

# Think livelihoods!

A facilitator's manual for applying a livelihoods lens when working with people, households and communities affected by HIV



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Tearfund and Samaritan's Purse UK

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This manual has been developed by two Christian organisations to help churches and faith-based organisations (FBOs) working in the area of HIV to apply a 'livelihoods lens' to support their work. However, the approach may also be of great benefit to other organisations, whether faith-based or non-religious.



Tearfund is a Christian relief and development agency building a global network of local churches to help eradicate poverty.



Samaritan's Purse is a non-profit, Christian organisation providing church support and emergency relief and development assistance to suffering people around the world.

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# Acronyms

AIDS	Acquired Immunodeficiency Syndrome
ART	Antiretroviral therapy (medication and care associated with taking ARVs)
ARV	Antiretroviral drug
FBO	Faith-based organisation
HBC	Home-based care
HH	Household
HIV	Human Immunodeficiency Virus
M&E	Monitoring and evaluation
NGO	Non-governmental organisation
OVC	Orphans and vulnerable children
PIPs	Policies, institutions and processes
PLA	Participatory learning and action
PLHIV	People living with HIV
MFI	Micro-finance institution
SHG	Self help group
TB	Tuberculosis
WKHC	Wolaitta Kale Heywet Church
KHC	Kale Heywet Church

**Please note that all names used in the case studies and quotes have been changed for reasons of confidentiality.**

# Introduction to the livelihoods lens

This manual aims to help community and non-governmental organisations working in the area of HIV to apply a 'livelihoods lens' to support their work.

'LIVELIHOOD' is a helpful term that covers all the various ways in which people support themselves and their families. It includes a wide range of activities including paid work, raising crops or livestock, using skills such as cooking, carpentry or building, and small enterprises such as market stalls, hairdressing or food processing.

A 'LENS' is a way of looking at the world. So a 'livelihoods lens' helps people to look with insight and understanding into how they can support themselves and their families, both now and in the future.



*Setting up a small market stall is a livelihood option that requires few resources. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

## Working together effectively

The Bible speaks of how the body is made up of many parts. Many roles are needed within a community if its members are to work together effectively as a body, not just as individuals. People in poor communities may need support in learning how to use their gifts and talents so they can learn to help themselves as well as contributing to their community.



There is a close link between HIV and livelihoods. People with HIV can find their health affects their ability to work. It may affect their ability to continue with their previous livelihoods. They may need to change location. Their social situation may alter. Many possible changes mean that people often need to find new ways of ensuring their livelihood. It can help them to apply a livelihoods lens to their situation and discover new opportunities. However, the livelihoods lens may also be of use in other contexts, not just in communities affected by HIV.

This manual will equip facilitators to use a people-centred and participatory approach to:

- gain common understanding of the situation in their local community
- share learning about the livelihoods lens with their beneficiary communities
- equip and empower households, groups and communities to lead and determine their own development.

Using a livelihoods lens will help organisations, church and community leaders to:

- meet their HIV-related objectives more effectively
- bring more sustainability to HIV-related work
- become more flexible in responding to external changes
- respond more effectively to the preferences of stakeholders at all levels (including national government, local leaders and family members)
- build on the existing strengths of beneficiaries, and help them become more resilient to future shocks and crises.

*'The livelihoods lens is like a giraffe – it helps people to reach higher and obtain resources that were out of reach before.'*

Livelihoods  
lens facilitator

Many churches and faith-based organisations (FBOs) have responded to the biblical mandate to care for those who are powerless and oppressed. This mandate has encouraged the church's commitment to social justice and respect for the dignity of vulnerable groups, including those affected by HIV. Faith groups often reach those who would otherwise be untouched. They are often the institutions that people trust most in times of hardship.

FBOs and churches have made many distinctive contributions in supporting people living with HIV with compassion, love and care. They are often involved in providing community-based and formal services.

The livelihoods lens approach begins with the belief that God has placed skills and resources (assets) in every community. Churches and FBOs can help communities identify and build on these strengths.

The livelihoods lens helps churches and FBOs to use participatory and empowering approaches to provide support and care for the vulnerable, enabling these vulnerable groups to take action themselves. It facilitates a process of helping people in poor communities to lead full and productive lives, meeting their basic physical needs in a sustainable manner, while allowing them to live with dignity in a just and peaceful social environment.

*'People are doing different businesses; their eyes have been opened. They now have better links to others.'*

Beneficiary of livelihoods lens training

*'Now you have challenged us to turn our face to identify our own indigenous resources.'*

Full Gospel Church, Ethiopia



Many people can set up a small stall outside their home. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)

## Changing community attitudes

In the north of Ethiopia, Protestant churches have suffered persecution. For nearly 40 years there has been a lack of acceptance by the wider community. The community didn't expect anything good from the church, regarding them as a kind of cult, encouraging idleness and poverty. They complained that the church only talked about spiritual issues.

The Full Gospel Church provided the livelihoods lens training to a wide range of target groups in two towns: Debre Markos and Injibara. The participants included government officials, Orthodox church leaders, Muslim leadership, Protestant church leaders, self help groups, elders and HIV association leaders.

The community is now much more aware of and sympathetic to the churches' mission. 'Now we see you coming with new approaches focusing on economic development and helping us use our assets well. This training has changed our expectations. Previously we saw ourselves as poor, expecting outsiders and outside resources to come in and solve our problems but as a result of this training, we regard ourselves as rich enough to solve our own problems.'

Another consequence of the training was that an interfaith development forum was established with 70 members. Their aim is to support people living with HIV (PLHIV).

# The aim of this manual

This manual is intended to be a straightforward and helpful guide to the different aspects of applying a livelihoods lens. This is an approach that helps people to better understand their assets so they can use them to build stronger livelihoods. It also helps them to understand what makes them vulnerable and how they can use systems and processes to improve their livelihoods.



*Staff in HIV support programmes often act as facilitators for livelihoods lens training. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

The manual begins with an overview of the livelihoods lens approach (**Part 1** on page 8), designed as a way of introducing it to organisations, officials and church or community leaders. This will raise awareness of the benefits of using a livelihoods lens. Once they have gained understanding from this overview, organisations, local officials and church or community leaders will be better equipped to select people who would benefit from training in the livelihoods lens.

**Part 1** can also be used to provide an introduction to the livelihoods lens for people selected for training.

This manual is divided into a number of different parts, each of which can be used and taught separately, or taught consecutively in a workshop or training situation. The training approach should be participatory and encourage practical activities and application. Each part builds on the learning from previous parts, but it is possible to arrange them in a different order to meet local needs. Experience shows that it is usually best to bring people together to study just one or two parts at a time, so they have time to digest and apply the learning, before returning for more training.

There are many Bible passages that are relevant to the livelihoods lens, which may help people to gain understanding and inspiration to apply this learning. **Appendix A** at the back of this manual contains a number of Bible passages which are relevant to different parts of the livelihoods lens training.

## Using our talents and gifts



In the Bible's parable of the talents, the master was angry with the servant who buried the talent he had been given, while he praised the other servants for using their talents wisely. This parable shows us that we have all been given 'talents' – skills and abilities – and we need to use these gifts. In this story, the person who had many talents was certainly expected to use them well, but the one who had been given only a few was also expected to move forward with what he had been given.

## Who should use this manual?

This manual is written to support people who are facilitating the training. These will usually be experienced trainers and facilitators, often staff in HIV programmes.

The key focus of the livelihoods lens training is to provide encouragement for vulnerable people (often beneficiaries of HIV support programmes) in the community. People who will benefit from receiving training might include programme beneficiaries, self help group members, community leaders, church members or home-based care volunteers.

*'People get lost because of a lack of knowledge.'*

Beneficiary of livelihoods lens training

When trying to identify people who may benefit from help in initiating a new livelihood, request assistance from local people. For example, during a community meeting, challenge people: 'You know each other very well, and you know who is getting support from other organisations. Can you choose those people who are most vulnerable here?' Community or church members will know, for example, who has a mattress, who has a goat or two, who has a small piece of land etc.

It is recommended that, rather than selecting just one person from a church, organisation or community group to receive training, it may be more effective to select three or four people from the same church, organisation or community group to receive training together. They will then be able to support each other in using and applying the training effectively within their respective groups and organisations.

## Training approach

It is important to note that this manual is written for the benefit of members of churches, organisations and community groups who will work through the process with their fellow members. Some of the participatory exercises assume that participants come from the same community or geographical area.

During the training, if participants come from several different geographical areas, you may need to modify the use of the participatory exercises. For example:

- You could break up the participants into smaller groupings based on their geographical area.
- You could select one situation or community to focus on and use this as an example to work through.

It is recommended that all participants, however experienced, use these exercises with each other during the training.

Useful information is gathered and kept during each of the various training sessions (**Parts 1–6**) that make up the livelihoods lens process. This information is brought together when answering the 'Guiding Questions'. This information then informs the final decision-making process in **Part 7** – helping participants and beneficiaries to make plans and take action to improve their own livelihoods.



*A self help group near Lira, Uganda.  
(Photo: Jimmy Francis Odongo / Samaritan's Purse)*

### Self help groups

Joining a self help group (SHG) can be an effective way for people living with HIV (PLHIV) to find support to help with the challenges they face. Belonging to this kind of group can mean having better access to resources. It can also be an effective way for individuals and households to influence local policies since they will have a stronger voice as a group.

