

FOOTSTEPS

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MICRO-ENTERPRISE

Nobody wants to buy our goods...

by Rose Collins

MANY PEOPLE dream of new ways of earning a living or making a little more money. But as we all know, it is usually very difficult to start up a new business. This issue looks at micro-enterprises (small scale businesses) and gives advice on how to change a good idea into a business.

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Setting up production

Every year many good ideas fail because groups do not take time to plan before they begin. If you want to set up a new group to produce any kind of item, there are some questions you first need to consider and find answers for:

Market Do we know if there is a demand for the products being suggested? To answer this question you will need to carry out a basic market survey.

Skills What kind of products do we have the skills to make? List your combined skills.

Competition Who else is making the same products? What do we know about them?

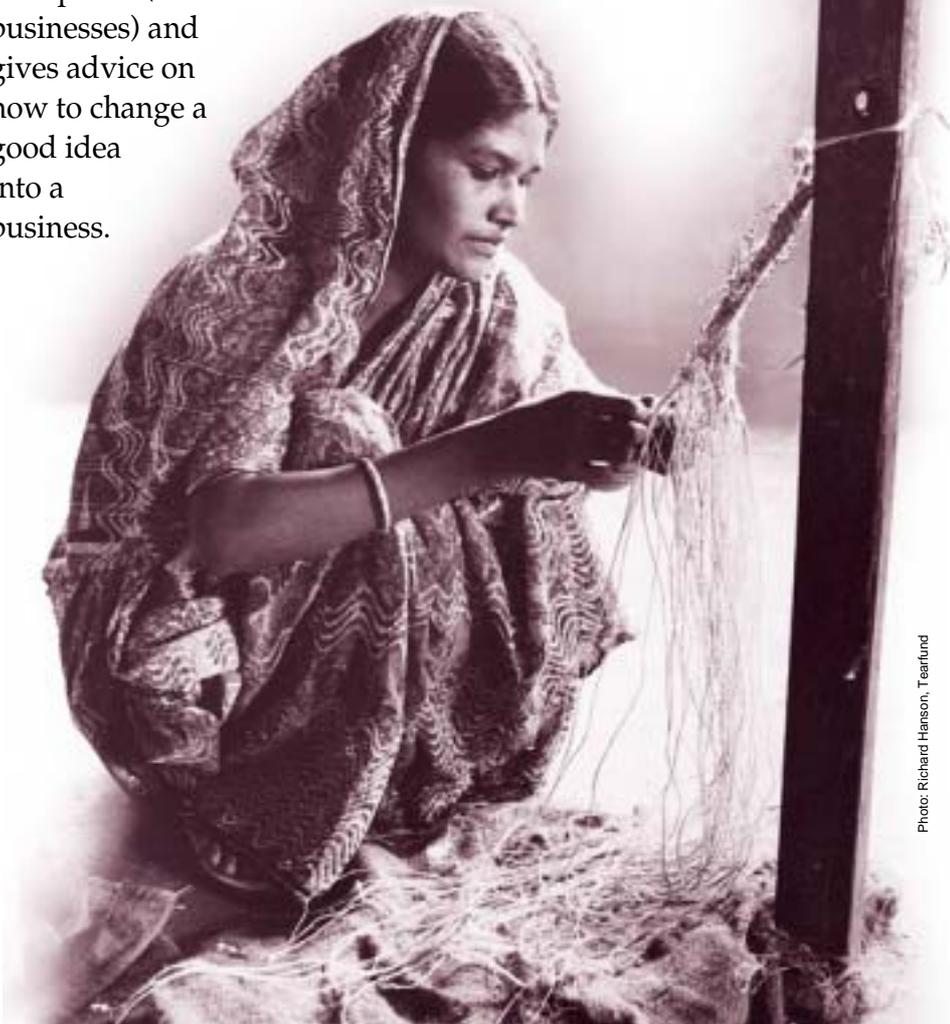
Facilities Where are we going to make our products? What equipment do we need?

Marketing Do any group members understand how to price our products? If not, how can we gain experience in this?

Legal situation What legal structure will our group need? Do we need to be registered for tax or other purposes? Do we need a constitution? Who will organise this and how much will it all cost? Where can we get advice?

Records Do any group members have a basic understanding of record keeping? If not, how can we find training in this?

Photo: Richard Hanson, Tearfund



FOOTSTEPS

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Footsteps is a quarterly paper, linking health and development workers worldwide. Tearfund, publisher of *Footsteps*, hopes that it will provide the stimulus of new ideas and enthusiasm. It is a way of encouraging Christians of all nations as they work together towards creating wholeness in our communities.

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Shown below is Tearfund's new logo, showing an abundant seed head with three seeds falling to the ground. This image represents growth, renewal and the multiplier effect of Tearfund's work.

TEARFUND



CHRISTIAN ACTION WITH THE WORLD'S POOR

Case study: Yaski Handicrafts, Indonesia

Yaski Handicrafts produce costume jewellery. When they first began eight years ago, they did not take enough time to research their markets, work out their costs, find good raw materials and obtain the necessary skills. The results were huge financial losses which nearly put them out of business. However, two years ago they started to consider carefully the points below and are now making a profit.

Yaski Handicrafts are now much more aware of what their customers require. They have carefully researched their markets, found good supplies of varied raw materials and provided training in new skills so they can now produce a wider variety of jewellery. They have kept their prices low and used new design ideas.



Photo: Tearcraft

Storage and transport How are we going to store, pack and transport our products?

Accounts How are we going to deal with money? Will we need to open a bank account? What will our terms of payment be: cash, one week or one month?

Work out a budget for your first year of trading so you are aware of the likely costs and then compare this with what you are likely to earn in income. If there are similar production groups in your area, visit and learn from their experience and problems. Remember – the first year will be the most difficult as this will include all the setting-up costs. You will need to consider the cost of raw materials, labour, equipment, packaging, transport and rent of facilities. Make sure you can survive this year before you start or you will waste a lot of money, heartache and hard work with little guarantee of success.

The market place

So many times I arrive at small producer groups and am asked to find a market for all the products they have made. Sadly small producers often find their products cannot be sold because they have ignored the simple rule of supply and demand...

Before making goods, first find out if enough people will want to buy them.

Never make products and then hope you will be able to sell them. You will just waste time, energy and money and end up with stocks of unwanted goods. First carry out a market survey. This doesn't

have to be complicated. Don't rely on the advice of friends who may want to encourage you. Visit local markets and talk to stall holders, visit nearby towns and talk to shop owners. Investigate markets further away if necessary. What products sell well and are always in demand?

New designs

Coming up with new ideas for designs, services or food products might seem quite difficult. Think of designing new products as an enjoyable journey. When we travel somewhere new, we usually ask for directions and along the way we might stop and ask for more directions. Your final destination is the finished product, but to reach there you will need to ask for directions (back to the market survey) and stop to consider advice about some trial samples. Consider these points:

- Look around you with 'new' eyes. We often miss ideas that are all around us. Look at nature for ideas of colour, shape and texture. Think how these ideas could be used in a new product.
- Look at everyday products and think how you could change them to make them more interesting.
- Look at books and magazines if available. Visit shops in large towns if possible.
- Always refer back to your market survey. Never try and develop a new product unless you are sure it will sell well.

