.

Tibebu and Shita grow increasingly worried about their ability to give all of their children a good life. Then one day, the health extension worker comes and talks to Shita about family planning and to recommend that she begin using contraception. Shita previously thought that because she had enough money, she didn't need to worry about family planning, but now she starts to think that the health extension worker is probably right. But she is worried about how to talk to Tibebu about it. What will he say?

**Step 2:** Discuss the following questions:

- What would you do if you were W/o Shita?
- What would you do if you were Ato Tibebu?
- What do you learn about the relation between larger family size and food/nutrition security in the story?

**Step 3:** Ask:

- What is the men's involvement on family planning in this community?
- What facilitates men's involvement in family planning?
- What inhibits it?

**Step 4** [*where relevant*]: What is the practice of polygamy like in this community? Why? How do men feel about it? How do women feel about it?

### **Activity 4: Group discussion (10 mins)**

**Step 1:** Divide the VESA into two groups (one female-only, and one male-only)

**Step 2:** Ask the groups to discuss the following questions:

Women	Men
<ul style="list-style-type: none"> <li>• What do you think are the benefits of smaller families?</li> <li>• What would you like men to do to support to women on family planning?</li> <li>• What are things that only men or only women can do with respect to family planning?</li> <li>• What do you find difficult about the use of family planning? Why?</li> <li>• What do you do to encourage your partner to be supportive on family planning?</li> </ul>	<ul style="list-style-type: none"> <li>• What do you think are the benefits of smaller families?</li> <li>• What would you like women to do to encourage men to be supportive for family planning?</li> <li>• What are things that only men or only women can do with respect to family planning?</li> <li>• What do you find difficult about the use of family planning? Why?</li> <li>• What do you do to encourage your partner to be supportive on family planning?</li> </ul>

**Step 3:** Bring the groups back together and supplement their discussion with the key messages in the box below.



## TO THE COMMUNITY FACILITATOR

### Benefits of Family planning

- **Improves health/well-being of families and communities**
  - Mothers and babies are healthier when risky pregnancies are avoided
  - Having more than 4 children makes childbirth more risky
  - After having a child, it is healthier to wait at least 2 years to try to become pregnant again.
  - Extending birth spacing two to three years will help each child to get enough breastfeed and became healthy and strong
  - Mothers become healthy and strong
- **Smaller families mean more money and food for each child.**
  - Parents have more time to work and to be with family.
- **Delaying first pregnancy lets young people stay in school**
  - Ideally, young women and men should wait until at least 18 years or have finished their education, and are ready before having children.
- **It possible to get sufficient quantity and quality of nutritious foods to meet the needs of their families.**
- **It reduces the economic burden to teach and having clothes for children**



### Activity 5: Summary and measurable action plans/home take assignments (5 mins)

- Step 1:** Ask VESA members to discuss all of these practices with their spouse, mother or mother-in-law, and also neighbors.
- Step 2:** Encourage VESA members to ask a health extension worker for advice about family size, family planning or healthy spacing and timely pregnancy.
- Step 3:** Ask for volunteers to report back and make note of who volunteers so that you can follow up with them.

## VESA Discussion Session 34

## How To Make A Business Grow

**Time:** 1 hour

**Methods (Tools):** Storytelling, small group discussion

**Materials Required:** None needed

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**Objective:**

To check in on VESA members' business investments and livelihoods activities and encourage them to engage in collective problem-solving and find resources to help them expand their businesses.

### Activity I: Storytelling and discussion (15 mins)

**Step 1:** Read the W/o Seada's story (Episode 6) out loud.

#### **Story of W/ro Seada: Episode 6: Growing her business**

Remember Seada? She was able to get that 5,000 birr MFI loan, and she purchased two beehives and two colonies. She faced some challenges in her first year—one of her colonies absconded after her neighbor sprayed some pesticides in his field close to hers, but she was able to save the other colony. She regularly visits Ato Tibebu to ask him for advice, and is now getting ready to sell her very first honey harvest. After consulting with her community facilitator and Ato Tibebu, she decides to sell a portion of her production in the local market, and a portion to the cooperative. The cooperative offers a slightly lower price, but she likes the idea of building a relationship with them and being able to access different markets. She has also realized that the relationships she has built through the cooperative may help her get a better price on new beehives. She enjoys beekeeping and is excited to reinvest the money into additional hives and colonies.

**Step 2:** Ask VESA members the following questions:

- What resources does W/o Seada look to for support?

- What happened that was out of Seada’s control?
- How is Seada planning to expand her business?
- What advice would you have for Seada?

**Step 3:** Explain that the enabling environment is what is outside Seada’s control in her livelihood. It includes the market, government and social norms that enable her to undertake her livelihood activities, or that hinder her. Ask: What is the enabling environment like for Seada’s honey business?