Encouraging the formation of self help groups (sometimes known as savings and loan groups) can be a very helpful process before embarking on the use of the livelihoods lens. Such groups provide a supportive and mobilised grouping with which to work through the livelihoods lens process.



## Supporting people who are destitute

It is important to screen potential beneficiaries of the livelihoods lens training to determine their attitude to handouts before inviting them for training. In some cases, staff provide the training to people who are well known to them. When potential beneficiaries are less well known, the well-being ranking exercise on page 24 may help to identify appropriate potential trainees.

In areas where some organisations have provided handouts regularly, individuals may become totally dependent. It is important to make it clear that this is not a handout programme but rather a process for people to gain understanding of what they have and how they can move forward. Later in the training there may be some external assistance provided once participants have identified ways to move forward, but this will not always happen. It is therefore vital that the people who come forward for training are committed to moving themselves forward. Without this commitment, people will easily become discouraged.

Where people are open to change, start by empowering them, building their capacity to identify and use their assets, even though some may have very little.

*'This training was an eye-opener to us: we used to think we were low, we couldn't do much.'*

*'We used to look at ourselves as poor. Now we see we can start without money.'*

Beneficiaries of livelihoods lens training in Kenya

## An empowering experience

Following through this process should be an empowering and encouraging experience, particularly for beneficiaries who lack hope for their future. People who are disadvantaged are helped to discover the great potential that God has put in each of them. This training equips even the most vulnerable people to look again at their lives and their assets and consider possible options. It should help them to feel of value and help them to identify solutions to the challenges they face. Livelihoods lens outcomes will be useful for individuals, for households and for groups.

The livelihoods lens does not provide standard solutions. Each situation is unique and requires close and reflective examination that must be done together with the people who will benefit from any proposed interventions – whether those interventions are in the form, for example, of income-generating schemes, advocacy for the inheritance rights of orphans and widows, or micro-loans.

*'The livelihoods lens must be like a chameleon: it must always adapt to the colour of the cultural background. It will be different in every location.'*

Livelihoods lens facilitator

# 1 An overview of the livelihoods lens approach

This part is designed to introduce the livelihoods lens approach to churches, local leaders, organisations and communities. It will help people begin to understand the process and the benefits it can bring. Following this overview, people can be selected who will benefit from the application of the lens. This overview also then provides an introduction for the trainees selected.

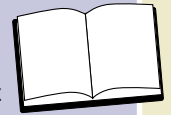
Invite key people to a meeting in an appropriate venue. Introduce the livelihoods lens as a way of helping people gain a fuller understanding of their situation and the range of factors which influence livelihoods and then respond in innovative ways, particularly ones which support vulnerable groups. Let them know the meeting will take no more than two hours.

Begin with a case study of someone who has benefited from the livelihoods lens. Use a story about someone you know or share the following story from Nairobi:



*Mueni with one of her clients.  
(Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

## Reaching our true potential



Society often overlooks the worth that God has given to people with illness or disabilities. The contribution that such people can make to society is often ignored. In the Bible we are reminded that we are all made in the image of God – those living with HIV and those without. We have all been created for a purpose, with something valuable to offer. All of us. God does not discriminate. People may discriminate, but God does not.

People living with HIV have much to offer their communities but, like everyone, they need an opening. Reflect on how we can encourage those living with HIV to use the gifts, or assets, God has given them. What things in our society and in our culture make it difficult for people living with HIV to reach their full potential? What could we do to improve the situation?

## Mueni's story

Mueni is 41 years old and living with HIV. She is alive with joy and happiness, a huge smile beaming from her face. She has been doing small business on the roadsides of Kariobangi village for as long as she can remember. She started off buying and selling vegetables until she decided to switch to selling *vitenges* (cloth wraps). Her business started dwindling until it collapsed. She was full of despair.

Members of her local church invited her to become a member of a new support group they were forming. She was among the people trained by the church in the livelihoods lens. Following the training, she saw that she had a lot to live for. She resolved to venture into hairdressing, realising it was one of her gifts she had rarely used. She started plaiting people's hair in their own homes, until she was able to rent a place to diversify her business by stocking secondhand clothes, hair piece materials and other hair accessories.

She has joined a savings group where she saves some of her earnings each week. She comments: 'The key lesson I learnt was that I needed to wake up and do something – just like the lepers who resolved to seek healing after years of stigma, isolation and frustration (Luke 17:11-13).'

In the future Mueni hopes to buy a salon dryer and more assets for her business. She is now the leader of her savings group, which confirms the women's faith in her. She plans to initiate a group business with them. This has boosted her self-confidence. 'I have learned to consume half and store half. This is wonderful and transformative training,' she says, smiling.

Explain that the livelihoods lens approach focuses on helping vulnerable people to make the best possible use of their skills and resources, and to gain real insight into and understanding of their local situation. It equips and empowers households, groups and communities to lead and determine their own development process. The livelihoods lens is adapted from the sustainable livelihoods framework, used by many organisations. Useful references to their approaches in using the sustainable livelihoods framework are provided in the references in [Appendix B](#) on page 70.

*'You can only give people a lift when they are on the road, not when they are sitting in their house.'*

Luo proverb

## EXERCISE

### The different parts of the livelihoods lens

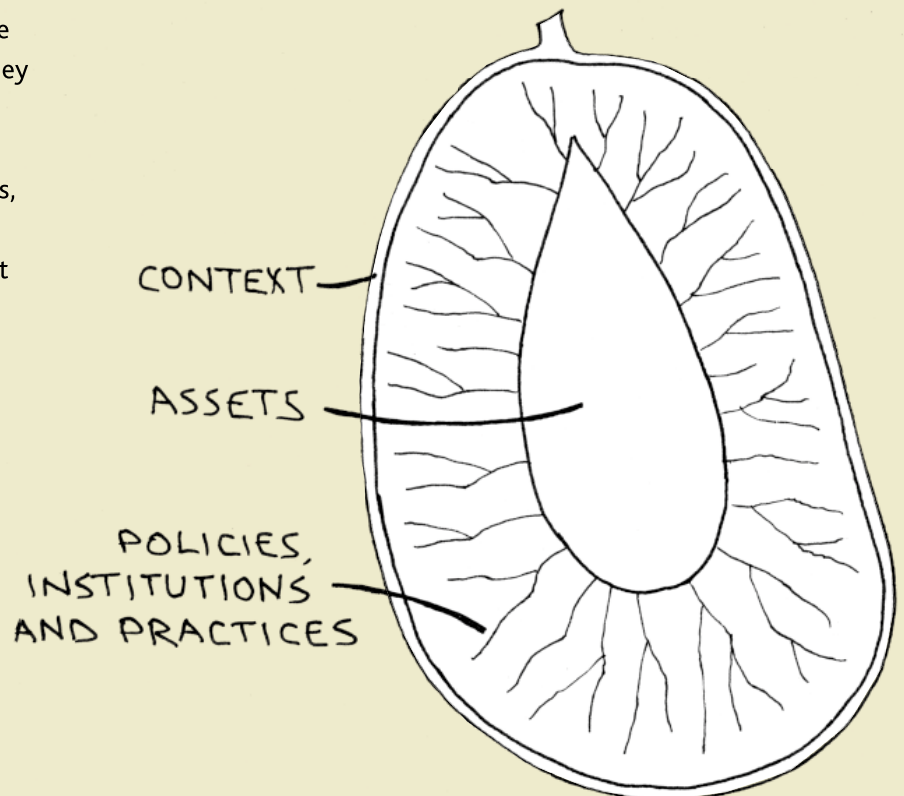
The mango is a common and delicious fruit. We can use the familiar mango to understand the different parts of the livelihoods lens and how it helps us to see our situation more clearly. Let's draw a mango together using a flipchart.

Ask people to describe the different parts of the mango and draw a large diagram on the flipchart.

First we start with the outside part, the **appearance** of the mango, which influences how we think about it. Is it a ripe and juicy one? Is it maybe diseased and sour? The skin represents our own situation or context. It is affected by the weather, by insect pests and diseases or by damage during harvesting. In the same way, our lives are affected by different issues that we may be unable to change, that make us vulnerable to harm.

Then we come to the inner part, the sweet and juicy flesh of the mango. But what is there running through the flesh? The **fibres**! Mangoes are always full of fibres. They hold the juice, control the flow and make eating mango more difficult. They are woven into our lives even if we don't always see them clearly. They are like the policies, institutions and practices – the rules and regulations that affect our lives, for good and bad.

Inside the flesh is the **seed**, which is full of potential. The seed is like our assets, our skills, resources, friends and family. Whatever assets a household has, however small, have potential if we put them into use. The seed can grow into a new mango tree and produce many more mangoes.



Each part of the mango influences the other parts. The skin could be damaged, the seed could be rotten, or the flesh could be overripe. This is why it is important to look at all the different parts.

When we have a mango in our hand, we have to decide what to do with it. We can sell it, eat it whole, cut it up or cook it. The decision we make on how to benefit from its sweetness, vitamins and minerals represents the 'strategies' we choose and determines the 'outcomes' that result.