Maybe you are already producing goods which sold well in the past but recently demand has reduced. Maybe you can improve orders by making a few changes or introducing some new products. Here are some ideas:

- Add colour or change the colour of the product.
- Change the size or appearance of the product.
- Add new raw materials to improve the product.
- Re-design the product to include new design features which customers have requested.
- Change the way your products are displayed. Certainly if you sell them yourselves in a small shop or stall, you should do this on a regular basis.
- Check your prices.

Quality control

Quality control should never be ignored. Once you know where your products will be sold, carefully check the quality at all stages. Your customers will want value for money and will not continue to support you if your goods are of poor quality. However, you also have to keep a balance between high quality and costs. If you have to buy very expensive raw materials your prices may increase so much that people no longer buy your products.

If you have a large group of workers, each must clearly understand the quality levels expected of them. They must know from the start that poor quality work will not be accepted. Set standards, make a checklist and train workers if necessary. Make spot checks without warning. Give your workers reference numbers so you



Photo: Richard Hanson, Tearfund

If you have a large group of workers, each must clearly understand the quality levels expected of them.

can easily tell who is responsible for which product. Encourage and reward workers who consistently produce high quality goods.

If you are exporting goods, quality control is even more important. Many countries have Trading Standard regulations which have to be followed. Otherwise orders could be cancelled or goods either returned or not accepted for payment.

Quality control includes many things as well as the way products are put together. For example, if you use dyes, are they colour-fast? If you buy raw foods, are they contaminated with pesticides? If you add fittings or accessories to your products, are they of good quality? Be strict with your suppliers of raw materials if you think they are trying to sell you poor quality supplies.

Store products in dry, clean areas where they will be protected from damage by water or damp and from pests such as

rats or weevils. Make sure your packaging is good. Producers often give this little attention, but poor quality packaging may result in broken or damaged goods which cannot be sold.

Customers will notice if your goods are of high quality and you will build a reputation for reliable products. This may prove essential in the future, especially if other producers begin to compete with you.

It is your income that will be affected if you allow poor quality goods to be sold. Stay in control and make sure that you know and understand the quality expected by your customers. You will be known by the fruit of your labours.

Rose Collins is a small business consultant for Tearfund based in Singapore. Her address is c/o Barton Associates, 15-01 Golden Mile Tower, 6001 Beach Road, Singapore.

Case Study: Chandpur Cottage Industries, Bangladesh

Chandpur Cottage Industries have been making items from jute for many years, providing work for over 1,500 women producing tablemats and sikas. Most of the products were made from natural jute. However, managers noticed that sales of their products were beginning to fall and realised something new was needed. The answer came in the introduction of dyes to the jute. A new range using coloured jute was started. Since then new designs for other products have been introduced, again using the new colours.

Chandpur Cottage Industries are now recognised as one of the experts in dyed jute products. Introducing colour to their products has significantly increased sales and brought new marketing opportunities.



Photo: Richard Hanson, Tearfund

Small business management

by Chris Sealy

THE KEY to all successful business is getting the basics right. New groups can compete with experienced producers if they are able to offer better quality or better value for money. But often the problem is that groups spend their time trying to copy someone else's success, rather than producing something different or original.

The customer is king

Business is about customers, not about products or services. Every successful business is customer-focused. Groups must find out what their customers want. In economies in transition such as Eastern Europe and the newly independent states of the former Soviet Union, much of the thinking about business is left over from the past. People concentrate on producing goods, assuming that the customers will be there.

Planning is essential

All good business books emphasise the need for a business plan. Many people resist the discipline of planning and some fear that such an examination will show their ideas to be wrong – but people **must** know:

- what product or service they will sell
- who they will sell it to and why customers might buy from them and not from other producers
- how much goods will cost to produce and what price they can be sold for. The difference between the two is the profit and this must be enough to live on if this is to be a full time job.

Profit = sale price less cost of production

Costs

Costs must be measured and monitored accurately. Every part of the business must be costed, including the use of the

friend's car to take products to market. Waste materials left over after cutting or spoiled by mistakes, must be included in the costs. The extra cost of buying a small quantity of material to finish an urgent order can seriously reduce profit margins.

Many small groups produce items which have a fixed market price. For instance, a dress maker must charge the same price as all the other tailors in the area. So profits can only be increased by controlling and reducing costs if possible or by improving quality so that prices can be increased. This is one area where people can use micro-credit schemes effectively. Credit may allow raw materials to be bought in larger quantities at discount prices, allowing profits to increase. Controlling wastage is another way of increasing profits.

The costs of licences and permissions for trading, both formal and informal, can be important factors for small businesses. This is a tricky ethical area and a very common source of dilemma. Central governments often nominally encourage small businesses, but local officials often use their authority to extract fees and favours.

After measuring costs accurately, the small producer can look at the market price and decide if it is worthwhile beginning the business. Most people are over-optimistic about the quantities they can produce or sell

in any period. **The hardest decision is to accept that the business will never make a profit.**

Separate pockets

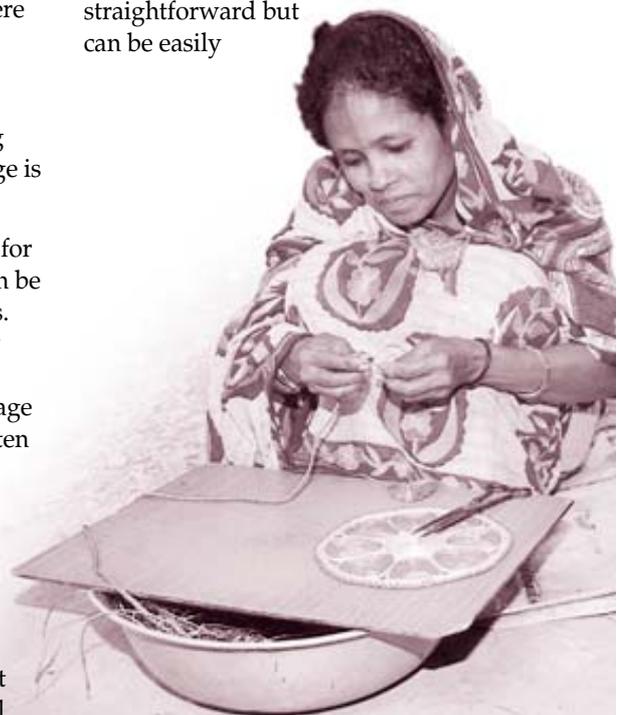
Failure to keep business money separate from personal money causes many potentially successful businesses to fail. People setting up in business suddenly find themselves with money in their pockets for the first time. Money from a recent sale or funds to buy raw materials, can make them feel rich. They look at the money in their hands and decide their personal needs are more pressing. Money owed to a supplier or needed to buy raw materials is instead used to buy food for the family. The simple solution is to use a separate pocket for business money. Make a decision about what you can afford to take from the business as a salary and take only that.