## TO THE COMMUNITY FACILITATOR

Emphasize to the VESA members that the three systems (the market, the government and the society or social system) that circles around them are very important to support their livelihood activities:

- Market is important factor as all the inputs for their livelihoods are obtained from the market, and without a market no business can operate.
- Local government structures such as kebele, DAs, and others, like model farmers, are very helpful for their day-to-day activities and are part of the enabling environment.
- Social norms are also an important aspect of the enabling environment—do the norms support women’s engagement in different types of livelihoods? What about mobility? What about men’s participation in household chores?

### Activity 2: Small group discussions and problem-solving (45 mins)

**Step 1:** Introduce this session by saying: “Once your business is up and running, you really need to be systematic if you want to become profitable. This means having systems in place to check the progress of business at every stage and to be prepared for the challenges that will come.”

**Step 2:** Divide the participants into 3-4 groups depending on their livelihood engagements (each group should have a common livelihood activity). Ask each group to discuss their business experiences amongst themselves for 10 minutes, then report back to the group for 5 minutes.

**Step 3: Small group discussion on business start-ups:** Links the business start-up phase with issues of business planning, financing, procedures, supply, production, demand and sales. Ask participants to discuss the following questions for 10 minutes, then report back to the whole group:

- How do you select and start up your business?
- How did you obtain the capital you needed to start your business?

**Step 4: Small group discussion on business experience:** Explain that sharing the business experience helps us to figure out what you could do to make it stronger. Ask participants to discuss the following questions for 10 minutes, then report back to the whole group:

- How is your business going?
- What risks are you concerned about, and what challenges do you face?
- Is your business growing?

**Step 5: Small group discussion on managing, growing and diversifying:** This is about product development, diversification and marketing. Ask participants to discuss the following questions for 10 minutes, then report back to the whole group:

- Gap identification/feedback sessions: do you have customer feedback on the business you do? Did you try to change based on customer feedback?
- Business coaching and mentoring support: do you have a role model or mentor?
- Is there a market for an expansion of your production? Where would you sell?
- We know that diversification is important for minimizing risk. What diversification are you considering?

**Step 6: Small group discussion on the enabling environment:** Ask participants to discuss the following questions for 10 minutes, then report back to the whole group:

- Is anyone providing technical support to their livelihoods/businesses? *[This could be a DA or even a friend/neighbor who has more experience]*
- Is there someone else in your community or nearby who is doing the same business and is very successful, and is willing to give you advice or technical support?
- To whom do they report if they face any challenge/problem on their livelihoods/businesses?
- Are you able to get the inputs you need?
- Are there any social or cultural norms that hinder you when you engage in this livelihood?



## TO THE COMMUNITY FACILITATOR

Take notes on their answers in your notebook and report back to your supervisor any additional support or enabling environment interventions that seem necessary.

*[Ask female members in particular]*

## VESA Discussion Session 35

### Discussion With PSNP Graduates

**Time:** 1 hour 20 minutes

**Methods (Tools):** Discussion

**Materials Required:** None needed

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**Objectives:**

To introduce VESA clients to PSNP graduates and to learn from their experience. Note that this session is not about graduating from the VESA! Households can (and should be encouraged to) stay in the VESA for as long as they want, whether or not they graduate from the PSNP. This session is meant to prepare households for graduation from the PSNP, which may occur in the near future or in several years.



## TO THE COMMUNITY FACILITATOR

This session requires some advance preparation:

1. Please identify two PSNP graduates [*not the same graduates who came to the first session—ideally more recent graduates from the area*] who are willing to come to the next VESA meeting. These should be graduates that you know, ideally ones who started out not very well off and without any special advantages. Try to identify one female and one male graduate so they can bring their different perspectives. Please ask them:
  - To think ahead of time of how they will describe their story, including the challenges they faced along the way and how they confronted them.
  - To be honest about their challenges and struggles, and not to make things sound easier than they were
  - To avoid blaming or criticizing the VESA members for still being in the PSNP
  - To be prepared to answer VESA members' questions.
2. Please ask the VESA to come up with a set of questions for the graduates ahead of time.

### A NOTE ABOUT PSNP GRADUATION

Graduation from the PSNP is a government-led process, not a project decision. This graduation process may entail the application of asset benchmarks (which are different in each region) and/or a community wealth ranking process. The project cannot push for households to stay in the PSNP or to graduate from the PSNP; it can simply encourage evidence-based graduation.

Households should be encouraged to stay in VESAs beyond PSNP graduation. Many GRAD households that graduated from the PSNP are still active in their VESAs, several years after graduation!

#### Activity 1: Recap and follow-up of previous session (5 mins)

- Step 1:** Greet and welcome the VESA members. Ask what they remember from the last session on expanding their business.
- Step 2:** Remind VESA members that they met PSNP graduates during their first session, and explain that you are going to be talking to graduates again today to hear more detail about their experience, and particularly what it was like when they first graduated from the PSNP.