The mango provides us with a very useful illustration of how the different aspects of the livelihoods lens approach fit together. The livelihoods lens training will look in much more detail at:

- assets
- vulnerability and coping
- policies, institutions and processes (PIPs)
- the value chain
- livelihood strategies
- livelihood outcomes



*Livelihoods often benefit from family support. (Photo: Debora Randall / Samaritan's Purse)*

## Applying the livelihoods lens approach

Applying a livelihoods lens will help participants to understand and apply the strengths (assets) and opportunities (livelihood strategies) that exist for them.

The livelihoods lens approach shows that, when people are fully aware of their access to different types of assets and have the ability to use them, they are able to reduce their vulnerability. This is absolutely essential to overcoming poverty.

### There are four key principles behind a livelihoods approach...

**PEOPLE-CENTRED** The livelihoods lens approach begins with people, people who may be living or affected by HIV who will benefit from looking clearly at their lives, their strengths and abilities and their potential.

**HOLISTIC** The livelihoods lens helps people to understand the relationships between all the various influences on their lives. These influences may be at community or household level, or at local or district level or at national or international level.

**DYNAMIC** Livelihoods change over time. The livelihoods lens approach aims to understand and learn from change, supporting positive change and reducing the impact of negative change. All kinds of shocks and gradual changes, such as climate change, ill health, injury or economic decline, can affect livelihoods. People also need to be aware of the impact of competition from others pursuing the same livelihood and choose flexible strategies to adapt.

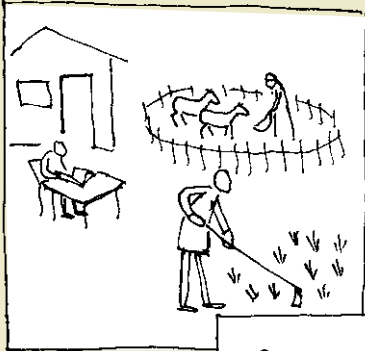
**SUSTAINABLE** Livelihoods should provide long-term prospects. They are sustainable when:

- they are resilient in the face of difficulties
- they do not depend on external support (unless this support itself is sustainable)
- they maintain the long-term productivity of natural resources
- they do not undermine or compromise the livelihoods of other people.

## EXERCISE

## Examining how HIV affects livelihoods

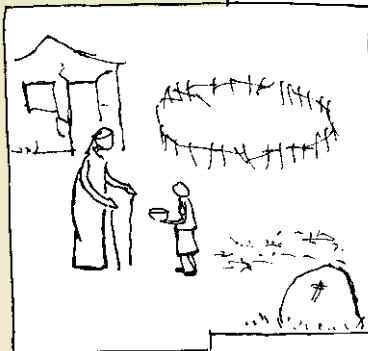
This exercise looks at how HIV affects livelihoods. Tape four large pieces of paper on the wall, or use a white board with space to draw four pictures.



**PICTURE 1** With the involvement of the group, draw a house and a compound of a typical family in the community that has good resources and assets (for example, a house, animals, fields that are planted, a stream or water source, family members, children going to school, church involved, etc).



**PICTURE 2** Then explain that the father in the family has become sick and can no longer work. Ask what is the impact on the family? Draw a second picture, and ask how each asset is impacted by the father's illness.



**PICTURE 3** Explain that the father has now died. (Draw a gravestone.) And Mum has now become sick. With the help of the group, draw the impact of this on the family home. How have the fields, animals, house, children, church involvement etc been impacted by father's death and mother's illness?



**PICTURE 4** Mum has now died. What is the impact on the children and on their ability to survive?

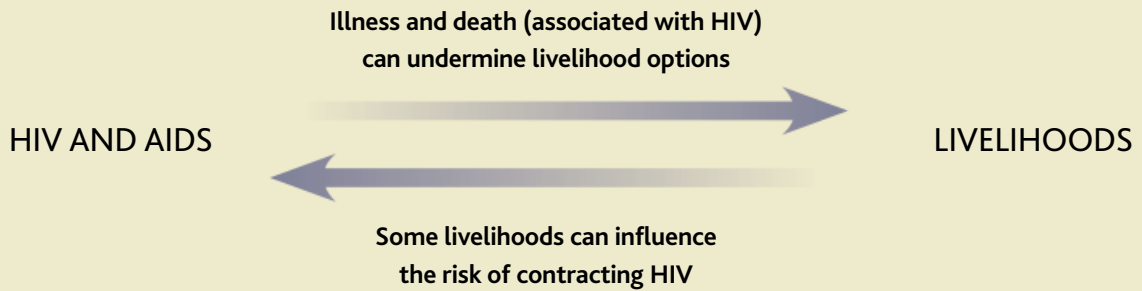
Ask participants the following two questions:

- What are the ways that HIV can affect people's livelihoods in our communities?
- What livelihoods make people more vulnerable to HIV?

The tables on the next two pages list some possible answers.

## A two-way relationship

Share and summarise people’s answers to the two questions. Conclude by emphasising the two-way relationship between HIV and livelihoods:



A person living with HIV may have a healthy life for many years before repeated, chronic illness associated with AIDS may set in. But this period of healthy living tends to be shorter for those with insecure livelihoods. This is because of poor nutrition, poor access to healthcare, poor access to support from others and the stress caused by struggling to survive.

When livelihoods are secure, people, households and communities are better able to cope with the various impacts of HIV.

## How HIV can affect people’s livelihoods

<b>Labour shortages</b>	As a person becomes ill, their labour and skills are less available to the household. Healthy family members must use their time and energy to care for the ill person, leaving less time for livelihood activities. Children may be pulled out of school to work, affecting their education.
<b>Loss of knowledge and skills</b>	If parents die early (due to AIDS-related illnesses), life and livelihood skills, including agricultural knowledge, are not passed on to the next generation. This leaves a young population poorly equipped to cultivate their land and support their own families.
<b>Food insecurity</b>	Less work frequently means less food on the table for all members of the household.
<b>Loss of assets</b>	Widows and orphans may have land, houses and other assets taken away through property grabbing after the death of a husband/father.
<b>Social changes</b>	Families with serious health problems may find their social networks weakening if they need considerable ongoing support due to the cumulative impact of HIV. Stigma may also bring isolation from others. Social structures may change, with more female-, elderly- and child-headed households.
<b>Weakened institutional capacity</b>	Education, health, agricultural and social services all suffer due to illness and death related to HIV. If staff are absent due to sickness or caring for ill family members, the quantity and quality of services provided by these institutions are reduced. Remaining staff have to cover for their colleagues’ absence, increasing their own workloads and reducing service quality.
<b>Environmental damage</b>	Families affected by HIV may continue to have access to assets such as water, land or forest resources, but may be unable to use them responsibly. As poverty becomes more intense and people have fewer income options because of HIV, the local environment can be over-exploited and degraded due to over-grazing near the village or tree-cutting for sale as fuel wood or charcoal.

# How livelihoods can make people more vulnerable to HIV

## Increased risk of new HIV infections

Livelihoods that involve migrant work, or overnight travel, increase the risk of contracting HIV for those who travel, and for those left behind.

## Poverty

Men and women may resort to sex work or transactional sex (eg sex for help clearing their field, sex for food, sex with the landlord when they are unable to pay the rent) where other livelihood options are not available, putting them at risk of contracting HIV.

Women and girls may be forced into unsafe relationships or marriages (eg wife inheritance).

## Reduced access to ART and TB treatment

Access to antiretroviral therapy (ART) and TB treatment is essential to living a long and healthy life for PLHIV. Unfortunately, access to these drugs is difficult for people with insecure livelihoods. They may find it difficult to access transport to reach the clinic/hospital. They may be unable to pay for medical treatment. They may also lack time to go to the clinic/hospital if they are either working or caring for children or sick family members. In addition, PLHIV may struggle to follow their ART regime without support and they may suffer from poor nutrition.

## Guiding Questions

For clarity, the Guiding Questions are grouped together within each session. But the questions do not need to be answered all together at the end of each training session. Facilitators can be flexible and encourage participants to answer the questions one by one, following the various practical exercises.



*Selling foodstuff provides a useful livelihoods strategy. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

## 1 GUIDING QUESTIONS Overview

These questions may help stakeholders come to some conclusions for future planning based on what they have learned now. They may be of most use if people discuss their answers in small groups.

When using these questions with trainees, just use the first two questions for discussion.

- 1a** What do you see as the benefits of applying a livelihoods lens based on your initial understanding?
- 1b** What might change as a result of using the lens?
- 1c** How might applying the livelihoods lens benefit your current HIV activities with your beneficiaries?
- 1d** How can we move forward with plans for this training?
- 1e** Who would be potential beneficiaries for this training?

## Reaching conclusions

Jointly agree dates for livelihoods lens training and appropriate venues.

Stakeholders should also discuss criteria for selecting potential participants: their understanding of the approach (not a handout approach), their commitment to attend all the trainings, their willingness to change, their different levels of vulnerability, and also the need to ensure a gender balance. Each training cycle should have between 20 and 40 participants.

If you plan to replicate the training then select three or four people from the same community, church or organisation who have previous training experience and want to become experts in the application of the livelihoods lens. You can either train them directly, or train them along with the beneficiaries. The livelihoods lens is not easy to apply and it is important to ensure they are able to pass the knowledge on to others effectively. You will need to provide on-going mentoring and coaching for them, which will take time. They will need support when they begin to repeat the training. If you select three or four people from the same community, church or organisation, they can support each other in sharing the training with others.