Overseas markets

A common danger I have often seen, is for groups to concentrate on exporting goods because they have begun with the encouragement of a missionary or development worker with contacts in an overseas market. Sales may depend on these personal networks. However, when this person disappears so may the sales. Never ignore the local market.

Moths and rust

The need to build up funds to replace worn out equipment appears straightforward but can be easily



neglected when other needs are more pressing. When the equipment fails the business may fail with it. In the CIS and Eastern Europe people were used to making requests for replacements rather than paying for it themselves.

Use a loan to invest

Loans, if available, can be very helpful. For example, a loan might be used to buy a sewing machine which is used well so the loan can be repaid, after which the machine is the tailor's property with many future years of profit from the investment. Some farmers I recently met in Uzbekistan had a different idea. They wanted a loan to buy seed potatoes. The harvest would be sold, the loan repaid and the rest of the money used for the family. In this way they would need to borrow again for the following year. However this project could become a business if they kept enough money from the harvest to buy next year's seed.

Chris Sealy is a consultant advising on vocational training and small business generation, including micro-credit. His address is: 11 Pembroke Road, Melksham, Wiltshire, SN12 7NA, UK.

E-mail: cgs_mead@dial.pipex.com



Photo: Richard Hanson, Tearfund



Credit for the poor

A RECENT REPORT by Professors Hulme and Mosley studied the work of 13 micro-credit institutions in seven different countries who provide small amounts of credit to help micro-enterprise. Their findings are very clear and are likely to have a large influence on groups who provide credit in the future. They make three important conclusions:

■ Institutions with effective loan programmes include the Bangladeshi Grameen Bank, Bolivia BancoSol and Bank Rakyat Indonesia. These institutions have good success rates with most clients able to repay their loans and build up their micro-enterprises. They have a number of features, including:

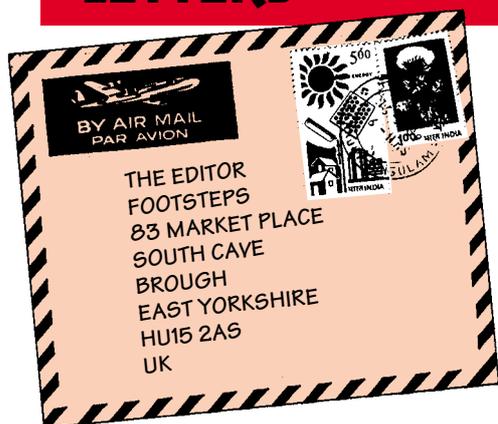
- Higher interest rates which prevent the poorest from taking out loans.
- They usually have savings schemes which provide people with a safety net (their savings) if they suffer problems.
- They have branches near where borrowers live, making it easy for people to repay loans regularly.
- They collect instalments regularly.

■ Credit is most likely to increase the income of households who are above or on the poverty line – in other words, not the very poor (below the poverty line). The research indicates that borrowers who are on or above the poverty line are most likely to take risks and invest in new equipment, labour or technology.

■ For the very poor, micro-credit loans often do not help people improve their income. Very poor borrowers are unable to take such risks. Indeed, sometimes they use up the loans on immediate family needs and may end up even more in debt than when they received the loan. Loans may not provide the answers to all problems and sometimes they can make the problems worse, especially if people have no safety net of savings or experience.

These findings are not encouraging for people trying to rise above the poverty line and who may find it even harder to obtain credit in the future as a result of this research. However, there are still positive steps to take. Recent visits by the Editor to rural people's groups in Uganda and Ghana have shown that active groups with members who meet regularly and often work together, can run very successful simple credit schemes with no outside help. Members agree to contribute a small amount of money each week and take it in turns to benefit as one member takes all the money for that week. Most use the money for clothes, school fees or small income-generating activities. Groups need to be well established so that members trust each other to make regular contributions.

Finance Against Poverty by David Hulme and Paul Mosley was published by Routledge, London in 1996. The summary of the book's findings was taken from *Focus No 5* published by CGAP, 1818 H Street NW, Room G4115, Washington DC 20433, USA.



No! to mercury soap

THE FRIENDS OF NATURAL MEDICINE FOR DEVELOPMENT (AMENAD) is a small organisation of Christians made up of nurses and agronomists. I am one of the founders. We encourage good health and development through the use of natural medicine. We are very committed readers of *Pas à Pas*. Having noted with bitterness the thoughtless use of antiseptic soap based on mercury in the neighbouring centres of Barak, Lweba, Nundu and Mboko, AMENAD has just set up an enquiry into the use of these soaps in order to oppose their use. (Ed: mercury lightens the skin but is a dangerous poison.)

Any support from groups able to help us with their ideas or resources would be welcome. We would also like to exchange ideas and share experiences with other groups promoting health through the use of natural medicines.

M'munga Christophe Masona
c/o Hôpital Diaconia de Nundu
PO Box 53435, Nairobi, Kenya

or

BP 2512, Bukavu, Democratic Republic of Congo

Slogans

IN OUR COMMUNITY reforestation project we find that slogans and word-play can be very powerful tools if used wisely. Here are two we have found very useful.

We tell people that if they want excellent results when they plant trees they must use a new fertilizer called WPT. We tell them it is much more effective than NPK and is available free of charge in their own village. They become suspicious. Then in the Swahili language we start to explain that:

W means *WAHI kupanda kabla ya Krisma* (Be early – plant before Christmas at the beginning of the rains.)

P stands for *PALILIA* (Weed, weed and weed!)

T means *TIFULIA shamba lako mwishoni mwa mvua* (Loosen the soil at the end of the rains.)

WPT – now they understand and start joking about it! However it makes it very easy to remember and when put into action we are often still amazed at the results. This idea can be adapted into any language.

We also created a slogan which says – *Kuwahi ni kufaulu, Kuchelewa ni kushindwa* (If you're early you succeed, but if you're late you fail). We explain why with a flip chart of illustrations about farming, and make jokes about the first young man to choose his wife gets the best one and the last ones miss out!

Brian Polkinghorne
Box 302, Mwanza, Tanzania

Email: bpolk@tan2.healthnet.org

Seed storage without air

WITH MUCH PLEASURE I read *Paso a Paso* 32. We have another method of storing seeds. We store beans in a 200 litre drum. Before covering the drum, we put a candle in and light it, then we cover the drum. The candle flame uses up all the oxygen in the drum so the insect pests die.

Eduard Klassen
Paraguay

Ten Commandments for a perfect animator

THE ANIMATORS IN PADES-MONO, Benin recently held a conference about their work. This list of commandments was one of the results of our discussions:

The role of an animator is to ask questions whenever necessary – both of members and those in authority.

