

## Saving together, succeeding together

by Mulugeta Dejenu



Self-help group members pass their savings to the group leader during a weekly meeting.

'You will never make it' are the words that 30-year-old Zenebech Tesfaye recalls hearing when she joined the Yenegefire (Tomorrow's Fruit) self-help group and planned to save 1 birr (US \$0.05) per week. 'They laughed, they teased and made all sorts of funny comments, but I decided not to listen to them and instead continue saving.'

The group has since increased their savings to 7 birr per week. 'All those who were laughing at my 1 birr saving per month are now begging to join the group, especially after seeing how far the group has brought me,' she says.

Zenebech sells potato chips at a restaurant near her home. 'Through this business, I have been able to pay my children's school fees, feed them and make sure that they

are well dressed.' She has even increased her savings from 7 birr to 10 birr per week (about US \$2.50 per month). 'I have learnt that the key to change is in my hands, and I will never look back.'

*The Editor asked Mulugeta Dejenu, who has been involved in setting up self-help groups in Ethiopia for twelve years, to answer some questions about how they have transformed people's lives in Ethiopia.*

### What makes your self-help groups successful?

#### SHARED EXPERIENCE

Self-help groups are formed from people who have a similar social status and face similar challenges in life, such as isolation and limited access to information and resources (financial and knowledge). In Ethiopia, women are affected by these challenges more than men as they often have a limited say in decision-making and no access to household resources.

Those seeking to set up self-help groups find out who the poorest people are in a community by doing a wealth-ranking exercise, which includes speaking to key leaders and the community as a whole. These people are then invited to a meeting where self-help groups are explained and they are invited to join a group. Few want to join at first, and those who are willing usually do so with a sense of hopelessness, fear and a lack of confidence.

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# Footsteps

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Readers are invited to contribute views, articles, letters and photos.

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However, their similar social status and their shared experience provide a common ground for self-help group members to build relationships quickly. This brings a strong bond and trust among them and commits them to a shared purpose and determination to overcome poverty together.

With good relationships come trust and vulnerability, which allow them to share the deepest secrets they have. Members living with HIV have made themselves known and have been treated as friends. Muslims and Christians have become friends. Ethnic groups who have been isolated were received warmly by self-help group members. For many members the group proved to be an environment of healing because of the acceptance and love offered.

## EMPOWERMENT THROUGH DEMOCRACY

The self-help groups as people's organisations are democratic. For poor women and men it is a very rare opportunity to exercise democracy and experience what using their authority means in practice. They write their own constitution (code of conduct) democratically and members approve it. Self-help group members elect their own leaders or representatives. Each member has to build leadership and communication skills by chairing weekly meetings. This prevents one person from dominating and gives equal opportunity and responsibility for each member to grow and develop as a leader. This brings personal transformation as new skills are developed and nurtured.

All members are encouraged to participate during weekly meetings. There is a great sense of belonging and ownership in self-help groups because the decision-making power rests on members as a group.

## THE EXPERIENCE OF SAVING

The self-help group approach brings a culture of saving to people who have never saved before, nor believed that the poor can save. In order to save, each self-help group member has to cut down unnecessary expenditure and all wastefulness, including the misuse of time. The initial weekly savings are achieved not by making money but by cutting down unnecessary expenditure – for example, by

## Steps for starting self-help groups

Self-help groups grow gradually, like plants:

- a group outside the community that knows how to set up self-help groups visits a community (preparing the soil)
- the poorest people in the community are identified and invited to join self-help groups (planting a seed)
- facilitators from the outside group help establish the self-help groups (the small plant is nurtured and watered)
- over time, less intensive facilitation is needed (the plant begins to strengthen and eventually produces fruit).

reducing coffee consumption from three times a day to once a day (coffee is the main social drink in Ethiopia).

Self-help groups encourage savings before providing loans to members to help them understand the value of money and so that they experience the pain of sacrificial saving. Once they experience the difficulties of saving, it becomes easier for them to understand the value of loans and the importance of repaying them in the right time with a great sense of responsibility. Institutions that start lending money first have found it difficult to recover it.

## MOBILISING THEIR OWN RESOURCES

Self-help group loans are drawn from members' weekly savings that have accumulated for six to twelve months. Self-help groups mobilise their own savings and do not take loans from outside the group for at least a year. Group loans help keep members out of the clutches of unforgiving local money lenders.

Members apply for a loan using an application form that states what the loan will be used for, how long the loan will be taken for, and the repayment period. Applications are considered by the group and decisions are made by voting. Interest earned on the loans is put back into the group's capital and made available for further borrowing. In Ethiopia we find that about 98% of loans are repaid and the few who are unable to repay have valid reasons

such as death, divorce and bankruptcy. The ability to save and make loans brings a great sense of independence, dignity and self-confidence among self-help group members. Where there is a deep-seated culture of dependency on external support, self-help groups bring freedom through self-discipline and mutual support.

### What are the benefits of having no outside support except the encouragement of the facilitator?

Many self-help group members take the initiative to support their fellow members on the job through providing encouragement and advice. Members' business successes are often shared during meetings and as they walk home. A recent study comparing the costs and the benefits of the self-help group approach showed how beneficial the skill transfer has been between members for growth in income.

The first six months are the most difficult and during this time the facilitator's role is very important. Facilitators help create the habits and behaviours that make the groups work. They help the group members to get to know and trust one another, and they help them to discipline themselves in the regular weekly savings.

The facilitator arranges training on savings and credit management, small business development, income-generation activities and leadership skills, with the emphasis always on self-discovery.

## EDITORIAL



Helen Gaw Editor

'Mobilising local resources' is another way of saying 'It starts with us'. Mobilising local resources begins with recognising what we have and realising what we can do with it.

Our skills and knowledge are fantastic 'local resources' that can remain hidden. On pages 4 and 5 we share an approach to small businesses that aims to make the most of people's skills, and on page 15 we ask how we can learn from the knowledge of older people.

In time, self-help groups themselves can access skills, knowledge and resources from outside.

### What are the dangers of handouts and loans coming from outside the community?

Handouts go against the most basic principle of self-help groups – to empower people. Self-help groups are meant to bring about a sense of dignity and independence through the hard work of members who mobilise their own resources. The principle of 'helping people to fix their own problems rather than trying to fix problems for them' is the basis for self-help groups to thrive as people's organisations. Any effort to provide handouts will destroy their motivation to succeed by their own efforts. It eats away their creativity and ability to unlock their own potential. Groups that were given handouts by confused NGOs (non-governmental organisations) who did not understand the self-help group approach stopped meeting together.