### We all have potential



Sometimes we ignore the potential of people we regard as having little value – the vulnerable, the poor, those with HIV. But in God's eyes, everyone has potential. Stretch out your hand. Look at the fingers and thumb. Which is the strongest? Which is the largest? Which is the weakest? Which depends on others to work properly?

Now clench your hand to make a fist – as if you were going to take a strong hold of something to take action. Look at your fingers in this position. No matter what views you reached about the strongest, largest or weakest, in this position (the position of action and strength) they are all identical. Each finger plays its part, working alongside its neighbour. This is a simple and valuable example of our potential as people – people valued by God.

### Mwangi's story

Mwangi is living with HIV, in a home he shares with his wife and four children in Grogan village in Kenya. He and his family are very grateful for the livelihoods training he received from his church in 2010. When Mwangi first came into contact with the church, he was sick and bedridden and felt hopeless and discouraged.

The church provided home care and spiritual support till he was able to engage in a small business with an input of 600 shillings from the church. He began by buying milk in bulk and selling it. However, he was often sick and this affected his business.

After going through the livelihoods lens, he decided to change his milk business and began selling secondhand clothes. He buys them in Nairobi; washes, repairs, irons and adds value to them; and then takes them to his home area up country where he has established a very effective distribution channel through local youths.

He buys clothes for as little as 20 Kenya shillings each and sells them at 600 shillings. He now works with his wife. They have managed to buy two sewing machines. Due to the livelihoods training, they have set up a support-and-savings group and Mwangi was elected chair. He motivates the other group members, some of whom are sick, and uses his personal experience and struggles to challenge them to rise above dependency and their difficult situations.

Mwangi has managed to pay a dowry for his wife and supports her family with rent and food. He can now manage to loan up to 30,000 shillings (£250) from his personal funds to help others. 'I was despised and isolated by my relatives and friends but now I am a shining light to all of them. Thanks to the livelihoods training, I have seen opportunities that I never thought existed. Thank you!'



# 2 Identifying assets

Assets are the basic building blocks with which households develop their livelihood strategies. People's ability to escape poverty depends on their access to assets.

Assets are the resources that people use to produce their livelihoods and to cope with crises (shocks, cycles and trends). When people first think about assets, they tend to think about money and property – assets to which poorer people have little access. However, there are six main types of assets and when people begin to think about their skills, their friends and families, they realise that they do indeed have assets.



## Examples of assets

<b>Human and spiritual</b>	These are assets that each individual has. These include education, faith, health and physical strength, life experiences and wisdom, intelligence and skills. Spiritual assets include prayer, fellowship and hope.
<b>Social</b>	These assets include people's support networks – family and friends, kinship networks, religious groups and the organisations to which they belong. This includes farmers groups, savings and loan groups, and HIV support groups.
<b>Political</b>	Political assets reflect the power people have in their communities and families. Political assets include the capacity to influence decision-making, to advocate for resources or change, and the ability to claim one's rights (eg to land, education, healthcare or voting rights).
<b>Physical</b>	Physical assets can include homes, equipment and tools, bicycles, vehicles, wells, clothes etc.
<b>Financial</b>	These assets include cash or items that can be converted to cash quickly and easily. Financial assets might include grain, livestock, wool rugs, gold, income from a job or remittances from abroad.
<b>Natural</b>	These include access to natural resources such as soil, water, plants, trees, animals, air, regular rainfall and oceans. Natural resources may not be sustainable if there is over-grazing, too much cutting down of trees for sale as fuel, or over-use of soil – all difficult to avoid when people have few income options.

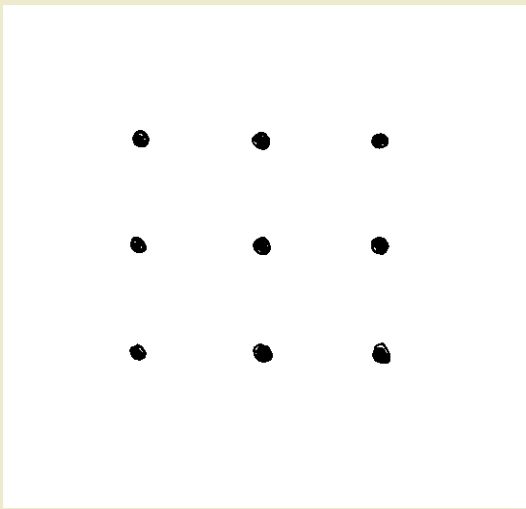
Some people put social and political assets together or separate human and spiritual assets. It doesn't matter how you organise the different categories of assets as long as they are all included.

**EXERCISE**

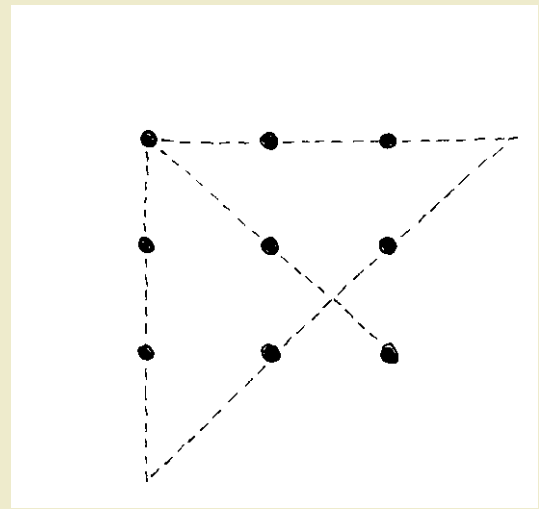
## Thinking 'outside the box'

We need to think beyond the obvious to discover all the assets people may have access to. There may be hidden assets or skills that people have never thought of using in a more creative way. Here is a simple exercise to help people think 'outside the box'. (TIP: Don't tell people the name of this exercise – just tell them they are looking for creative answers to problems.)

Draw this grid on a chart or whiteboard. Allow ten minutes for people to work out how to join up all these dots with just four straight lines and without lifting their pen off the paper. See what answers people provide. Someone may work out the correct answer but most people try and find a solution within the grid or box. If no-one has the correct answer, show that the dots can only be joined by lines that move outside the grid – lines that go 'outside the box'.



Can you join up all these dots with just four straight lines and without lifting your pen off the paper?



The answer requires 'thinking outside the box'.

## The impact of HIV on access to assets

Families affected by HIV may often find their access to assets changes. For example, knowledge and skills may be lost when parents die before passing them on to their children. Stigma and discrimination may reduce people's social assets if families are excluded from church, school or other community groups. Land inheritance customs can make widows and orphans more vulnerable in many cultures.

Households may be forced to sell productive assets (eg bicycles, livestock, agricultural tools etc) if family members become sick, which affects their ability to generate income in the future. Increased medical expenses and funerals are a major financial burden to HIV-affected families.

For households that are extremely vulnerable, their most important asset may be their relationships with others and their ability to request help from these social networks in time of need. This network may include extended family, friends, church pastor, church members, links to organised groups and development agencies.

*'This hope has kept me moving – and I believe I can do greater things in life.'*

Beneficiary of livelihoods lens training

## EXERCISE

## Determining assets

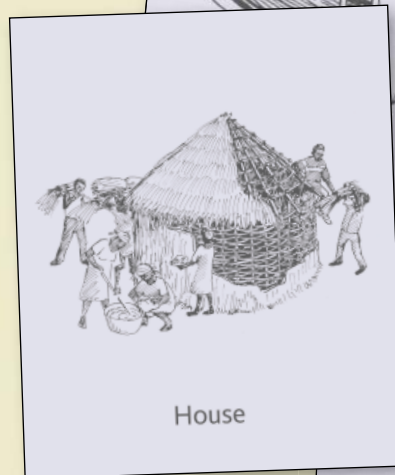
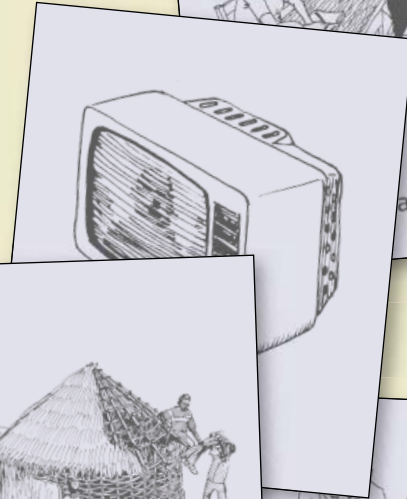
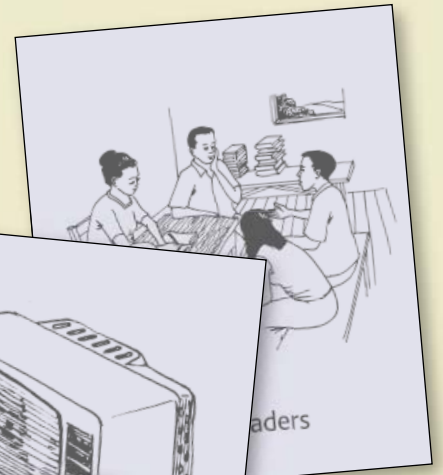
Photocopy the diagrams of assets in [Appendix C](#) on pages 71–79 and cut them up.

Ask participants to brainstorm as many assets as possible in five minutes. Write them on a flipchart.

Those most likely to be noted are physical and social ones. Probe for more examples of human, political, spiritual and financial assets. Produce the diagrams and ask participants to match their list with the diagrams.