#### Activity 2: The graduates tells their stories (20 mins)

- Step 1:** Please remind the graduates to be honest about their challenges, including any doubts they may

have had, setbacks along the way, etc. [For example: Did some initial investments fail? How did they recover? Was the woman's husband at first when she started her own livelihoods activities? How did she handle it?]

If the graduate starts to criticize the VESA members for still being in the PSNP, or imply that they are lazy, please stop them and remind them that the purpose of the talk is just to share their experience. Encourage them not to generalize.

### Activity 3: VESA members ask their questions and the graduates respond (40 mins)

**Step 1:** Remind VESA members that every person's story will be different, that experiences are different, but that there are some things that we can learn from this story.

**Step 2:** Invite VESA members to ask the graduates any questions they have.

**Step 3:** If the VESA members are struggling to think of questions, feel free to suggest:

1. What was it like during the first year after you graduated? How did you handle the loss of income from the PSNP?
2. What do you think has been the key to your success? Savings? Credit for business investments? Diversifying your livelihoods? Etc.
3. What have been your greatest challenges so far?
4. How did you keep going after your initial business investment failed? (IF RELEVANT)
5. How are you planning to get through the next drought or dry season?
6. What other aspirations and goals do you have now?
7. What advice would you give to the VESA members?

### Activity 4: Wrap-up (10 mins)

**Step 1:** Ask the participants:

- What did you think of these PSNP graduates' stories?
- Do you believe that in a few years you could be standing and telling other VESA members your graduation story? Why or why not?
- Do you look forward to graduating from the PSNP? Why or why not?
- What do you think will be your greatest challenges in facing graduation?
- What actions have you already taken to help move you towards being ready to graduate? What difference have you seen so far?
- What other actions can you take to help you move toward being ready to graduate?

**Step 2:** Inform the participants that the next session will be a check-in session, and that they have completed the discussion sessions.

## VESA Discussion Session 36

## Check-In And Wrap-Up Of Part 4

**Time:** 1 hour

**Methods/Tools:** Discussion

**Materials Required:** None

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**Objectives:**

- To check in on progress so far, particularly as related to action plans.
- To identify the lessons and challenges in the course of action plan implementation, and to help members figure out how to overcome these challenges

### Activity 1: Recap and follow-up of last session, and intro to this session (10 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session on debt and equity management; remind them of the key messages if needed.

**Step 2:** Explain that the purpose of this session is just to check in and find out how things are going with our various action plans towards achieving our goals

### Activity 2: Individual accomplishments and challenges (20 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Have you taken any action as individual so far? If yes, explain the action?
- What challenges have been encountered?
- Have there been any positive changes? What kinds? *[Prompt them to think about increased income, improved nutrition, improved gender relations, general happiness, etc.]*
- Have you moved any closer to achieving your goals? Why?
- Would you like to make any new commitments to the action?



### Activity 3: Collective accomplishments and challenges (15 mins)

**Step 1:** Ask the group the following questions and facilitate a smooth and participatory discussion:

- Has the group taken any action collectively? If yes, explain the action(s).
- What challenges have been encountered?
- Have there been any positive changes? If yes, what kinds of positive changes?
- Have the group actions helped anyone move closer to achieving their goals? Why?
- Would you like to make any new commitments to action?

### Activity 4: Discuss solutions and the way forward (15 mins)

**Step 1:** Ask the group if they have any recommendation for the challenges mentioned, and ask others to comment on whether these are workable or if they have other recommendations. *[Take notes]*

**Step 2:** Summarize the discussion and encourage VESA members to follow up with, encourage, and support one another. Inform the group that there will be similar discussions in the future.





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# PART 5

ADDITIONAL SESSIONS

## When Psp Advisory Is Ready

## Seasonal Weather Information And Advisories

**Time:** 1 hour 20 minutes

**Methods/Tools:** Discussion

**Materials Required:** Discussion guide, PSP workshop brief report, white papers

**Technical support:** The development agent (DA)

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**Objective:**

- To share seasonal weather information and to exchange knowledge among the VESA members
- To inform PSP advisories which are options of possible actions to be taken

### Activity 1: Recap and follow-up of last session (5 mins)

**Step 1:** Greet and welcome VESA members. Ask members to tell you what they remember from last session. Summarize and recap important points of last session. Follow up on action plans if any were made /home taking assignments if any were given.

### Activity 2: Introduction of the session topic and objective (5 mins)

**Step 1:** Ask the group that they have access to seasonal weather information and whether they heard about this seasons weather information from any source. Don't ask them the detail as they will discuss on the point/activity below. If they receive any information, ask them what they heard about.