François Zinsou
Animator – PADES-MONO
SNV Benin
BP 49
Sogbo (Mono)
Benin



Vegetable plots in town

GROWING VEGETABLES is a problem for many people living either in towns or in very dry areas. If you want to grow some green vegetables to use as a relish with maize meal, try my suggestion.

This is what you will need...

- a mixture of animal manure and good loam soil
- large, strong polythene bags
- a supply of water.

Fill the bags with manure and soil and place outside. Somewhere which provides some shade will prevent the bags drying out too quickly. Plant seeds or cuttings both in the top and in slits down the sides. Water regularly. Enjoy eating your vegetables!

James Kipnyango
PO Box 179
Turbo
Kenya

- 1 You will be modest
- 2 You will help the group find purpose and identity
- 3 You will not dictate to others what they should do, but use your authority lightly
- 4 You must have a sense of humour
- 5 You will introduce new ideas
- 6 You will encourage freedom of speech
- 7 You will use your time wisely
- 8 You will respect other people's time and keep to schedules
- 9 You will be flexible in every situation
- 10 You will introduce plenty of variety

Malaria infection

MALARIA IS COMMONPLACE throughout the year here in Guinea-Conakry, West Africa and worse during the rainy season. It is usually only children who show the typical symptoms of malaria (children from 0–10 make up nearly 30% of the population). A survey was carried out in January 1997, showing that malaria is the main cause of death among both adults and children. In 1994 over 600,000 cases were notified by health services – an annual rate of 96 per 1,000 inhabitants. Of the households included in the survey, just 16% use bednets – which are used in 43% of cases by the head of the household and in only 14% by children. The use of bednets decreases with the distance from towns (and rural areas had higher rates of malaria infection). Self-medication with chloroquine (despite high resistance here to chloroquine) is carried out by a quarter of the population in rural areas and by half the population in urban areas.

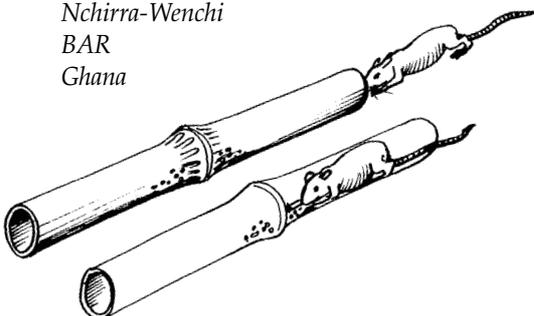
Our survey highlights the severity of malaria here. Not only is it the main cause of death, but it also has severe consequences on the economy with so many suffering ill health. This serious situation requires the active cooperation of both government and all religious denominational health services.

Dr William Sauyers
BP 2552
Conakry
Republic of Guinea

Rat trap

HERE IS A SIMPLE and effective way of trapping mice and rats. Cut sections of bamboo as shown. Place maize or cassava chips in the bamboo. The rat will enter but then cannot turn itself around to get out. You can then catch the rat. I have found this very effective.

Frank Atuahene Donkor
Dwamour/Nterma EA
Nchirra-Wenchi
BAR
Ghana



Rural and Urban Poor Network

THE MAIN AIM of this network of Christians is to bring together those who work among the poor and leaders of movements among the poor, who are often working in isolation. They have a regular newsletter and hold conferences to learn from each other. They are keen to welcome new members to the network.

Mahyeno Mission
PO Box 503
Dundee 3000
South Africa

Seed treatment

ACCESS are a development group of the evangelical church in Liberia who are actively involved in the business of rebuilding their country after seven years of war. One of their programmes is producing and distributing vegetable seed for sowing next season and they have developed a simple treatment to preserve large quantities of seeds from pest damage.

Break up and dissolve one cake of Lifebuoy (or similar) soap in a gallon of hot water. Peel and chop finely one large onion and mix it with one beer bottle of kerosene. Stir both mixtures together with four gallons of cold water and spray using a watering can (with a fine spray) all over the seeds laid out on the ground. Dry the seeds well. If necessary, they can be retreated later.

ACCESS, AEL
PO Box 2656
Randall Street
Monrovia
Liberia

Bamboo Management Guide

I'VE RECENTLY RETURNED from Nepal where I worked for Tearfund. While there, I worked on bamboo propagation techniques (earning myself the title 'Bamboo Bob'!) I prepared a management guide for bamboo, which was published in Kathmandu. The guide is now available to anyone who may be interested, on my web site at:

<http://www.robibrad.demon.co.uk/bamboo.htm>

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Tel/Fax: +44 151 645 2883
E-mail: rob@robibrad.demon.co.uk

Pruning for drought

IN THE 1991–2 DROUGHT in Zimbabwe a flock of geese was accidentally let into a plot of maize. They ate all the lower leaves (up to about a metre high). However, I noticed later that this plot actually yielded more maize during the drought than surrounding plots, which had not been damaged. Is there any evidence that pruning lower leaves helps preserve some yield during a drought?

Ronald Watts
P/Bag X20021
Empangeni 3880
S Africa

Genesis of agriculture

IN THE BEGINNING God created Heaven and Earth. He made man the manager of the Earth to keep it, maintain it and get all his food from it. And God made a demonstration site, the Garden of Eden for man to learn how to live on a well-planned farm.

It's therefore our responsibility to keep the Earth as a well-planned farm by planting trees, providing water where needed, growing fruit where there is none and maintaining soil fertility and vegetation cover to control soil erosion.

Let's make the earth a better place to live in!

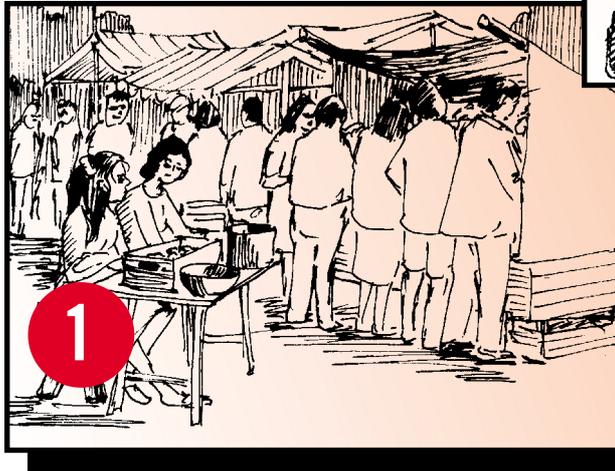
Francisco Letimalo
Samburu District Development Programme
PO Box 48
Baragoi via Maralal
Kenya



Photo: Richard Hanson, Tearfund

Marketing crafts

Three years ago Minda, Lena and Hasnah knew nothing about selling their craftwork. They all produced similar crafts and had difficulty selling them, as there were plenty available. One day they talked about their difficulties and decided they would go and get some advice from Minda's nephew, Ferdinand, who runs a stall.