Now ask them to sort these assets into the correct categories. (Ask someone to draw quickly a diagram of any that are missing.)

If people are struggling to think of assets, get them to think of an example of a livelihood and the types of tools, equipment or resources people use to do that skill. Highlight how several assets are often combined together when used as the basis of a livelihood. For example, ask what assets are needed for someone to plough (answers could include skills, experience, knowledge, access to oxen, a plough and land).



## New home, new hope

Gomose is a Christian widow with four children, living in the south of Ethiopia. Her ramshackle house needed renovating. She always worried that the house might collapse. During the rainy seasons, water poured into the house, damaging materials on the ground. It provided no protection from the wind and rain.

The Kale Heywet Church provided livelihoods lens training to 32 people, including Gomose. Staff followed up the training with home visits to all beneficiaries of the training. Together, they assessed her limited resources and assets. She had a large eucalyptus tree growing in her compound. The group proposed to tackle her housing problem by cutting down the tree and using it for timber to make a new home.

Many people came to help Gomose – neighbours, relatives, church members and youth. They included skilled carpenters who designed a new house. Neighbours brought nails and tools and provided the labour. The church choir and youth group came to dig foundations. Iron sheets came from many sources – government officials donated used sheets and some came from the church and her neighbours. Finally, Gomose became the proud owner of a new home.

She lacked legal documents to establish ownership of her house and plot. Church members helped her claim these to protect her future.

Once Gomose’s housing issue had been solved, her livelihoods options were examined. She benefited from training on vegetable growing near her house. Her produce is used to improve household nutrition and some is sold to make money.

She is now happy and joyful due to all that has resulted from the livelihoods lens training.



*Gomose’s garden – growing cabbage and enset (false banana – a drought-resistant and edible plant). (Photo: Tamene Tessema / Tearfund)*

### Some of the assets that helped Gomose

<b>Human and spiritual</b>	Church, labour, wisdom, faith
<b>Social</b>	Friends, family, Kebele Association (provided iron sheets, doors and windows), people’s support, cooperation
<b>Political</b>	Her right to claim for her land, the relevant government process she could access, her church members who knew the process and could help her with it
<b>Natural</b>	Trees

## Examining assets

### Human and spiritual

What knowledge and/or skills do family members have that help them in their livelihoods? For example, drying fruit, using medicinal plants, making soap or cooking samosas. What level of formal/informal education? Are family members in good health and strong enough to work? If not, why not? Is it because of sickness or poor nutrition? What types of illnesses have they had over the past year?

Do they believe in God? Is their spiritual faith active? Do they pray – alone or with others? Do their spiritual beliefs bring them hope? Do they believe God has good plans for them (Jeremiah 29:11)? Do they find encouragement in their local church or mosque?

### Social

Do they receive support (either financial or practical) from outside the immediate household, from friends, neighbours, extended family or others? What type of support and how often? What community structures are there in the local community? Do they belong to farmers' groups, savings groups, support groups or other groups?

### Political

What political structures do the families belong to? Do they have access to, connections with or influence over any particular people in power? For example, are they members of committees? Do they have access to local leaders, local politicians, NGOs or churches that are influential, or to members of government?

### Physical

What possessions does the family have that are helpful in earning money – such as a bike, livestock, tools etc? How are these assets used? What type of home do they have? Is their home rented or owned? What access, if any, do they have to water supplies and sanitation? Do they have access to transport (car, bus etc)? What roads exist for access to markets?

### Financial

Do they have any savings? Do they keep them as livestock, cash, jewellery or ownership in a business etc? Do they have access to credit? What are the household sources of income? Are any remittances received from outside? Is there enough income to support the family and to pay for school fees?

### Natural

Do the families own or have access to any land? If they don't own land, do they have access to any? How much is there and how is it used? How productive is the soil? What is the rainfall like? Is it stored so it can be used during times without rain? What access do they have to other natural resources such as water, plants, trees, animals, rainfall or fisheries? Again, ask about how much, what quality and how they are used. What livestock do families own? What do they produce?

*Oxen and ploughs are valuable physical resources. (Photo: Debora Randall / Samaritan's Purse)*



## GUIDING QUESTIONS

# 2 Assets

The questions below will help both individuals and groups to analyse their own situation with regard to assets, and begin to identify some of their own solutions. Make sure participants understand each question properly. Take time to explain them clearly so that all members of the group are relaxed and able to participate.

As participants respond to the questions below, record the answers on copies of the template **Guiding Questions for Part 2** on page 21. When using these questions in the community it may not be appropriate to use the chart. Simply keep a record so the chart can be filled in later. The responses can be left with the group or community and a copy should be kept by the facilitator. This will help keep track of key answers, and guide later stages in this process.

**NOTE:** This exercise is best done jointly as a group; however, it can also be valid when done by an individual. The same chart can be used.

Firstly, go through each type of asset in turn using the information in the box **Examining assets** (page 19) to introduce each asset. Then look at the various assets people have access to. These questions may help people to think more deeply and 'outside the box' regarding their access to assets. Use the small cards from **Appendix C** as visual prompts as they discuss their answers to these questions. They will help people consider all possible assets. You may like to draw more cards for other assets noted.

### 2a Look at the assets your families have access to. Which assets are most useful, strong and productive to ensure survival and well-being?

Use the questions in the box **Examining assets** to help people consider their answers. Select (or draw) the appropriate card each time as a visual aid.

### 2b Which assets that families have access to are not strong or are little used but have potential for improving livelihoods?

Again use the information from the box and the cards to help people's thinking.

### 2c What other assets exist in the community that families do not have access to at present? Who does have access to them (eg water sources, public land, public services)?

These may be community-owned assets that perhaps not everyone has access to. What restricts the access of families to these assets? In many cases, there are community assets that go unnoticed, such as water sources, public toilets, a community garden, public land, fruit trees, access to village leaders and public services. Even government agricultural extension workers and free (or subsidised) seeds and tools that are available in your community may be considered community assets. Use the cards again to identify such assets.

### 2d What is stopping you from gaining access and making use of these other assets?

Discuss the assets identified in 2b and 2c and determine what stops them from being used.

### 2e What can we do to improve the use of existing assets and to increase access to communal assets?

Identify an action to improve the use of each of the assets identified above.

# Assets

## GUIDING QUESTIONS FOR PART 2

- 2a** What useful assets do your families have access to?
- 2b** Which assets, that families have access to, are not strong or are little used but have potential for improving livelihoods?
- 2c** What other assets exist in the community that families do not have access to at present?
- 2d** What is stopping you from gaining access and making use of these other assets?
- 2e** What can we do to improve the use of existing assets and to increase access to communal assets?

	2a	2b	2c	2d	2e
Human and spiritual					
Social					
Political					
Physical					
Financial					
Natural					

# 3 Understanding vulnerability and coping responses

The ability of people and communities to cope with unexpected and difficult events in life is closely linked to the assets they have. How people respond and cope with difficulties or vulnerabilities will depend largely on their access to assets and whether they can protect and maintain these assets during and after difficult times or crises.

'Vulnerability' is a term that describes how well people can manage, cope with and survive difficult events, crisis or hazards. For example, families living in strongly built stone houses might be less vulnerable to a cyclone than families living in poorly constructed houses.

There are different kinds of hazards or crises – shocks, cycles and trends (see box).

## Shocks, cycles and trends

**SHOCKS** are sudden events that can harm people's lives or livelihoods. Examples of shocks include hurricanes, floods, civil conflict, the death of a close family member, a cholera epidemic or job loss.

**CYCLES** are shocks that occur on a regular basis. Cycles are sometimes predictable and can be prepared for. Examples of cycles include seasonal floods, diseases that come with the rainy season or crop prices that fall after harvest and rise steadily as food supplies dwindle.

**TRENDS** are changes, positive or negative, over a long period of time. It can be difficult to be certain about some trends that happen very gradually. Examples of trends include: improvements or decline in the economy; rising fuel costs; the deterioration of soil, forests and rivers; changing rainfall patterns; or the HIV prevalence in a district or country. When considering trends, ask the questions: has it always been this way? Is it changing? If so, how?





**EXERCISE**

## Understanding levels of vulnerability

In a crisis situation, an entire population may become exposed to the same hazard (eg flood, earthquake, civil unrest or the HIV pandemic), but the vulnerability and resilience of individuals and families to the impact of that shock can vary dramatically. By gaining a better understanding of our vulnerabilities, we may be able to prepare ourselves to respond better to hazards.

We need to look in more detail at our community. What terms shall we use for different levels of poverty and vulnerability?

Draw a blank table on chart paper (see the example below) and write in the column headings. In the left column, write the terms you agree, after discussion, for the different levels.

Discuss and agree what is meant by these terms. In the middle column of the table, describe each term.

What criteria could be used to identify which level an individual or household belongs to? Discuss these criteria and write them in the right-hand column.