### What is the potential for self-help groups?

An all-round change in self-help group members in terms of self-worth, self-confidence and growth in income is seen within two to three years. Members are able to send their children to better schools, cover health care costs, enjoy more nutritious food, build better shelters, run at least one income-generation scheme and hire family members.

Once we recognise what resources we have, we are free to share them generously with others (page 7). Local churches are well placed to serve and empower others in this way (page 14), believing and trusting in God as the source of all good things.

With confidence and hope we can also increase what we have, through income generation (page 5) and working with government and others to get better local services (pages 8–11).

But money remains only part of the picture. The most significant change often comes through working hard to develop good



Louise Thomas/tearfund

Adenach Woshebo, 27, began by saving 3 birr per week. 'I never knew that I could become rich,' she says with a smile. She has since borrowed over 700 birr (US \$37), which she has used to expand her sugar cane business. 'I am able to feed myself and my family of four without borrowing.'

In five years members establish new businesses, often moving away from the marketplace to rent shops. In ten years, groups are aspiring to start joint businesses and set up banks and insurance companies. Some groups who have been established for ten years dream about putting self-help group members in parliament to address issues related to children's and women's basic rights.

*With thanks to Grace Kamuyu for the use of her interviews with Zenebech Tesfaye and Adenach Woshebo.*

*More information about setting up self-help groups and savings groups can be found in the books *Releasing potential* and *PILLARS – Credit and loans for small businesses – details on the Resources page.**

relationships. Friendship in itself releases resources, for example through shared know-how, but it has a much deeper importance in our lives than providing for our material needs – it gives us love and acceptance (pages 1–3).

So mobilising local resources is about making the most of what we have, increasing what we have and sharing what we have. Let's open our eyes to see not just the opportunities and resources we already have, but the value in the people around us.

Helen

# Using small businesses to raise funds and empower people

by Galia Kutranova

Salvation Anti-Narcotic Centre provides Christian drug rehabilitation to men and women struggling with addiction. People come to Salvation Centre from all over Russia. The centre raises part of its funds through small businesses.

The Salvation Centre team has always been convinced that it is important to have different types of income and be as self-sufficient as possible. 'We wanted to demonstrate to our donors that we can not only spend the money, but we can earn it too,' says Konstantin Lyubimov, one of Salvation Centre's directors. They also needed to keep supporting the centre – people don't pay anything to stay there – while teaching work skills and a good work ethic.

'Addiction destroys people's lives so they have to start again. They have to re-learn to take responsibility so they are better prepared for normal life', says Konstantin.

'When I came to Salvation Centre I didn't know how to cook anything at all, not even simple food like potatoes,' says Katya, who came to the Salvation Centre for

rehabilitation and is now the staff member responsible for the women's programme.

## Building confidence through employment

After the first stage of rehabilitation, when the worst physical effects of addiction have been overcome, the second stage of rehabilitation at the Salvation Centre is 'adaptation' during which the graduates still live together in a Christian community but can work and earn money. This is where Salvation Centre's businesses provide opportunity for employment. 'In Russia, if you were a drug user, it stays on your record and people wouldn't want to hire you or trust you with money or goods. But we understand what it takes to turn your life around and that people just need a second chance – because we were just like

them!' says Konstantin. He is a former drug user and prisoner.

## Farming

Salvation Centre's first enterprise was a livestock farm for milk and meat production that started with one cow and a few pigs ten years ago. 'We started with very little,' says Alexei, one of the leaders, who came to Salvation Centre for rehabilitation in 2002. The farm now has 15 cows, 40 pigs and 20 sheep. Part of the produce is used by the centre and part is sold. The annual turnover of the farm is around 660,000 Roubles (about US \$20,000).

## Building

Vitaly leads Salvation Centre's team of builders. He was a builder before drugs consumed his life. Having recovered from addiction, he had a desire to get together a group of men to do refurbishment and building work. It became possible in 2009 and since then the annual turnover has reached 420,000 Roubles (US \$13,000).

## Cleaning

Another business is a cleaning company that provides window cleaning, external building cleaning, furniture and carpet cleaning, and regular internal cleaning. It was started in 2011 and two years later the company's annual turnover reached 286,300 Roubles (US \$9,000). 'This idea didn't require a heavy start-up capital and some people are just naturally good at cleaning! Now our main goals are to provide high quality service and sign contracts with permanent customers,' said Alexei.

## Using a grant to start a new business

Through participating in the provincial government committee on HIV and drug policy, Salvation Centre heard about a government initiative to support small business development in the province. The government provided training on writing a business plan, market research and financial planning and followed it up with a small grant of US \$5,000 to set up an enterprise. 'We knew this was a great opportunity,' said Konstantin. Salvation Centre took the following steps:



Pigs at the Salvation Centre farm outside Asbest, Russia. Farming was the centre's first enterprise.

## Using the profits

- the team leader/entrepreneur gets 5% as a bonus
- 10% goes back into the business
- staff get salaries
- the rest goes to support Salvation Centre

1. While looking for a good idea Konstantin consulted a local businessman, who suggested vending machines selling hot drinks as an increasingly popular business that had good potential.
2. The team did market research and identified several institutions where people spend time in queues, such as a local hospital.
3. They then used the grant and some more money that they borrowed interest-free from a local businessman to lease the vending machines and to purchase coffee, tea and hot chocolate. 'We were blessed to find very good places to put the machines,' says Konstantin. 'For the vending business it was the most important factor.'
4. They decided that the machines would be serviced by rehab graduates who are going through the 'adaptation' phase.

The annual turnover of the company from when it started in 2010 is 800,000 Roubles (about US \$24,000).

## Developing people's skills

'Every enterprise of ours was started when a person who was skilled at something such as building wanted to develop it further – we just gave them an opportunity to go for it,' says Konstantin. 'I think this is the key to success.'

'It's a lot of hard work but we definitely feel more confident in the future and see that God has blessed us,' says Alexei.

*Galia Kutranova, Tearfund Country Representative for Russia, interviewed staff at the Salvation Anti-Narcotic Centre. Salvation Centre was established in 1998. It is based in Asbest, a city in the Ural region of Russia with a population of about 70,000.*

# Tips for success

## Marketing a product

If we are to market our product successfully, we need to consider 'The Four Ps':

### Product

What is it we are selling? What are the benefits of the product? Is it good quality and well designed?