MINDA: 'Look at this spoon! It's very nicely made.'
 LENA: 'Why don't I make a mat like this?'
 MINDA: 'But you don't know how to make mats in that way.'
 FERDINAND: 'If you want to learn some new crafts, have you thought of going to the skill development centre? They provide training.'



TRADER: 'These mats are very well made. When I'm checking for quality I check the size, colour, whether the design is good, how useful it is and how carefully made it is. And if it's unusual and creative that's even better.'



Each trader charges one 28 rupees and the other 33 rupees.

MINDA: 'How can you charge so much more than the others?'
 TRADER: 'I only buy good quality crafts. I find customers don't buy crafts that are not well made. So I sell good quality crafts for good prices. That's good business.'

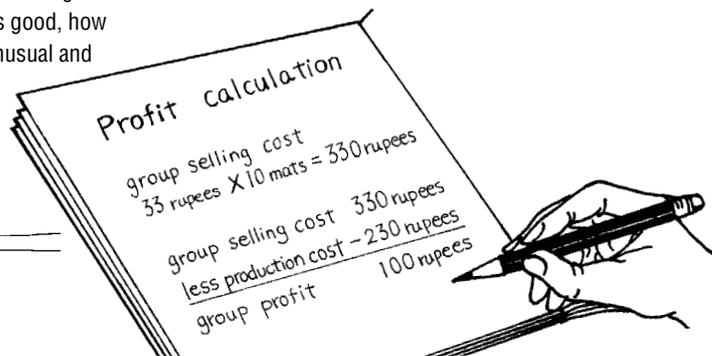


Now they often talk to each other and look more attractive. Their work makes a good name for them as a group and lists...



Quality check points...

- similar size
- good colour
- good design
- usefulness
- creativity



12

MINDA: 'Let's see how much profit we will make if we sell 10 mats to this trader. If we make 10 mats each day and he can sell them, in 30 days we will have earned enough to cover all the money we spent on buying equipment. After that everything will be profit – although we must save a little to replace equipment in the future.'

3

If you want to make money from selling your crafts, first you need to learn about the people likely to buy your products. You need to learn...



- What products are popular and in demand?
- How much is the selling price?
- How many are sold in a day?
- Who is already making these products?
- How and where are they being sold?

4



Several weeks later in the skill development centre...

INSTRUCTOR: 'Its better to start with a craft for which you can use locally available materials and tools. Then you don't need a lot of money to start with.'

5



MINDA: 'In our village we have lots of coconut trees and my nephew told us that mats made from coconut fibre are selling well.'

INSTRUCTOR: 'Well, the centre here runs two-week classes where you could learn the skills to make them.'

Production cost calculation

1 Coconut ropes	60
2 Colour dye	90
3 Transportation to the market	+ 80
Total production cost of 10 mats	230
Cost of making one mat	230 rupees ÷ 10 mats = 23 rupees

7

LENA: 'If we make 10 mats this will cost us 230 rupees in materials and transport to the market. That's 23 rupees for each mat. Now let's see how much we can sell them for to the market traders.'

6



HASNAH: 'We're learning these new skills fast. When we finish the course we are going to have to buy our own equipment. We'll need frames, tools and coconut fibre which will cost 3,000 rupees altogether. That's 1,000 rupees from each of us.'

14



MINDA: 'Now I can buy clothes for the family, some notebooks for my daughter and still have some money to prepare for the festival. By the way Hasnah, your coconut sweet balls taste very good. Why don't we try selling them too? I could make a container from bamboo leaves.'

This cartoon story can also be used as a role play with six main characters: Hasnah, Minda, Lena, Ferdinand, the instructor and the trader. Use the role play to encourage a discussion on the possibilities for developing new crafts and small enterprises. Plan to carry out simple market research on new products.

This material was adapted from the comic book 'Simple Marketing Skills'. With thanks to the Asia/Pacific Cultural Centre for UNESCO (ACCU) for their kind permission. (See page 14).

Practical ideas for micro-enterprises

A COLLECTION OF IDEAS FOR SMALL BUSINESSES

Crunchy Peanut Bars

You will need...

- 1kg (4 cups) roasted peanuts
- 1kg (4 cups) water
- 2kg (8 cups) brown sugar
(use white if brown is not available)

Shell and roast the peanuts until lightly brown. Cashew and other similar nuts could also be used. Grind them coarsely.

Dissolve the sugar in the water and heat until it begins to thicken. Add the peanuts and stir constantly to prevent burning. Test regularly for

setting by dropping small amounts into cold water in a cup. When it forms hard balls remove from heat and pour either into a shallow tin or onto a greased board. Roll to a sheet $\frac{1}{2}$ cm thick and cut into small bars before it cools and sets. (You'll need a hammer once it has set!) Wrap with cellophane or wax paper.

WARNING: Getting the setting point right is all-important. There are only a few minutes between soft balls (which will not set), hard balls and a pan of burnt sugar! Experiment first with smaller quantities. **BOILING SUGAR IS VERY DANGEROUS – KEEP CHILDREN AWAY.**

The cook



MARIA NEIDE DA SILVA gets up at 2.30 every Saturday morning to prepare her market stall in the small town of Princesa Isabel, in north-east Brazil. She cooks breakfasts and lunches for the people coming to the market. She's been helped by loans from Ação Evangélica, a group of evangelical churches in the region which operates a micro-enterprise scheme to combat local poverty. It's hard work, but it makes a big difference to the family's income. With the extra money the business brings in, she and her husband have been able to gradually build a home for themselves and their children.

The uses of beeswax

HERE IN ARU, N E CONGO, we find beekeeping to be a most hopeful activity for raising income and also for raising funds to support the Church. We always encourage the use of Kenyan Top Bar hives which improves the profits and the quality of honey. Here are some ideas for the reader asking about the use of beeswax.

With thanks to David Sharland and Jesse Leeku of EAC Aru (PO Box 226, Arua, Uganda) and to Food Chain, Intermediate Technology, UK.

Separating the wax

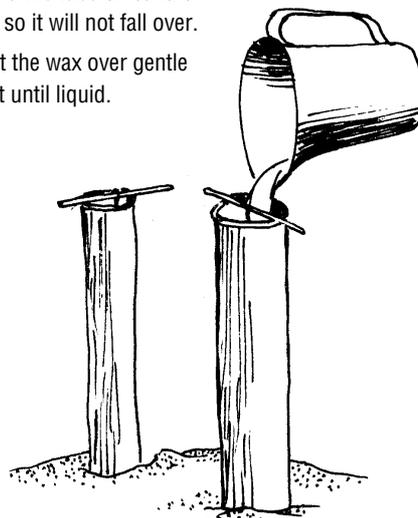
After extracting the honey, bees, dirt, and eggs need to be removed before the wax can be used. The easiest way to do this is to boil the wax in water and stir well while boiling. Leave the pan to cool somewhere it will not be disturbed. You will find the wax sets on top of the water with all the dirt still in the water. Remove the disc of wax and scrape off any dirt still on the bottom side of the wax.