*'You can't know where you are going unless you know where you are coming from.'*

Beneficiaries  
of livelihoods  
lens training

### Example of levels of poverty and vulnerability

Typical terms	Descriptions	Criteria
Not vulnerable	Those who cope well	Have their own permanent and well built home, a range of assets and a reliable income
Near vulnerable	Those who cope OK, but a shock could knock them below the line	Have a home with a good roof and some assets. Fairly reliable income
<b>POVERTY LINE</b>		
Vulnerable but economically active	Those who can usually cope	Have a small home which is reasonably weatherproof. Some assets. Income is not always reliable and usually from manual labour or small kiosks or stalls
Highly vulnerable	Those who can cope — but with difficulty	Usually have a small home, with roof that is not weatherproof and mud floor. Few assets and irregular income
Destitute or extremely vulnerable	Those who cannot cope	Lack a home, but may have a poorly built shelter. Minimal support from family or other social networks. Very few assets. Income unreliable, or rely on charity from neighbours

## EXERCISE

## Well-being ranking

If the facilitator/ trainer considers it appropriate with the group of participants, assign everyone a number on a Post-it note (so they are relatively anonymous) and ask them to place themselves on the chart using the number. Ask if everyone is sure they are in the right category by encouraging questions and observations. 'How do you feel about where you have placed yourself?' Get agreement from the group that everyone is in the appropriate category.

It is also possible to do this exercise more anonymously simply using small stones or beans for people to place themselves.

Individuals and households may move up and down these different levels as situations and health change. Different interventions will be needed for each of the different levels of vulnerability.

NB: This exercise can also be used at the beginning of the livelihoods lens training as a useful starting point.



## EXERCISE

## Trends

Ask people to think back and consider a major event that happened between five and ten years ago. Choose something that most people will have strong memories of – for example, the opening of a new health centre, the election of a colourful politician or a major flood or drought. Ask people what things have changed since that time that have made life more difficult (for instance, crop yields decreasing, the availability of oil, the market price of maize, stigma related to HIV etc). This will help people to understand the impact of trends over time.



*Drought is a major concern for many people that often has serious consequences.  
(Photo: Jim Loring / Tearfund)*

**EXERCISE**

## Seasonal calendar

This is a useful participatory exercise that may reveal interesting information about people’s vulnerability at certain times of the year. Observations recorded may reveal that certain hazards occur regularly at similar times each year. Cycles such as crop prices or diseases can be noted. Over a number of years, certain trends may emerge – and discussing the findings can encourage people to reflect on these trends.

Draw a simple calendar showing either the months of the year if you are in an urban setting, or the seasons of the year if you are in a rural setting. Include celebrations such as Easter or Christmas and significant times such as rainy season, harvest and school terms. Adapt the chart and the headings to the context.

Working in small groups of four to eight, brainstorm all the different vulnerabilities that affect people’s lives. Think in particular about financial issues which impact households throughout the year, such as varying household income and consumption patterns at certain times of the year. Choose some of the key ones that affect people’s lives and can make people vulnerable, and plot them on the seasonal calendar. For example:

- household income
- farm labour needed
- poor health
- water supplies

	DRY SEASON			FARMING SEASON (DRY)			RAINY SEASON			HARVEST TIME		
	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
HOUSEHOLD INCOME	5	7	7	11	11	11	2	2	2	4	4	4
HOUSEHOLD CONSUMPTION (spending)	5	7	7	9	9	9	3	3	3	4	4	4
FOOD AVAILABLE	12	12	12	4	4	4	2	2	2	5	5	5
SICKNESS	7	7	7	2	2	2	9	9	9	6	6	6

Give each group a number of beans or small stones. (If people are using months, use 48 beans or seeds. If people are using seasons, use 24.) Look at each issue in turn and distribute the beans appropriately for each month or season of the year. If, for example, poor health is a real concern one month, put in many beans. In months when health is good, use fewer, even none. When household income is high, put in many beans, fewer when it is low. Encourage plenty of discussion. When each calendar is finished, come together to discuss and learn from each group.

### Discussion














- Look at some of the key events that make people vulnerable during the year.
- How does household income change throughout the year? Does this impact our vulnerability?
- Is there any way of reducing the problems we face during particular seasons?

- Are there particular health concerns at different times during the year?
- Are there links between different issues? For example, people may be in poor health when labour is most needed because they are hungry.

The seasonal calendar exercise highlights the links between different vulnerabilities and raises awareness of the things that make people vulnerable.

**EXERCISE**

## Feelings through the year

	Events	Household spending	Crime	Work availability	Food availability
January	School fees				
February					
March	Rains Food prices rise				
April	Easter				
May					
June	Diarrhoea Malaria				
July					
August	School holidays				
September					
October	Dry season				
November					
December	Christmas Very hot				

This is an optional exercise which can be done after using the seasonal calendar.

Using the seasonal calendar (as drawn above), give participants three Post-it notes, each with a simple face – one smiling, one neutral and one unhappy. Ask people to use these simple pictures to show how they feel about specific issues at different times of the year. When do people feel really happy? When are they most worried about these various issues? When is life simply OK?

Ask people to place their faces on the seasonal chart in response to issues such as:

- expenditure through the year
- crime
- work availability
- food availability

Hopefully, the faces will show certain patterns and trends and will initiate a good discussion. Ask how people cope when times are difficult.

Discuss the results. Can anything be done to change and improve difficult times of year?

## Coping responses

If people are able to deal well with a difficult problem, we say they 'cope' well and they are described as 'resilient'. Resilience is the opposite of vulnerability; it describes the ability to be strong during a challenging situation. People with greater access to assets will be more resilient than those who have fewer assets. For example, a resilient farmer may have savings to buy food if crops fail due to drought, or a resilient stallholder can afford to lose their produce during a mudslide and still have enough finances to purchase new produce and set up their stall again.

For a family to reduce their vulnerability to hazards, they must increase their resilience. This can be done by enhancing and building upon any assets that they have and by improving their ability to cope during difficult times.

Coping responses are **positive** (ie protect one's ability to make a livelihood) when they are able to preserve vital assets. They are **negative** when they are unable to do so and lead to loss of assets and a downward spiral towards poverty. In crises that last for long periods, the coping responses that are adopted often become livelihood strategies (eg sending children to work as labourers or to beg for money).

Any livelihoods assessment should include a careful examination of coping responses: what people actually do when faced with difficulties. The types of coping responses people engage in will vary from one society to another, and from one livelihoods group to another, so coping responses should be assessed separately in each context.

### Examples of positive and negative coping responses

#### POSITIVE coping responses

- getting training to acquire a better paying job
- growing vegetables to reduce food expense
- starting a small business
- accessing free government healthcare programmes
- receiving temporary food support from the local church
- taking a tenant in to the house to increase rent
- getting help from neighbours to harvest crops
- raising rabbits to improve income and household diet

#### NEGATIVE coping responses

- reducing the number or size of meals
- buying cheaper and perhaps less nutritious foods
- migration of household members to look for work
- selling non-productive assets such as jewellery
- taking children out of school
- engaging in transactional sex
- selling/slaughtering livestock
- selling productive assets such as land or agricultural equipment

Certain negative coping responses (such as prostitution, transactional sex and migrant labour) may increase the risk of HIV infection for healthy family members. Applying a livelihoods lens can help to identify what type of interventions could reduce the risk of HIV infection and mitigate the impact of these negative coping responses.

## GUIDING QUESTIONS

### 3 Vulnerability and coping responses

As participants respond to the questions below, record their answers and also fill in copies of the template **Guiding Questions for Part 3** on page 30. The responses can be left with the group or community and the completed tables should be kept by the facilitator. This will keep track of key answers, and guide later stages in this process.

These questions will help you identify sources of risk and consider how your target beneficiaries cope.

Make sure you cover all of the questions below. If you have done the seasonal calendar exercise, use it as a reference in your discussion.

#### 3a Referring back to the seasonal calendar or 'feelings through the year' exercise, discuss all of the hazards experienced by households in recent years. Which ones happen suddenly? Which are predictable? Which have become more serious in the last five years? Discuss their impact.

Prioritise three of these hazards which have most impact on local households.

After choosing three of the most significant hazards for your target group, consider their impact. What happened as a result of each hazard? For example, crops failed because of drought, homes were damaged by a mudslide, people



*Small livestock, such as rabbits, are relatively easy to care for when people lack energy and strength. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

#### Vulnerability of people living with HIV

People living with HIV may find they need to modify their current livelihoods because they have less energy and strength. Some examples of useful modifications might include the following:

**HANDICRAFTS** Home-based activities such as weaving, basket-making or sewing require less energy than manual work.

**ANIMAL HUSBANDRY** Less emphasis on goats and more on smaller livestock such as rabbits or chickens, which are easier to care for, can be kept near the home and create good returns of food and cash.

**CROP SELECTION** Experimenting with hardy crops that need little maintenance or that give higher returns of nutritious food or cash income. Examples include herbs used for essential oils or perennial legumes. Spreading the harvest to different seasons will avoid times of peak labour demand.

became sick from the diseases that emerge during the rainy season, or a family lost all of their property when the male head-of-household died.

Work through the following questions individually for each of the three different hazards chosen.

**3b** How well did households cope with these different hazards? Discuss all the ways in which people cope. Then discuss which ones are a good way of handling the situation (positive coping), and which ones are not so good (negative coping).

For example, ask what people do when this hazard happens (whether this is drought, mudslide, loss of a job etc). List all the ways people cope. Discuss which are good ways of responding and which are not so good.

You can divide the group into two, then get one group to write out all the positive coping responses and the other group to write out the negative coping responses. Then come back together and ensure that everyone agrees.