### Price

What is a fair price for the product, so that people will buy it and we will more than cover our costs?

### Place

Where will we sell the product?

### Promotion

How will we tell people about the product?

To research these issues, it is useful to talk to potential customers.

## Income generation for local community organisations and NGOs

### BEFORE STARTING

To be successful with an income-generating project, we need:

- knowledge of similar, competing products on the market already
- ability to respond quickly to market changes such as rising prices for goods or a new competing product.

We should consider income generation as a fundraising option for our organisation only if:

- members of staff have good business experience
- our organisation has enough money to invest in the work
- business training or advice is available.

### DIFFICULTIES

As an organisation, we could experience the following difficulties:

- lack of commitment if staff do not personally benefit
- time and energy of staff could be taken away from other areas of work
- too much of the profit might be given to our organisation's work and not enough put back into sustaining and developing the business.

### EXTERNAL GRANTS

Large donors do not often provide grants for income generation because it is risky and many income-generation projects have failed in the past. If organisations already have money that could be invested in income generation they should consider carefully the risks and benefits compared with spending the money elsewhere.

## Social enterprise

It can be a good idea to choose income-generation projects when the benefits are greater than just the extra income. Projects that benefit people as well as making money are often called social enterprises. Salvation Centre businesses are social enterprises – they have helped former drug addicts to develop skills and confidence while earning an income.

For a social enterprise to succeed, the people involved from day to day need to have passion and determination as well as skill in business, and they need to be motivated by the social objectives as much as by the income gained. When an income generation project serves the main purpose of an organisation it can increase impact without creating distraction.

*Compiled by Helen Gaw based on material taken from ROOTS 6 – Fundraising, p56-63. Previous Footsteps on small businesses and accounting include Footsteps 11 on Record keeping, Footsteps 57 on Managing money, and Footsteps 35 and 80 on Micro-enterprise.*

**TILZ website** [www.tearfund.org/tilz](http://www.tearfund.org/tilz) Tearfund's international publications can be downloaded **free of charge** from our website. Search for any topic to help in your work.



## ROOTS 6 – Fundraising

by Rachel Blackman

ISBN 978-1-904364-28-3

This book explains how to develop a fundraising strategy and contains ideas to help organisations do fundraising in different ways. Many development organisations rely heavily on a few large donors outside their communities, but this causes problems. Firstly, they are vulnerable. If one donor decides to withdraw its funding, the organisation might have to make cutbacks in terms of staff and activities. Secondly, they might follow the donor's strategy to ensure future funding, which might lead them away from their vision and mission. It is important to develop other types of support, including local support.



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## Releasing potential: A facilitator's learning resource for self-help groups

by Isabel Carter

This learning resource documents the self-help group process as implemented by Tearfund staff and partners in Ethiopia. Its primary function is to provide a learning resource for facilitators in Ethiopia, but given the level of interest in this work because of its impact, it also serves as an introduction to the self-help group process as a whole. It aims to share the approach in a way that will enable others to apply lessons or replicate the process in their own contexts. It uses the stories and words of those involved to bring it to life.

Unfortunately, we cannot currently provide paper copies of this book, but we can send an electronic version (PDF) by email. Send

## PILLARS Guides

Tearfund's PILLARS Guides provide practical, discussion-based learning on community development. The guides are designed for use in small community groups such as youth groups, church groups, women's groups, farmer groups and literacy groups. A trained leader is not required, just one literate person. The guides aim to increase the knowledge, skills and confidence of group members by drawing out and building on existing knowledge and experience, and empowering members to take charge of their own development.

- **Mobilising the community**  
Facilitators can use this book as the basis of group discussion, with the purpose of encouraging and supporting communities to analyse their own situations and start working together to make changes for the better.



- **Building the capacity of local groups**  
Facilitators who are encouraging local groups to improve their communication, effectiveness and activities will find this book helpful. It covers the roles of leaders, including Chairperson, Secretary and Treasurer, and the role of animators.
- **Credit and loans for small businesses**  
This book helps facilitators working with savings and credit groups to build good practice in record-keeping, planning, and maintaining the work of the groups.

PILLARS Guides are also available in French, Portuguese and Spanish.

your request to [publications@tearfund.org](mailto:publications@tearfund.org), explaining why you are interested in the resource and how you plan to use it.

## Fundraising Close to Home

by Elizabeth Westman Wilson



Three books form a series:

- **Building credibility, the foundation for fundraising** (ISBN 978-1-85339-533-8)
- **Building structures and skills for fundraising** (ISBN 978-1-85339-534-5)
- **Building fundraising programs to attract community support** (ISBN 978-1-85339-535-2)

The three practical guides cover the most important strategies of professional

fundraisers and share experiences from Asia, Africa, Latin America, Eastern Europe and the Caribbean. They give clear advice on studying organisational strengths and weaknesses, assessing community opinions, how to communicate clearly, the role of board and staff, and proven strategies for planning and conducting fundraising programmes.

They can be ordered online from [developmentbookshop.com](http://developmentbookshop.com). All three books together cost £29.95 (US \$49) plus postage (£15 or US \$24 for international delivery).

## Global Generosity Movement

Those with internet access can use the resources posted on the Global Generosity Movement website, [community.generositymovement.org/en/resources](http://community.generositymovement.org/en/resources), in preaching, teaching and living. The website shares news of what is happening across the world in the area of stewardship, generosity, giving and fund mobilisation.

# Living generously

A biblical reflection by Dr Sas Conradie

I have a dream that gives me hope for the future – a global Christian culture of biblical stewardship and generous living, giving and fundraising.

My dream is based on biblical principles:

## GOD IS GENEROUS

God is indescribably generous – ‘The God who made the world and everything in it is the Lord of heaven and earth’ – and ‘he himself gives everyone life and breath and everything else’ (Acts 17:24-5). Without God’s generosity no life would have been possible!

## WE HAVE RESPONSIBILITY

- God is the owner of everything and gave his resources to us to steward for his purposes. We are therefore accountable to God for the way we manage those resources (Genesis 1:26-30) as is clear from the parable of the wise manager (Luke 12:42-48).
- Generosity is a primary indicator of our understanding of our role as stewards of God’s creation (Matthew 6:21).