Making candles

1. Prepare the stem of a papaya leaf or similar hollow stem to the length required.
2. Thread a piece of thick cotton or flax string through the tube and tie it to a piece of grass at each end of the tube to keep it tight and in the centre of the tube. If string is not available a thin strip of cotton material twisted into a

cord can be used in the same way. If you can soak the string in kerosene first, this improves the candle, but is not essential.

3. Stand the tube on sand or soil so it will not fall over.
4. Melt the wax over gentle heat until liquid.



5. Pour into the prepared tube and leave the candle to set for an hour or two before moving.
6. Slit the tube lengthways and carefully remove the candle, now ready for use.

Now you can have light without expense!

An alternative method is to melt a thin layer of wax over water and leave it to set – but before it gets quite cold, to roll it around a piece of string on a flat surface to form a candle shape.

Furniture wax

Beeswax is also very useful as a finish for wooden furniture. Soften the wax by mixing in a little turpentine or kerosene. Rub the wax into the wood using plenty of energy! With another clean cloth rub it off, leaving a very pleasing shine that also keeps the wood clean.

Learning priorities

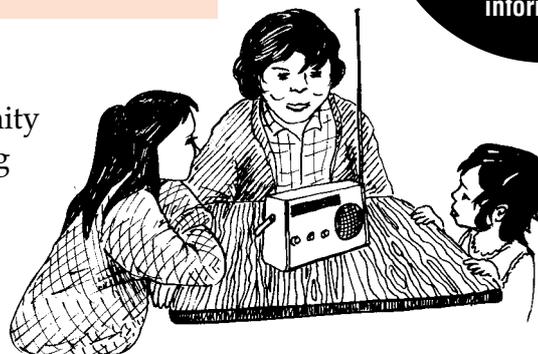
THE ABCs OF RADIO LISTENER-LEARNING

by Ross James

Even if you don't have the opportunity of using radio, these points will help you think about how you communicate new information

IF YOU USED RADIO PROGRAMMING in a community health and development project, which of the following comments from a radio listener would you hope for?

- 'Now I know something about that topic' or
- 'Now I know how to make a change in my life.'



Radio programming works best when we provide ideas, or 'pictures for the mind', to motivate listeners to take action. I'd be disappointed if a listener responded to my radio programme with the first sentence. We need to help radio listeners **learn** from health programmes – not just listen to them.

If your work provides the opportunity to use radio you can maximise your impact with the *ABCs of listener-learning*. These are what I call *learning priorities* because they force us to learn about the listeners so that we can help them to learn – not just listen. Here are some brief guidelines for planning a radio programme to take advantage of the strengths of radio and minimise its weaknesses.

A Association (What do they know already that is associated with the new information?)

- Increase understanding by using familiar words. In one study of radio interviews, health workers used an unfamiliar or difficult word every 17 seconds on average.
- Use relevant proverbs, poetry or scripture.
- Describe familiar images to produce powerful pictures for the mind. The idea of a withered flower when it is deprived of water, dramatically illustrates what happens to a child with diarrhoea if it does not get enough liquid to drink.
- Let listeners hear the crinkle of paper, the pouring of water and the tinkling of a spoon in a jug as you give instructions on

how to prepare ORS (oral rehydration solution) for example. Remember – in radio we only have the sense of hearing to work with. So use silence or pauses, pitch, volume, rhythm and sound effects. Don't just talk – use every opportunity to bring life into your programmes.

- Let the listener 'see', 'touch', 'taste' and 'smell'.
- What information does the listener need now? Plan topics to coincide with relevant seasons or other events in the year. Listeners learn if the information can be used straight away, not in several months' time.

B Believable (Are the communication sources believable and trustworthy?)

- Use as role models, people who have already done what is being recommended and can tell their story.
- Health or community development workers should try things themselves before trying to convince others. We should be able to say on the radio programme, 'I have done this myself.'
- If you invite an expert to take part as a speaker, get them to talk about personal experience as much as possible. Too many experts just talk about theory or give general information. Bring out their human emotion.

C Change (Can they change what they're doing now and follow the recommendations?)

- Is the product available? Can the listener afford it? Is the service or facility,

such as an immunisation clinic, open when our listener needs it? Our reputation and that of the radio station will be damaged if we pass on information that cannot be used.

- Give an alternative suggestion if listeners cannot do what is recommended. For example, if listeners cannot obtain packets of oral rehydration salts, give instructions on how to make their own at home.
- Demonstrate that what is being recommended can be done. One health programmer arranged for a popular radio presenter to donate blood. The blood donation unit set up their equipment right there in the studio! It was live on air! The response was overwhelming. Listeners 'saw' what was involved as the presenter described his experience. More importantly, listeners realised that, if the radio presenter could do it, they could also.

D Desirable (How can this achieve what they hope for?)

- Motivate listeners by showing them how they can benefit, or achieve something important or of value to them, if they use the information. One campaign encouraged mothers to prepare nutritious food for their children by explaining how a child would gain strength to help in the fields and would concentrate more at school. Magazine or television advertisements 'sell' a benefit to be gained from buying products such as drinks or soaps. It's surprising how such 'marketing techniques' can be included in community health and

development radio programmes. But do use them carefully and sensitively.

E Extend (What other communication channels will extend the radio message?)

■ Radio programmes need the support of more permanent ways of communication. Consider organising and providing literature or information services such as telephone counselling or clinics. Let listeners know where they can get further advice.

■ Sometimes it is more effective to target programmes for people who can influence the people we really want to reach. For example, it may be more effective to inform the **families** of cigarette smokers of the dangers so that **they** can then try and influence the smokers. Breastfeeding can be successfully promoted by targeting husbands to change their attitudes and encourage and support wives who choose to breastfeed babies.

■ Listeners are more likely to learn and change their behaviour and thinking, the more they discuss what they have heard on the radio. Encourage them to talk with family and friends about what they've heard, and to take action together.

F Fit (What radio programmes best fit the situation?)

■ What programmes will best encourage the learning you want to achieve?

■ What kind of programmes will work best? Interviews? Drama? Interactive radio techniques? 60-second 'spots' or public service announcements? News stories?

■ How should the key messages be built together to form blocks of learning?

The ABCs of listener-learning bring together the many facts radio programmers need to learn about their listeners, so that they can help them to learn. Isn't that what good fieldwork is all about?



FROM THE EDITOR

THIS ISSUE brings together a collection of ideas to help in working together to raise income on a small scale. There is sound advice for anyone thinking of setting up a micro-enterprise, useful contacts and plenty of ideas for new enterprises. We have tried to focus on micro-enterprise which benefits the community rather than just making one person wealthy. Though the opening articles give emphasis to producing goods and crafts, the principles are just as useful for other services, such as producing foods or offering transport.