**3c** Were other people in the community or in other communities able to cope better? Why?

How did the hazards affect other people in the community (or other communities)? How did they respond? Were they better able to cope (ie more resilient)? If so, why did they respond more positively?

**3d** What could be done to support households in coping more positively in the future?

What can you do to cope better when hazards happen? How can you take action to avoid putting your family at risk? Look at how other people have coped (Question 3c) and see if you could make use of some of their positive responses.

As an example, you could suggest one possible hazard for a person would be job loss. Its impact might be lower income, less food and a lack of confidence. Someone may cope negatively by drinking alcohol, increasing debt and taking children out of school. Or they might cope positively by seeking counselling and support and setting up a small roadside stall as a business. Others in the community who lose their work perhaps find training and take out a small loan to start up a bicycle repair service. Households could be supported better in the future by establishing savings schemes and improving links with NGOs able to provide vocational training.



*Bananas are vulnerable to a number of hazards – drought, strong winds and various diseases and pests. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

# Vulnerability and coping responses

## GUIDING QUESTIONS FOR PART 3

- 3a** List three hazards that have had most impact on local families
- 3b** How well did households cope? Note both positive and negative coping responses
- 3c** Were other people in the community able to cope better? Why?
- 3d** What could be done to help households cope more positively?




# 4 Policies, institutions and processes

Policies, institutions and processes (PIPs) can be thought of as the rules and regulations that affect people's lives. They are the external factors – the social, political, economic and cultural context within which people live and work.

PIPs include all the policies, laws, rules, regulations, culture, customs and systems that affect and govern people's lives. They include organisations and institutions, both governmental and NGOs, whose purpose is to deliver services to, and address the needs of, poor and vulnerable people. PIPs affect access to assets, how different assets can be used to generate livelihoods, and the types of assistance that people may obtain.

PIPs play a key role in transforming livelihoods. They are also the part of the livelihoods approach that is most often forgotten when applying a livelihoods lens. An effective livelihoods lens will look at ways to build on, reform and influence PIPs in order to provide better livelihood opportunities for the target group.

PIPs are about vital issues of power, rights and governance. They address the root causes of problems faced by the vulnerable (eg stigma and discrimination, gender inequality etc) and can have a significant impact on issues related to social justice and human dignity. They are too important to be left out!

What kinds of policies, institutions and processes are we talking about? The following tables list some examples of each.

## Policies (rules and regulations)

Policies are like intentions, plans of action set by a government, an organisation or an individual. Sometimes policies are made firmer as rules and regulations, or even laws that affect what we do in life. Some may be the regulations that guide access to credit and land.

For example, consider:

- What is required in our country for someone to be able to vote, or to own property?
- What does the law say about inheritance in our country? Is the law enforced?

### Some examples of policies

#### FAMILY POLICIES

- Inheritance rights
- Land ownership

#### COMMUNITY POLICIES

- Rules determining access to land, water and forests
- Authority of leaders to make rules

#### REGIONAL, CLAN OR DISTRICT POLICIES

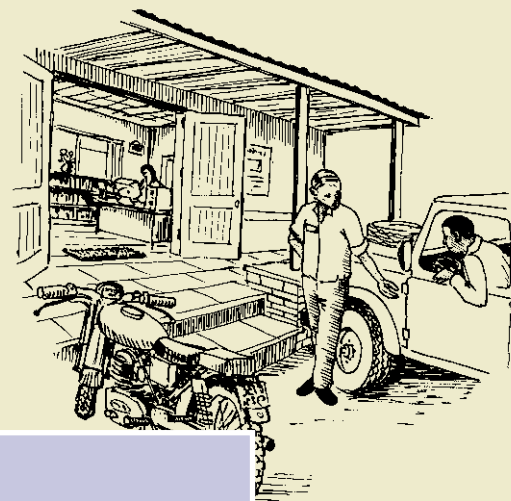
- Rules governing food distribution
- Marketing of food crops

#### NATIONAL POLICIES

- All children have a right to primary education
- All PLHIV have a right to ARVs free of charge
- All citizens have the right to legal representation

## Institutions (structures or organisations)

A good introduction to the idea of institutions is to ask people to think about where they go if they have a problem, need something sorted out or require advice. This might concern their health, their education, their work, finances or a legal issue.



### Some examples of institutions

#### SOCIAL INSTITUTIONS

- Civil society
- Hospitals and community clinics
- Extension services
- Banking and credit societies
- Administrative structures – eg local government, Chief
- Farmers' cooperatives
- Women's savings and loan group
- Local widows' support group
- Schools
- Clinics and hospitals
- Local shops and businesses
- Transport companies
- Clan/tribe

#### SPIRITUAL INSTITUTIONS

- Church
- Mosques
- Cell groups

- Bible study groups
- Church committees

#### ECONOMIC INSTITUTIONS

- Banks
- Micro-finance institutions (MFIs)
- Money lenders
- Markets
- Transport companies

#### POLITICAL INSTITUTIONS

- Political parties and parliament
- Legal bodies and courts
- Police
- Land board
- Government ministries – land, gender, education, agriculture
- Local court
- Village leaders

### Self help groups and PIPs

Self help groups (SHG) provide a good example of a beneficial institution. Each group has its own rules and processes which are determined and agreed by the members. Each SHG agrees its policies – eg regulations concerning loans and payments by the members.

SHGs may be linked with MFIs and benefit from the resources they provide such as banking services and loans.

SHGs can gain good attention from local government – benefiting from policies which may provide services, advice or links. For example, SHGs may be linked with city authorities who provide the funds and resources to enable them to plant trees on degraded areas for environmental protection.

## Processes (systems and customs)

Processes are the unwritten rules that influence local systems, cultural norms, social processes, family traditions and religious practices. They are about how decisions are made and whether they are made in the interests of the wider community, or just the interests of the powerful. Some policies and institutions fail to meet the needs of the vulnerable.

For example: How are decisions made within the community (or household? or district?) and who takes part in the process? What processes are important to follow for food processors (good hygiene, good-quality food, attractive packaging)?

What cultural customs or practices affect women's livelihoods negatively (eg gender-based violence, widow inheritance, dowries)?

What processes enable someone to represent your community at district level or nationally as an MP (the political systems)?

What kind of access to legal advice and representation do people have?

### Some examples of processes

#### FAMILY PROCESSES

- Belief that female children don't need an education
- Men make all financial decisions for the family

#### COMMUNITY PROCESSES

- Belief that women shouldn't ride bikes or do certain jobs
- Illiterate are intimidated by the paperwork required for accessing healthcare
- Local elections for village/community council

#### REGIONAL, CLAN OR DISTRICT PROCESSES

- Community/village meetings
- Local subsidies for coffee farmers
- Subsidised tools and seeds for poor farmers
- Credit schemes for farmers to encourage investment in tools
- Non-English speakers are afraid to approach NGOs for assistance

#### NATIONAL PROCESSES

- National presidential election
- Legal systems/processes
- Land tenure and inheritance claims
- Birth registration process

## Using PIPS to challenge unhelpful attitudes regarding gender

Many traditional customs and practices have great value and strengths. But sometimes they can be deeply unhelpful. New rules and laws can help to challenge unhelpful customs and attitudes. Read through these traditional sayings regarding gender. Add some from your own culture if possible. Then discuss each saying together. What does each one mean? What attitudes are they expressing? Can you think of any PIPS that could be used to challenge such unhelpful views?

*'Women can give birth to intellectuals but they are not wise themselves.'*

*'A woman's decision is not always right – we cannot trust her.'*

Traditional proverbs!

## Family pressures

Penina had four children and lived near Lira, north Uganda. Her husband died and her in-laws came and grabbed the land. She went to the church to ask for help. Members arranged to go to the local council court where land disputes were settled.

However, her in-laws learned about this and met with Penina and explained the clan rules, saying, 'A woman has no right over land. So we are just doing this to protect your land for your children.' So she agreed with them, fearful of social rejection, and didn't want to proceed with the case.

There was nothing then that the church community could do since she did not want to go against her family. They could only watch over the land and monitor the situation, reminding her children that it still belonged to them.

**DISCUSSION POINT:** What can be done in this situation to help Penina?

*'If you trust a woman, it's like trusting a fog!'*

Traditional proverbs!

*'The heart of a woman is as weak as her breast.'*

## Positive strategies to influence PIPs

There are a huge number of strategies that can influence PIPs and help people gain secure and sustainable livelihoods. Here are some ideas:

- Educate people about their right to good access to health, education and support services – especially for PLHIV
- Link people with institutions that provide training and support for different livelihoods
- Bring back traditional, labour-sharing arrangements and communal farming
- Advocate for inheritance rights of widows and orphans
- Promote access to agricultural extension services for PLHIV and affected households
- Fight stigma and discrimination of PLHIV and affected households
- Increase access to credit schemes for widows, the elderly and older orphans
- Provide support to community credit institutions.



*Preparing food to sell requires awareness of the policies, institutions and processes regarding food hygiene. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

## Inheritance rights

Often, surviving members of families may lose not only their husband/father but also their land, house, livestock and other property due to the custom of family inheritance. Writing a will, choosing a guardian and getting legal advice on property inheritance are all ways that may help protect surviving spouses and children. These processes will help ensure they can hold onto key assets, which will help them maintain livelihoods and remain secure after the death of a husband or father.