## WE IMITATE GOD BY BEING GENEROUS

- Generosity is fundamental to being a disciple of Christ and in fully reflecting the image of our creator (2 Corinthians 8:7).
- Just as Jesus, the ultimate gift from God, lived a truly and perfectly generous

life to serve and save people (Mark 10:45, 2 Corinthians 8:9), Christians should practise biblical stewardship, generosity and giving (Acts 11:29-30, 1 Corinthians 4:1).

## GOD DELIGHTS IN OUR GENEROSITY

Personal motivations for giving should reflect God’s desires. This includes responding to the needs of others in material ways (Matthew 25:31-46) and giving with a generous spirit: ‘Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver’ (2 Corinthians 9:7).

## WE CAN ASK TOO!

Just as we can ask God for what we need (Matthew 7:7) it is not wrong to mention our needs to others. Resource mobilisation, whether from God or people, is not sin!

There are already many examples of the power of generosity:

- The ‘Handful of Rice’ (Buhfai Tham) movement by Christians in Mizoram, India, has become world famous. For over 100 years women have set aside a handful of rice every time they cook it, even if they are poor themselves. The rice is collected, brought to the church,

## Get involved

You can participate in the Global Generosity Network by sending inspiring stories and information about stewardship, generous living and giving to Dr Sas Conradie at ggncoord@gmail.com, or by post to Global Generosity Movement, World Wide Open, 455 Capitol Mall, Suite 325, Sacramento, CA 95814, USA. Please contact Dr Sas Conradie if you would like him to write a fresh article on generosity for a Christian publication or website.

poured into large bags and sold. The gift of rice has allowed the church in Mizoram to fund its own work without help from outside.

- There is a growing movement of generous businesses where all assets are seen as belonging to God and managed as such.
- Churches in Guatemala used a special 40-day devotional guide to instruct people in biblical principles of finances, to inspire greater generosity, and to increase giving to serve those in need.
- In June 2013 60 South Asian Christian leaders agreed on a plan of action to promote and support biblical stewardship, generous living, giving and fundraising across the region. A generosity movement has started to emerge in the region.

*Dr Sas Conradie is the coordinator of the Lausanne/World Evangelical Alliance Global Generosity Network. See the Resources page opposite for more information. Email: ggncoord@gmail.com*



An offering of food is taken in a rural church in Kigezi, Uganda.

## BIBLE STUDY Good use of resources

by Rose Robinson

### Read Acts 6:1-7.

- What is the complaint of the Grecian Jews? (verse 1)

The Twelve gather together all the disciples.

- What do they propose? (verses 2-4)
- What qualities do they suggest for the men who are to help in the food distribution? (verse 3)

The apostles pray and lay their hands on the chosen men (verse 6).

- What is the result of getting more people involved? (verse 7)

It is good to employ people to do different tasks according to their gifts and skills and the anointing of God upon them. See also 2 Chronicles 19:11.

- Are you making the most of people’s skills and God-given abilities?

*This Bible study is taken from the PILLARS Guide Credit and loans for small businesses.*

# Making the most of meetings with decision-makers

One way of mobilising resources is to work in partnership with local decision-makers. Local government often has money to spend in the local area, and communities may wish to influence how the money is spent. The following guidelines are for when we arrange a meeting with a

decision-maker, such as a local government official, business leader or religious leader, and we want to develop a relationship with them in which we can make requests and offer encouragement and support.

## Before the meeting

### Think about who you will meet with

- Make sure you are meeting with the right person. Check that you understand the person's role and how much authority he or she has. Will the person need to request permission for the meeting?
- If you have had previous contact, recall what was promised. Has it been delivered?
- How do you think the decision-maker views you? Does the person consider you to have power, influence or knowledge? How can you use that to make your requests more persuasively?
- Consider what the decision-maker may want to gain from the meeting – information, commitment to work together to solve the problem, etc – and how you can provide this.

### Plan who will attend the meeting with you

- Make sure the people going will represent the community. Consider taking someone who will be directly affected by the action you are asking for and can speak about it clearly.
- Do any other local groups have the same questions? If so, consider inviting them to the meeting too.

### Arrange the meeting

- Contact the person to arrange a meeting. If possible, ask someone known to the person to introduce you.
- If you do not have a way of getting in touch directly, write a brief formal letter requesting a meeting.
- Confirm the date and time of the meeting, asking for confirmation in writing. Make a phone call or visit the office the day before to say you are looking forward to the meeting and to check again that the person is expecting you at the time agreed.

### Plan how to present your requests at the meeting

- If there is more than one of you, agree who is going to say what (for example, who will speak first and who will share the main messages) and who will take notes.
- Decide what you will ask the decision-maker to do. For example, will you ask the person to review the situation? Or pass on your requests to someone else?
- Make sure that you are asking for something that the person (or the department he or she represents) is able to give.
- Think about what arguments the decision-maker will find persuasive and be ready to use them.
- What questions do you expect you might be asked? Make sure you have worked out your responses to possible questions.



## During the meeting

### Introductions

- Make sure that everyone in the room is introduced. Summarise what happened in previous meetings if you had any.
- Explain why you are meeting and agree how to proceed.
- Agree for someone to take notes and gather contact details of everyone present (ensure that everyone is agreed about how the contact details can be shared).

### Keeping on track

- Have a clear, achievable goal.
- Know your main points well and present your requests or concerns clearly.
- Ask questions if you do not understand what the decision-maker is saying.
- Focus on your most important concerns first and leave smaller issues until the end.
- Aim to build confidence and trust. Give encouraging feedback where possible. Do not accuse or criticise the decision-maker – try to see him or her as a partner or friend, rather than as an enemy.
- Always be respectful, even if the meeting is going badly and the decision-maker is negative or uncooperative.
- Summarise progress at various points and say what has been agreed at the end.



## After the meeting

- Write a quick report of the meeting so you can remember what was said and share it with others.
- Send a brief letter thanking the decision-maker for seeing you, summarising the main points and reminding him or her about what agreements were reached and what promises were made by both of you.
- After a while, contact the decision-maker again to report on your progress and to find out if he or she has done what was promised.



### Logistics

- If more than one of you is going to be involved in the meeting, arrange for all involved to have a meeting beforehand to plan how you will present your requests.
- Prepare materials to bring to the meeting if appropriate (documents to discuss, petitions to present etc), making sure your main points are presented clearly.
- Check how much time you are likely to have, and plan how you will close the meeting quickly if your time is cut short.
- Allow plenty of time to get to the meeting so that you will not be late.