The report carried out by Hulme and Mosley (page 5) highlights the concerns many credit organisations have on lending to those who have very few resources. However, by working as a group, members provide a safety net and make micro-enterprise more likely to succeed. Rather than simply buying and trading, balanced micro-enterprise should take locally available materials and add value to them by processing.

A participant at a workshop held in Jacmel, Haiti was surprised to hear that *Footsteps* was free of charge to people working in development. 'What about *Footsteps*' message of participation being the key to development, with everyone having some resource to contribute?' he asked. Well *Footsteps* actually **does** have a price. You can pay your subscription either by sharing the information with neighbours, friends and community members or by writing to us about your experiences. **Information is power** and by sharing it, you help to break part of the cycle that keeps the poor isolated. So if your copy of *Footsteps* sits on a shelf and is not read or used by anyone, please pass it on to someone else or cancel it so that *Footsteps* can be sent to someone else.

We always welcome contributions, either of articles or funds, to help us continue producing *Footsteps*. For issue 37 we're looking at ways of raising income for health clinics – any ideas?

Isabel Carter

Dr Ross James is a communication consultant with the School of Public Health, Curtin University, Western Australia. He provides training throughout Asia on the use of radio programming for health promotion. His address is: 1 Chapel Court, Kingsley, WA 6026, Australia. Fax: 618-9309 2553. E-mail: rwjames@health.curtin.edu.au



Photo: Richard Hanson, Tearfund

Simple Marketing Skills

Produced by ACCU (Asia/Pacific Cultural Centre for UNESCO)

A simple cartoon booklet which looks at the importance of marketing skills for increasing income. Easy to read and useful for discussion, it can also be used as a role play. Pages 8 to 9 of this issue are based on a summary of this booklet. Available free of charge from ACCU who produce a huge range of useful materials for newly literate readers, including a recently-published flip chart, *Giving education to our daughters for a brighter future*.

ACCU, 6 Fukuromachi
Shinjuku-ku
Tokyo 162
Japan

Empowerment through Enterprise

by Malcolm Harper
ISBN 1853393320

This manual provides guidelines for an eleven day training course to enable NGO staff to help groups trying to start their own businesses. It covers marketing, financial management, group enterprises, credit and gender. The manual costs £14.95 (including postage) and is available from:

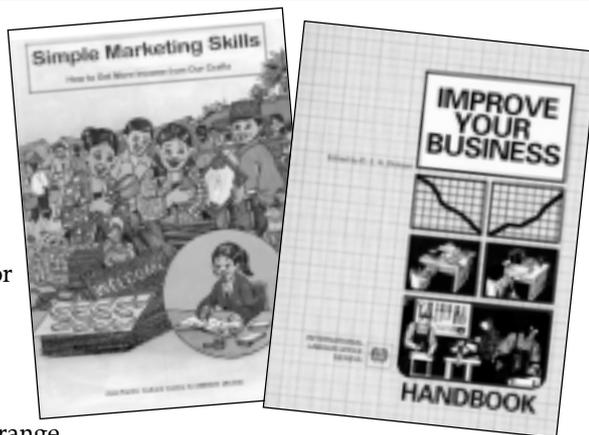
IT Bookshop
103-105 Southampton Row
London, WC1B 4HH
UK

Export Marketing for a Small Handicraft Business

by E Millard
ISBN 0 85598 174 1

Jointly published by Oxfam and Intermediate Technology, this book contains vital information to help producers export more effectively. It contains information on how to reach and maintain contact with customers, designing goods for overseas markets, packaging, quality control and about all the formalities and documentation involved in exporting.

The book costs £11.95 (including surface mail) or £12.45 (airspeeded mail). Order from IT Bookshop (address above).



Improve Your Business Handbook and Workbook

Edited by D E N Dickson
International Labour Office
ISBN 922 105 3415 (3407 for workbook)

This is a practical, easy-to-use handbook, packed full of useful information. It is aimed at small businesses and contains eight sections: buying and selling, manufacturing, book-keeping, costing, marketing, accounting, office work and planning. It costs £8.45 including postage. There is a workbook which can be used with the handbook called *Improve Your Business Workbook* full of practical exercises, which costs £5.05 including postage. They are also available in English, French, Spanish and Portuguese. Order from IT Bookshop (address above).

ILO also provide training courses in many countries. Write for details to...

ENT/MAN, International Labour Office
4 route des Morillons, CH-1211 Geneva 27
Switzerland

Guidelines to Rational Drug Use

by Fr von Massow, J K Ndele and R Korte
Publishers: Macmillan, TALC, AMREF, GTZ
ISBN 0333 69922 X

This manual aims to provide a quick and comprehensive reference for doctors and pharmacists. It lists all varieties of drugs used to treat medical conditions, recommended dosages, drugs to be avoided during pregnancy, possible side effects and also compares the relative cost of each drug. An easy to use, technical manual highly recommended for those prescribing drugs.

The manual costs £9.65 (including surface post) or £10.65 (airmail) from TALC:

PO Box 49, St Albans
Herts, AL1 5TX
UK

Guide Pratique

The Centre Songhai have produced a new series of Practical Guides aimed at farmers in the tropics. The guides are well illustrated and describe the various stages involved in fish-breeding, sustainable agriculture and biogas, with plenty of practical advice. Available only in French from:

Hilaire Tokplo
Centre Songhai, BP 597
Porto-Novo, Benin Republic
Fax +229 22 20 50
E-mail: songhai.benin@intnet.bj

Les Coopératives du Rwanda: Réconciliation et Coexistence Pacifique

The Centre for Cooperative Training and Research in Kigali, Rwanda have produced this booklet following research in 1996 with members of 19 cooperatives, with many thousands of members. The writers stress that they are not providing solutions, but rather thoughts and suggestions which could help challenge readers to think more deeply about this challenging subject. Only available in French.

IWACU (Centre de Formation et de Recherche Coopératives)
BP 1313, Kigali
Rwanda Fax: +250 73309

Ethique écologique et reconstruction de l'Afrique

This book is a collection of talks given at a conference in 1997. Titles include 'Africa's challenges', 'God wants to save Africa', 'The role of the Church and Christian NGOs in the State in Africa: political and ecological responsibility' and 'African religions and ecology'. Each talk is summarised at the beginning, making it easy to read. The introduction talks of a new era of hope and spiritual renewal dawning now for Africa, in which it will be essential to understand clearly Africa's strengths and weaknesses and build up relationships.

CIPCRE
BP 1256
Bafoussam
Cameroon

E-mail: cipcre@geod.geonet.de

The world is your market!

Tearcraft

You know Tearfund, but have you heard about Tearcraft? This is Tearfund's trading arm, buying from 30 craft producer groups in 15 countries around the world. It is a vital part of their ministry to demonstrate good news to the poor in a practical way. 'As Tearcraft has grown, so has its concern to buy from producers who provide fair wages, good working conditions and benefits,' says Stephen Thomas, Trading Manager.