**(Note that how many of the VESA members got this information and how many of these are female members)**

### Activity 3: Seasonal weather information (30 mins)

- Step 1:** Present the information obtained from the PSP workshop about this season's weather. Tell them that this information is acquired both from the meteorology and traditional forecasters.
- Step 2:** Ask them whether they heard any different information (it can be from any scientific source or indigenous knowledge). *[See if there was any difference in forecast and Acknowledge that forecasts are not 100% perfect and emphasize the need to monitor and to have a plan for different scenarios]*
- Step 3:** Ask the VESA members what possible hazards and risks or problems would happen based on the forecast considering their experience and knowledge of the area. *[Write down both the hazards and details of the risks in your notebook]*
- Step 4:** Ask them what possible good things or opportunities would happen based on the forecast considering their experience and knowledge of the area. *[Write down opportunities in the notebook]*
- Step 5:** Display and read the hazards and impacts, and the expected good things identified on the PSP report. And ask them if they have any thoughts.

### Activity 4: PSP Advisories (30 mins)

- Step 1:** Read the suggested advisories from the PSP workshop report. *[PSP advisories are options of actions that should be taken timely to reduce the impacts/risks and make use of the opportunities within the season]*
- Step 2:** Ask them if they have any thoughts about the identified advisories, i.e. it can be any additional actions, or adjusted actions, or actions that do not work in their area/village. *[Therefore write down the agreed actions to be taken in your notebook]*
- Step 3:** Explain that some of the actions shall be carried out individually and others by the VESA members or the community collaboration.
- Step 4:** Ask them if all the advisories can be implemented using their own resources and capacities or whether they may need any support from others. *[Try to probe and understand what actual supports they may require and note that in your notebook]*
- Step 5:** Try to fill out the following table with agreed actions. *[Always include actions about dissemination of the weather information and advisories to others in the village and kebele]*

PSP Actions	Implementer	Resources Required	Supporter and what support	Time of Implementation	Remarks

Advise them that early action is always helpful to protect/save their livelihoods. Besides, they should also use the opportunities, if there is any, to enhance their livelihoods in the coming few months.

**Step 6:** Give the chance to the DA if she/he has any message to convey or anything to say on the PSP advisories and the action plan.

#### Activity 5: Summary and measurable action plans/home take assignments (10 mins)

**Step 1:** Summarize and repeat the advisories again from your notebook. Emphasize that it is worth doing the actions as soon as possible in order both to protect their lives and livelihoods and properly utilize the good things. The PSP advisories do not mean that they are actions that would be implemented straightforwardly. Rather, **they should closely monitor the situation as per the forecast** while they made decisions on which measures/actions to take. Moreover, they should share the information they got to the people in their village and kebele that may not have access to such information.

**Step 2:** Given that VESA members may be concerned about the forecast, it may be help to close the meeting with elders' prayer or blessing. *[This can be facilitated by elders from the VESA members that get willingness of the members without any other aspects or inclination]*



## At The End of Every Session:

## Exchange Local Early Warning Information

**Time:** 20 minutes

**Methods/Tools:** Discussion

**Materials Required:** Discussion guide

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**Objective:**

- To exchange early warning information in the kebele/village
- To encourage VESA members for early action

### Activity 1: Introduction of the session topic and objective (5 mins)

**Step 1:** Remind participants that they have seen climate related shocks and non-climate problems are common in your areas. These problems include drought, disease, pests that affect the agricultural activities. And they are happening frequently. Therefore, it is important to be conscious about such cases and to take timely actions.

### Activity 2: Exchange Early Warning Information (10 mins)

**Step 1:** Ask participants what new things or problems in their village and kebele or in the woreda they see and heard of. Tell them that they should focus on the information about any emergency (potential problems) that can negatively affect their lives and livelihoods. *[Write down the emergency or potential problem in your notebook]*

**Step 2:** Ask what measures did they take so far to prevent the expansion of the problem and/or reduce the effects?

**Step 3:** Give the chance for others that didn't see or heard of anything and ask them if they have any recommendations, both as additional measure or adjustment of the existing actions.

**Step 4:** Ask the VESA members whether the situation can be managed by their capacity or they may need external supports? Ask them what kind of support they may need? *[If there is any serious case which may need external support, please communicate to the relevant government structure, both at Kebele and Woreda levels, quickly for timely action]*

### **Activity 3: Summary and measurable action plans/home take assignments (5 mins)**

**Step 1:** Advise the VESA members that when they see any possible emergency situation, they should share the information among themselves as soon as they get it. Moreover, early action is worth taking. When the situation seem beyond their capacity, they have to communicate the nearby government structures, like the Kebele administration, DAs, the Kebele Early Warning Committee or Food Security Task Force, to receive relevant and timely supports.