Adapted from the forthcoming second edition of Tearfund's Advocacy toolkit (ROOTS 1 and 2) by Joanna Watson.



# Participatory Planning Process pays off

by Lyn Jackson

How can the ideas of community members affect what a government does? In Nepal, as in many developing countries, there are some excellent policies and legislation that protect poor people and involve communities in political processes. The difficult part is turning the policies and legislation into reality.

Nepal's Local Self-Governance Act (1998) includes a wonderful opportunity for communities to be part of local development planning and budgeting through the Participatory Planning Process. The Act provides for community and ward-level meetings where people can voice their concerns and propose small-scale development activities that would meet their needs. The communities' suggestions go to the Village Development Committee (VDC) via ward representatives and the VDC uses the suggestions to develop its budget and plans (in Nepal, a VDC is made up of nine political subdivisions called wards). Larger projects that might cover several VDCs are proposed at district level.

## Challenges

But there is a problem. Most villagers have no idea that this process exists. They see the VDC funds as belonging to the government, not to them. Why would the government listen to poor farmers, landless labourers, low-caste communities, women, children and people with disabilities?

Another issue has been the political instability that has held Nepal back since the mid-1990s. VDC elections were last held nearly 20 years ago. VDC officials are now appointed, not elected. The result has been high levels of patronage in many places, with funds awarded by local political elites to their own supporters.

'The VDC meeting seemed like a gathering of the higher people in the village,' says Kamal Budha. 'The decisions they made favoured themselves, and the process only took a couple of days.'

## Providing training

Knowing that VDC funds could achieve much more in communities, the United Mission to Nepal (UMN) Advocacy Team began to look for ways in which the process could be put into the hands of ordinary people, where it belonged. They discovered that MSNepal (now ActionAid) had been working on a similar idea, and had developed some training materials for local communities. UMN agreed to trial the training package in Doti district,

## How to find out about local government funding

- Speak to other local organisations to find out if they have copies of budgets and official guidelines relating to spending on health, education, water and sanitation, environment, welfare and so on, or if they know of anyone who does.
- Talk to a local government official and request copies of budgets and official guidelines (or laws, if they exist).
- Write a formal letter to your local government department asking for access to the guidelines/laws and budgets. Be sure to keep a record of all correspondence.
- Try searching on the internet. If you still cannot get the information, if it is safe to do so you can approach a local newspaper or radio station and ask them to report about the difficulties faced in accessing policy documents.

western Nepal. It went extremely well, with various 'mini-projects' that reflected the community's concerns – water supply, irrigation, road construction and school buildings. This was significant, but more impressive was the community response. People who had never been to a meeting before spoke out publicly and communities began to see that they could hold their leaders accountable. Things were starting to change!

With MSNepal's permission, UMN revised and developed the training process, and in the following year, ran the programme through local partners in four VDCs in two districts. As a result the VDCs funded over US \$20,000 of approved projects. The communities were delighted. The next year, 93 community facilitators from 10 local organisations were trained and took their own communities through the process. VDCs committed to funding community projects worth nearly US \$128,000, while US \$172,000 worth of proposals were submitted at district level. All this for a cost to UMN of just US \$11,000!



Members of the Duhabi Child Club are funded by the Village Development Committee to perform street dramas on subjects like hygiene.

'We always thought that the VDC budget is government money, and we had no right to this to deal with our concerns. But now I have learnt the VDC money is public property,' says Himali Khatri.

## The role of the facilitator

Here's how it works. At community level, trained local facilitators visit each household, inviting *everyone* to attend the initial meeting. Because they know their communities intimately, they can particularly encourage poor and low-caste families, people from minority ethnic backgrounds, the elderly and people with disabilities or affected by HIV to take part. A special focus is on including women and children. Sometimes, several visits are necessary to persuade people that they really can influence how things are done in their VDC.

At the meeting, the facilitator explains that the VDC funds for development belong to them, the people, and they are entitled to have a say. The facilitator describes the process for doing this, the way proposals are developed and the current government priority areas. After that, the community:

- identifies issues
- works out which issues are most important to them
- discusses possible solutions.

The facilitator helps them find other local resources and access technical expertise if needed. Ward representatives then take their proposals to the VDC. The programme also includes ways of monitoring how fair the process is at each step.

Jyotika Nepali says, 'For the first time, women like us have attended the meetings, where we got a chance to learn about the process and speak about our needs.'

## Investment and results

**Year 1** US \$11,000 UMN investment in training and funding mini-projects

**Year 2** US \$20,000 VDC funds allocated to community projects

**Year 3** US \$128,000 VDC funds allocated to community projects and proposals worth US \$172,000 submitted at district level

## Sample letter to local government

[Community organisation name]  
[Address]  
[Address]  
[Date]

Add your own details to replace the text in brackets

Dear [use official titles such as Councillor or Minister]

I am a member of [enter name here] community organisation. On behalf of [group's name] I thank you for representing us in local government. We would like to support you and work together for the good of our community. For this purpose we request copies of the policy documents and budgets owned by [name of local government branch, eg the Village Development Committee] relating to

- health - education - water - electricity - farming and agriculture

[choose what is relevant from this list and/or add your own issue of concern]

Does any process currently exist for involving the community in planning? If there is a process we would be pleased to know about it. If you could send information to the address above, we would be very grateful.

If you do not have access to the relevant documents I trust that you will pass this letter to a colleague who can help.

We look forward to receiving the information in the next month. We would be pleased to offer advice on how local government money can be used most effectively on behalf of the community.

[include appropriate formal wording used at the end of a letter]

[your name]

On behalf of [enter name here] community organisation

You can change this time limit to suit you – the purpose of a time limit is to give you a reason to follow up with another letter if you do not get a response

## Success!

People are finding creative ways to improve their communities. Often they request:

- roads and paths
- bridges, culverts and drainage
- water systems for households and irrigation
- buildings for schools.

More unusual requests include musical instruments for a children's club, a bicycle ambulance for a health clinic and a small tourism project.

It has been exciting to see so many of the communities' proposals funded by local government, but the impact has not been limited to things you can touch and see. Lasting benefits for the communities are:

- a new way of seeing themselves as significant and able to bring about change
- more involvement in decision-making
- hope and enthusiasm for the future.

'Our village looks clean and beautiful,' commented the Chairman of a Ward

Improvement Committee. 'People are very happy to see the changes. We will make sure we participate like this again next year!'

## Development comes from within

Communities have been strengthened and united, with different groups working together more. Conflicts and tensions dissolved when people worked together towards common goals.