Tearfund helps local producers to adapt traditional regional crafts – such as pottery, weaving or woodwork – for the UK market. 'We need to develop new products, create new buyers, compete in a commercial way – but always keeping the fair trade philosophy,' says Elgin Saha, Director of HEED Handicrafts in Bangladesh.

Tearcraft products are eventually sold in the UK and Ireland through a mail order catalogue. Contact the Trading Team at Tearfund (address on back cover).

Fax: +44 181 943 3594
E-mail: trading@tearfund.dircon.co.uk

Ten Thousand Villages

Ten Thousand Villages markets fairly-traded handicrafts in North America, providing fair income to Third World people in over 30 countries. Ten Thousand Villages is a nonprofit programme of Mennonite Central Committee, with over 50 years' experience in working with groups practising micro-enterprise.

Rakesh is the founder and Director of Archana Handicrafts in India, their largest group in terms of sales. *Archana* means *a thing of truth and beauty* in Sanskrit. It is a private business, committed to helping Indians by encouraging, developing and selling their traditional handicrafts. Archana is committed to the welfare of their workers and helps many craftspeople with banking, design, training and management.

Rakesh is a strong believer in learning the local situation and discovering ways to work, developing family workshops rather than using a huge factory approach. According to Rakesh, doing things on a small scale encourages families to stay in their traditional homes, to have flexibility in employment, to meet other family obligations and to meet their main goal of improving their homes. 'While changes might be slow, they own the results.' Often Rakesh will tell workers, 'If you make a good product and learn how to be a good businessperson, people will come to you – you don't need to go to the big city.' As new second-generation artisans join the workshops, Rakesh sees the rewards of keeping the production of handicrafts at the village level. 'See,' he says, 'these people have worked in their own homes and now the next generation is still there. They did not run to the city to hunt for employment – something that is usually hopeless.'

Contributed by Larry Guengerich, Media Coordinator for Ten Thousand Villages. Archana Handicrafts, 704 Main St, PO Box 500, Akron PA 17501-0500, USA. Fax: (011) 91-11-301-2845 or E-mail: lrg@mcc.org

HERE ARE SOME OTHER useful contacts for those wishing to sell their goods overseas.

CBC provide information and training and establish trade agreements with ten countries around the world.

*The Centre for the Promotion of Imports from Developing Countries (CBC)
PO Box 30009
3001 DA Rotterdam
The Netherlands
Fax: +31 10 4114081*

*Traidcraft Exchange
Kingsway
Gateshead
Tyne and Wear
NE11 ONE
UK
Fax: +44 191 4822690*

BIBLE STUDY

The cottage industry

by Milton Espinel

ALL FAMILIES want prosperity and progress. There is much we can learn from the example of the family in Proverbs 31:10-31.

Planning ahead Earning a reward for honest work is a biblical principle (v11). Raw materials are needed, (v13) labour (in this case her own), and knowledge of what to produce (in this case linen clothes). Marketing the goods (v14, 24) may involve a lot of effort – travelling far to search for good customers.

Investing profits In v16 we read of how her work brings profits which she invests wisely in land and vines. This implies her work force will need to increase producing more

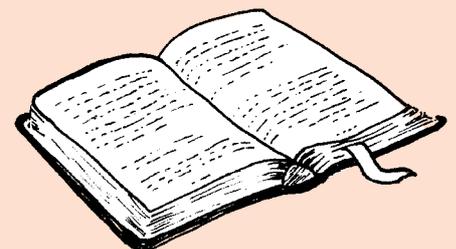
work and profit. She looks out for ways of expanding her business. In v19 we read of how she begins spinning wool.

Management v18 suggests that she is in control with good management systems.

Production What do her customers think about her work and its quality? (v11, 25, 28, 29) What are the practical results of her business work? (v16, 19, 24, 22, 25)

Discussion questions

- *What place does God's direction play in a small business (v30)*
- *What should be done with profits (v16, 20)*
- *How does she work?*
- *How do those around her view her activities?*



This lady is an example of how anyone can run a successful small business. She is a hard working, clear thinking business woman who brings benefits to her husband and family. As we learn from the different articles in this issue, we can see that this lady has put all the recommendations into practice!

Milton Espinel is an education coordinator with Alfalit, Apdo 3577, Cali, Colombia who has found this Bible text a huge blessing to those he shares it with.

Have you brought an empty doko?

by Martha Carlough

THE COMMUNITY HEALTH STAFF of United Mission to Nepal's Okhaldhunga Health Project began new work in four villages last year. These villages were chosen carefully, based on a balance of needs and resources in the communities.

What were we offering?

Over a period of nine months, we spent much time and effort getting to know the communities, using participatory rural appraisal (PRA) methods. Small teams of staff worked in each village: mapping resources, prioritising needs, interviewing informants and building rapport with the community. We gained lots of information. We helped villagers recognise their own strengths. Community members seemed enthused and committed to working with us. Yet as I sat at a closing ceremony where results of the PRA were being shared, a village woman asked me why we had brought an empty *doko* to her village. Were we, like those who had surveyed in other places, just filling our own baskets and notebooks? Just what were we offering that would make a difference in the village, and why had we not made that clear from the beginning?

What did we want?

Following the basic principles of PRA, our staff had tried very hard not to take over the process of prioritising and planning. We listened to community voices, collected data, and organised ideas. But while doing this, we had not clearly talked about what we were willing to do, and what the future of the partnership between the community health staff and the village could be like. We had brought only an empty *doko*. Participation is much more than a set of tools, or a democratic process of empowerment. Participation is partnership. We all come with agendas

where their needs were – with physical healing, food and water, words for personal growth – but his ultimate agenda was to direct them towards salvation. Jesus practised PRA as he empowered people to recognise their own needs and gifts and to partner with him. He performed community diagnosis and determined where and when his words would be most effectively utilised – in the marketplace, in the synagogue, by the lakeside. He did not offer an empty *doko*, and neither should we. It would be wise to follow his example in being open about what we stand for, and what we can offer. Our challenge as Christians involved in health and



Photo: Greenleaf

A doko is the traditional Nepalese basket.

that need to be made clear, discussed, and are open to change as we link hands to work with communities.

Participatory rural appraisal has become a key component of all kinds of development work. It is a stamp of approval that the work is 'bottom up', democratic and empowering. But agendas are still often developed outside communities and PRA serves to raise expectations that can't be met within the limitations of staff and funding in the programmes we work for.

The agenda of Jesus

As Christians in development, we have agendas. We cannot pretend otherwise. Jesus Christ had an agenda in his dealings with people. He met them

development, and engaged in participatory work, is to be clear about what we believe and can offer, while at the same time addressing needs, identifying strengths and partnering with communities for sustainable change.

Martha Carlough is the Project Director of the Okhaldhunga Health Project. Her address is United Mission to Nepal, PO Box 126, Kathmandu, Nepal.

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Editor: Isabel Carter, 83 Market Place, South Cave, Brough, East Yorkshire, HU15 2AS, UK

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