'There is good reason to celebrate,' according to Sarita Lamichhane, a women's group leader. 'We are convinced that development comes from within us, when we are united together.'

With a little help from UMN, communities in Nepal are becoming informed, united and more able to express their ideas among themselves and to the government.

Lyn Jackson is the Communications Director at UMN. This article was written with Arun Belbase, Advocacy Team Leader, and Ben Thurley, former Advocacy Team Leader.

# 'Day 1 affects day 100'

by Jean Johnson

According to Don Cormack, the author of *Killing Fields*, *Living Fields*, the Protestant Church in Cambodia grew in the 1950s and early 60s to two thousand people. At this point foreign organisations that had been supporting the young churches decided it would be strategic to withdraw financial support so the churches would learn to use their own resources to sustain themselves and grow. It didn't take long for the majority of church workers to abandon ministry to find better paid employment elsewhere.

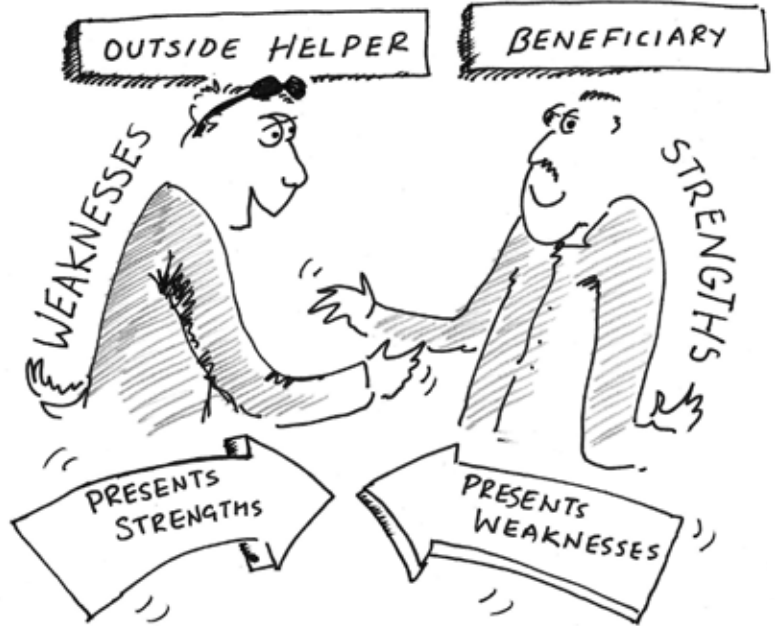
About three hundred Christians remained. From 1965, the church began to grow and strengthen again, but this time on a healthier foundation. Church leaders like Pastor Yeah were determined that the Khmer church should never slip back into a state of dependence, but rather manage its own affairs from this point forward.

Ten years later came genocide and civil war, and most Christians were killed by Pol Pot's regime.

## Relief agencies to the rescue...

During the time of rebuilding in the 1990s, Cambodia became like a magnet, drawing relief agencies, humanitarian organisations and missionaries. I was one of them! I entered Cambodia in July 1992. Unfortunately, I never heard Pastor Yeah's strong encouragement to allow the Cambodian church to manage and financially support its own affairs.

I went right to work managing and financially supporting the church of Cambodia. I distributed my share of handouts, paying rent for churches, providing resources, building others' buildings, taking leadership positions, importing foreign ways of doing things and modelling methods of ministry that could not easily be copied or handed on to local leadership. Although I had training in cross-cultural work, I leaned more on my experiences in America. These actions led to creating psychological and financial dependency among those I worked with.



This picture shows the unbalanced relationship that develops when resources are shared by an outside helper. Because the outside helper brings something valuable, for example money or skills, the beneficiary wants to appear in need of receiving them. The beneficiary's strengths are hidden. Good partnerships should enable beneficiaries to reveal their strengths and mobilise their own resources.

Illustration: Bill Crooks

## Dependency

Dependency is like a spider with many far-reaching tentacles, creating all sorts of 'life-sucking' problems among local churches, organisations and communities, such as:

- loss of dignity and self-worth
- lack of motivation
- stifled creativity
- very little local giving
- unwillingness to support local leaders
- jealousy, competition, mixed motives
- undermining local value systems
- lack of people willing to be volunteers
- lack of credibility because locals are perceived as hirelings of foreigners
- being perceived as foreign-driven
- stunted growth.

Having travelled to various countries, read many books and articles on the subject and talked with others involved in cross-cultural work, I believe this pattern of dependency is not a unique problem to Cambodia. Outside resources can actually

become a stumbling block for local growth and multiplication.

For example, money, supplies and gifts are shared generously from foreign Christian workers among those they consider poor and needy. Although the assistance does help people get what they need, a deeper mindset is being formed within the people: 'We are weak and it will always be this way.' Fatalism becomes their identity.

## Help that hinders

I have a saying that guides my work, 'Day 1 affects day 100'. In other words, what we do from the very beginning will either hold back multiplication or enhance it within each particular cultural context. I have learned that I cannot transfer vision, psychological ownership, and the capability to sustain and multiply to the local church; rather, I need to affirm and model these things from the beginning onward.

*Jean Johnson worked in Cambodia for 16 years. She now works with World Mission Associates, promoting church sustainability and multiplication. She is author of the book We Are Not the Hero.*

## Using *Footsteps* to support environmental work

Greetings from Women in Struggle (WIS) Pakistan. WIS is community-oriented organisation that has worked in Pakistan since 1994 to uplift women, youth and children through bringing alternatives for development. We are working at grassroots level and we received some *Footsteps* publications. One of them is *Footsteps 85* regarding trees. It has a wonderful and practical knowledge of community reforestation.

WIS is thankful to all the *Footsteps* team and contributors, working together to bring practical ideas. WIS is not in a position to pay charges for publications, but your material always gives us a better understanding of different topics. We want to keep these publications in our library so that other people can also benefit from them.

I am sending you a photo of a youth initiative for saving the environment. It would be good if you could share it with others.

Anosh Shahid  
Women In Struggle – WIS, Catholic Church  
Warraym Road, Toba Tek Singh – Punjab,  
Pakistan, 36050

**EDITOR:** *WIS* asked to be added to the mailing list. See page 2 for information about how to subscribe to *Footsteps*.

## Moringa oil

I have read your article on how to extract oil from Moringa seed.

I have a few questions. Do you have to peel them, taking off the coffee-coloured shell? Or do you use them whole? Heat them up in water to what temperature?

Thank you for your help.

Armin

**EDITOR:** *The original article on Moringa oil was published in Footsteps 28 and is available on the TILZ website. We forwarded Armin's letter to a Moringa expert, who sent this response:*

Armin asks good questions. Removing the outer hull of the seeds results in better yields, because without it less compression is required for a given amount of oil, and there is less spongy tissue to soak up the oil. Nonetheless, some people do extract oil without de-hulling (taking off the shell) and find that they get an acceptable yield for the time saved.

As for the question about heating: boiling or steaming for 30–60 minutes seems to help loosen the seeds' cell walls and expel the oil. Again, some people find that the energy investment necessary to heat the seeds for so long is not worth it and they press the seeds directly.

So there's no right way to do it. It all depends on the time and money available. De-hulling and boiling or steaming will

give better yields per seed, but for any given situation it might be more efficient to harvest more seed for the amount of oil you require and press them directly.

Mark E Olson  
Instituto de Biología, Universidad Nacional Autónoma de México, 3er Circuito s/n de CU, México DF 04510, Mexico  
[moringa@treesforlife.org](mailto:moringa@treesforlife.org)

More information is available at:  
[www.treesforlife.org/our-work/our-initiatives/moringa/moringa-resources](http://www.treesforlife.org/our-work/our-initiatives/moringa/moringa-resources)

## Learning by doing

Thanks for *Footsteps 90* on learning to learn. Having been a teacher in developing countries for most of my career, particularly at Makerere Paediatric Department, Uganda, I know how important it is to evaluate your teaching methods. We found that the best way of learning was by doing. What you hear, you so often forget! Anyway I just want to thank you for sharing your own experience in learning.

May God bless you,  
Prof Paget Stanfield  
[Stanfield.welcome@talktalk.net](mailto:Stanfield.welcome@talktalk.net)

## Encouraging women to deliver at health facilities

In Liberia, we have a fairly high percentage of pregnant women going for visits to the antenatal clinic, but the percentage of women who deliver at the clinic is much lower. There are several factors that contribute to this, but I have been told that many of the pregnant women refuse to deliver at the clinic because the certified midwives are rude to them. It is important for health facilities to create an environment that makes pregnant women feel valued. In the village, birth is celebrated with much dancing and joy – how can this positive atmosphere be transferred to the health facility?

Audry Waines  
Equip, Liberia  
[audrywaines@gmail.com](mailto:audrywaines@gmail.com)



Women in Struggle

A youth initiative for saving the environment, organised by Women in Struggle, Pakistan.

# Mobilising the church



Richard Hanson/Tearfund

Joy and celebration in the local church can spill out into the community, bringing hope.

Churches, like other faith communities, are very well placed to mobilise local resources for their own benefit and for the benefit of others.

The process of church and community mobilisation (CCM) helps local churches and communities build on the resources and skills they already have. It inspires and equips people with a vision for determining their own future with their own resources.

CCM is an expression of 'integral mission', which is the work of the church in contributing to the positive physical, spiritual, economic, psychological and social transformation of people.

Francis Njoroge, a Christian leader and CCM trainer, described the process like this:

*'The church goes out and stirs up that community so that they – the church and the community – hold hands and move out*

*to look at issues that have always held the community down, and how those issues can be addressed jointly to bring total transformation.'*

Here's what people have said about church and community mobilisation:

*'Before [CCM], the church was passive. It served its own needs. It did little for the community. Now, the church is active. It serves the community's needs. The chief has given us newfound respect. This sends out a positive message to the community.'*

Rev John, Rungaviga Community, Kenya

*'Where there is an "Integral Mission" local church, active transformation happens.'*

## Tearfund resources for church and community mobilisation

### Mobilising the church

This *PILLARS Guide* builds understanding, based on biblical teaching, of the role of the church in combining preaching the good news with practical involvement in the lives of poor people. It encourages leadership and facilitation skills and the development of small Bible study and support groups.

### Guide Our Steps

...is a collection of 101 Bible studies that follow themes relating to development and encourage group study and discussion. It is an ideal resource for anyone who is involved with CCM. They can be used in group meetings or during workshops and seminars. Developing skills in participatory study and group discussion helps build confidence and vision for the future.

### Umoja Facilitator's Guide

'Umoja' means 'togetherness' in the East African language of Swahili, and it is the name given to a CCM process with resources developed by Tearfund. The *Facilitator's Guide* contains Bible studies, activities, energisers, tools, advice and a step-by-step process to help a church and community become inspired and start working together for transformation.

*These resources can be downloaded from [www.tearfund.org/tilz](http://www.tearfund.org/tilz) – click on 'Themes' then 'Church'. See page 6 to find out how to order paper copies of Tearfund resources.*

*In other communities there is fighting, disagreements, disunity. Not here. We cannot imagine faith and social action being divided.'*

Pastor Valdimir, Caroá, Paraíba, Brazil

*'The "light came on" and I realised that I have resources! Since I have been in a study group, I have changed the way I think and I now know that I can use the small resources around my house.'*

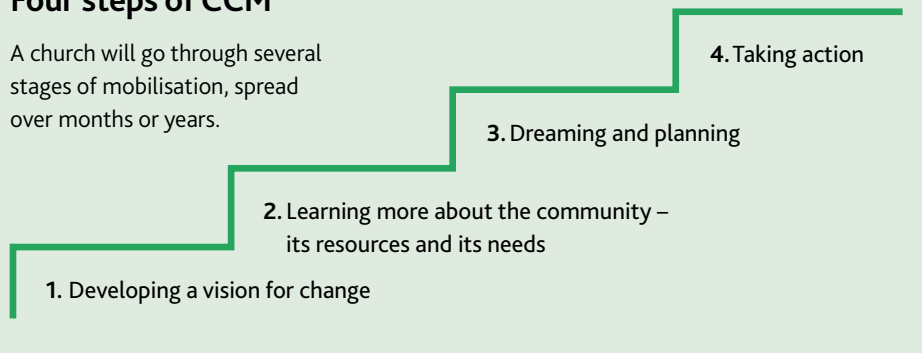
Mrs Loeng, Cambodia

*'CCM is infectious. Neighbouring communities have seen what has happened to our community and now they are copying.'*

Rev Moses, Kenya

### Four steps of CCM

A church will go through several stages of mobilisation, spread over months or years.



# Facilitators learning together

The Baptist church in Myanmar is the largest denomination in the country, made up of 18 conventions with around 4,900 churches. Eden is a Church and Community Mobilisation (CCM) process that started three years ago and has been implemented through six conventions so far.

To learn from each other, Eden's community facilitators meet regularly in each other's communities. The church in the facilitator's community will host the group of facilitators by offering food and accommodation. In this way the facilitators demonstrate the principles of CCM by mobilising their own resources to meet a common need. Not only are the costs kept low and shared by the group, but the presence of the facilitators in the community raises awareness of Eden, and some community members even attend the meetings.

## Training through sharing

Naw Anthea, Eden Coordinator, first thought about inviting the facilitators

and giving them more training. But she then realised that the best learning and action came from the group sharing their experiences with one another, asking questions and encouraging one another. She saw that this was more powerful and effective in producing better results than receiving training from head office.

To encourage this style of learning, when training facilitators always include a sharing and learning section and, where possible, exchange visits. As well as being used for learning and sharing, exchange visits can be used for observation and feedback on facilitation style. When facilitators watch one another working they can learn new ideas and advise each other on what can be improved.

## Relationships

Relationships are crucial to the success of CCM. The relationships between the church and the community must be good, because it is by working together that the church and community can make a real difference. But what if these relationships are difficult? Strong and supportive relationships between facilitators provide the motivation and encouragement to continue. Sometimes communities may not want to be involved and are suspicious of the church's motivation. This situation can be hard and much prayer and perseverance will be required to build good relationships with the community. Community facilitators may get discouraged and want to give up, but by meeting together regularly they are able to keep going.

*Compiled by Helen Gaw and Jané Mackenzie with thanks to Naw Anthea and Matthew Frost.*

# Local knowledge

Within the local community there are often many valuable sources of information.

Older people in particular are often a huge store of information about the local environment, cultural traditions and customs, and the uses of local plants and animals, particularly for their medicinal qualities.

There is a saying that:

*'Each time an old person dies, a whole library of information dies with them.'*

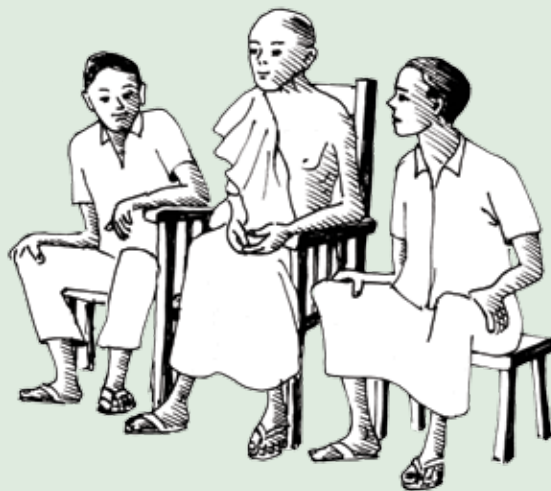
To prevent this loss, we need to consider how to mobilise the local knowledge that

we currently have, making the most of this rich resource all around us.

## Group discussion

- What do people think of the saying about older people? How may this problem be avoided?
- What information is it important to learn?
- Discuss what local sources of information people find useful. Who (or what) do they turn to first?
- Are there innovative farmers in the local area – farmers who are always trying out new ideas? Can local people visit and learn from them?
- Are there local people with special training or experience we can learn from, for example herbalists or trained traditional birth attendants or retired government officials?
- What other expertise is available locally?

*Material adapted from PILLARS – Building the capacity of local groups (see the Resources page for more information).*



# Not giving the answers

When we are teaching, training and facilitating on any topic it can be tempting to give all the answers. But when we do not give answers, we give those we are working with something even more important: an opportunity to discover what they know already and to grow in confidence. In this way we help people to mobilise their own resources.

Here is an example of a conversation about pricing a new product. The facilitator refuses to give the answers but asks useful questions.

**FACILITATOR:** How much are you going to sell it for?

**LEARNER:** I don't know.

**FACILITATOR:** So, what do you think you need to know to help you decide what the price of your product should be?

**LEARNER:** First, I need to know the cost, but I don't know how to calculate the cost.

**FACILITATOR:** What do you need to help you do it?

**LEARNER:** I need training about calculating a cost.

*The facilitator reminds the learner of what she already knows*

**FACILITATOR:** I think you know how much you spend in a month on living costs.

**LEARNER:** Yes, I do know. I spend about 600 birr.

**FACILITATOR:** How do you calculate your monthly costs?

## Questions to consider

- Can you identify the three different aspects to the conversation above?
- How do you think the conversation could be improved?
- How could you use this approach with children?

**LEARNER:** I list out the items that I need for a month and I check the price for each item from the nearby shop. I know what I spend on house rent and so on.

**FACILITATOR:** You've told me that you know your living cost. So why do you say 'I need training to calculate the cost of my product'?

**LEARNER:** This is what I know people are saying. If you want to learn about something, you need training.

**FACILITATOR:** Did you get training to calculate your living cost?

**LEARNER:** No, I did not.

**FACILITATOR:** So, can you tell me the items you need to buy for your product and the price for each item?

**LEARNER:** I know what I need. But I don't know the price for some of the items.

*The facilitator encourages the learner to solve her own problem*

**FACILITATOR:** Okay. Where do you think you find out those prices?

**LEARNER:** I can go to the market and check what the items are sold for.

**FACILITATOR:** How long will it take you to get the price information and to finish your product?

**LEARNER:** I need half a day to check the selling price, and three days to finish the product.

*The facilitator builds the learner's confidence by asking what she has learned*



**FACILITATOR:** So, what have you learned about yourself from this conversation?

**LEARNER:** I think I can learn if I know what I need. How? I can find out what I need for a product and estimate the cost of each item.

**FACILITATOR:** What else have you learned about yourself?

**LEARNER:** I used to think that I could learn about costing only if I attended training. Now I think I can teach myself.

There are three aspects to a conversation that has learning as its goal:

- **Relevance to life** – unless a learning topic is relevant to learners' lives it is unlikely that they will invest the energy to learn and change.
- **Tutorial** – this focuses on what learners want to learn about and where they hope to improve their performance.
- **Learning to learn** – the conversation may question current ways of learning and consider the need to learn things differently.

*Material taken from Releasing potential: A facilitator's learning resource for self-help groups by Isabel Carter. Look at the Resources page for more information.*