**HELPFUL HINT** You may find overlap when you are considering policies, institutions and processes. For example, a lack of laws protecting property rights of widows might appear under national policies, legal institutions or legal processes. Where each particular issue appears is not that important, as long as it is noted.

*'People are now connected with friends, community elders and government. If the government knows us well, this helps. We now know where to get help from.'*

Beneficiary of livelihoods lens training

## People with power!

People with power can influence and sometimes control policies, institutions and processes. They can decide:

- who can access services and assets
- who gets important information and who does not
- who participates in decision-making and who does not.

People, groups or communities with a lot of assets (whether financial, physical, social or political) are often the ones who have the power to influence or control the rules of organisations around them.

People with fewer assets and skills need help to overcome their poverty and to identify and approach the institutions which may help them obtain social justice and support.

### EXERCISE

## Social networks

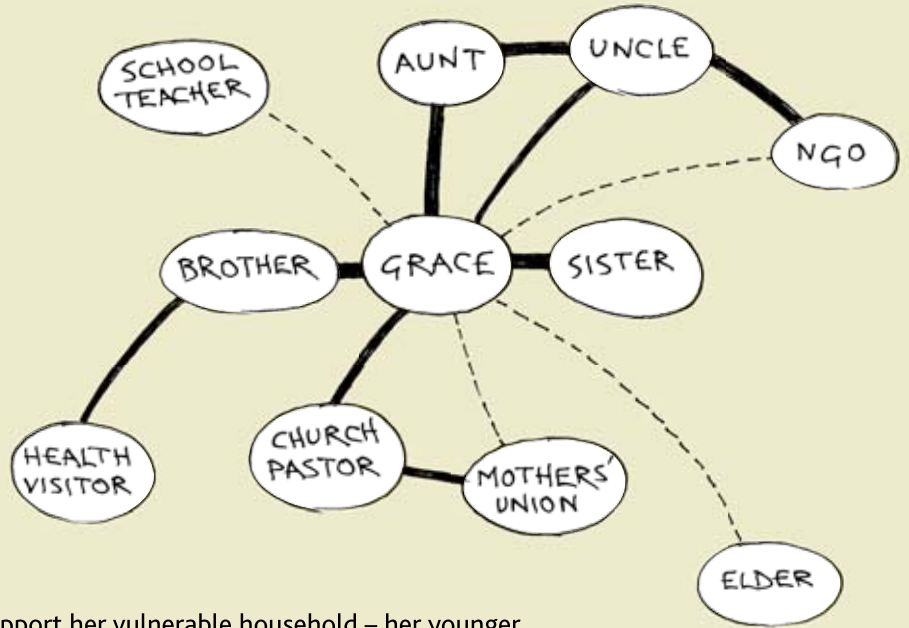
The parents of three children have died from AIDS-related illnesses, leaving the oldest child Grace, 14, as the head of the household with a younger brother and sister. Ask a participant to stand in the centre of the room to represent Grace. (Give her a typical local name.)

Ask the participants to place themselves one by one around Grace as the exercise continues. Encourage everyone to be involved in selecting where people should stand. Who is close to Grace? Who could give her support? Place other participants who represent her brother, sister and grandmother nearby. Who else does Grace know? Who else can she turn to for help and advice?

Place an uncle who lives in the nearby town somewhere a little further away. Place the local church pastor. Her uncle has a



friend who works in an NGO that supports vulnerable children with training. Place this friend standing further away. Continue with a few more suggestions and place participants each time to represent different people and organisations. If people are really close and supportive, place them nearby. If they are only potential support, place them further away.

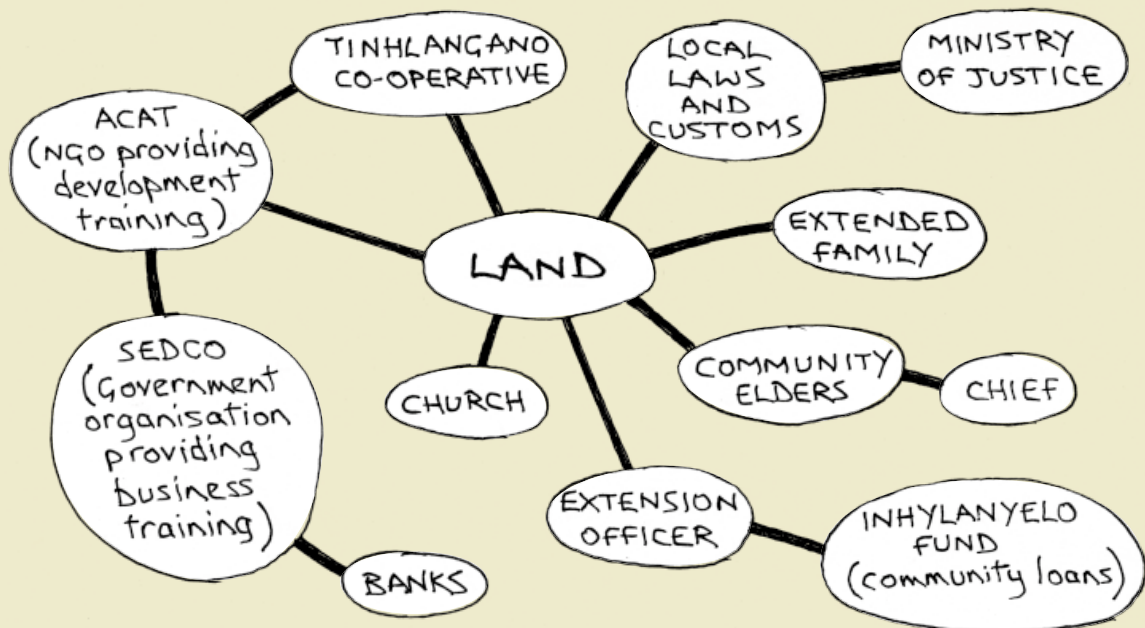


How can Grace take steps to support her vulnerable household – her younger brother and sister? What contacts may prove useful in helping her identify relevant PIPs? What strategies may be possible to enable her household to move forward?

Transfer this grouping of people to a flipchart – naming each person or organisation. In doing this exercise you have created a 'social network' for this young girl. Draw lines to indicate the strength of the links – bold lines for strong links, thin lines for weaker links and dotted lines for potential links.

Social networks can be used to identify links to people with power, and to map all kinds of other links between groups of people and the institutions and organisations which could impact their livelihoods in both positive and negative ways. Social networks are used to show relationships. Venn diagrams and spider diagrams can both be used to show the links between a household and organisations (Venn diagrams use overlapping circles of different sizes to show the importance of, and links between, different institutions). The diagram below shows the links that destitute households in a rural community in Swaziland have with local institutions, customs and government agencies.

### The links between land use and PIPS



Now draw either a social network (for relationships), Venn diagram or spider diagram to show the links with PIPs, for the group that you are linked with (eg SHG, a savings or women's group) in order to answer the questions below. This activity will help in answering 4b below.

## 4 GUIDING QUESTIONS

# 4 Policies, institutions and processes

These questions are designed to help participants analyse their own situation with regard to PIPs, and begin to identify and prioritise some of their own solutions. Base the answers on the practical exercises above which highlighted the policies, institutions and processes that impact on people and groups.

As participants respond to these questions, record their answers on flipcharts and also fill in copies of the template **Guiding Questions for Part 4** on page 39. The flipchart responses can be left with the group or community but the tables should be kept by the facilitator. This will keep track of key answers, and guide later stages in this process.

**4a Identify two or three assets that are not used well by your household or group (such as land, skills or access to credit).**

**4b Which institutions and organisations help or hinder access to assets?**

Draw a diagram to show all the institutions and organisations that are helping your group to access this asset better. (Use the list on page 32 to help.) Then, using a different coloured pen, draw all the institutions and organisations that are stopping your group from accessing this asset.

For example, which of the following institutions do you work closely with? What kind of helpful services do they offer? Which of these institutions are not giving good service? Maybe some institutions are causing real problems for your work – for example, an NGO giving free handouts and encouraging dependency.

- Political parties
- Government ministries (agriculture, education, health)
- NGOs and civil society, membership organisations
- Churches, mosques and other religious institutions
- Schools, hospitals and other social services
- Micro-finance organisations
- Local community governance systems (eg Chief or elders)
- Businesses and companies

*Urban life is underpinned by many rules, policies and laws. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*



**4c Helpful and unhelpful policies and processes**

Then go through each institution and organisation and add any of their policies (written rules) or processes (unwritten rules) which help your group to have access to this asset. (It may be easier to write these on Post-it notes and attach them.)

Repeat this for each institution and organisation, this time writing in any policies or processes they have which prevent your group's access to this asset.

**4d Who are the people with power?**

Now draw the social network for your group (based on the example you have just used with Grace) to identify the 'people of power'.

**4e Develop actions. What actions do people want to move forward with? (Refer to the social network map to identify the key people who could help link you to people with power.)**

Write on flipchart paper a list of actions that can be undertaken to improve access to the asset. Create an action for each of the PIPs that hinder access, as well as actions to improve people's access to helpful PIPs. What person or institution has the power to influence access for your group?

**HELPFUL HINT** It may be very helpful to repeat this whole exercise choosing a different asset to reinforce the learning. If you are doing this exercise in a community you may want to select a few assets that are not being used well. Go through each of the questions for each asset so that you can identify the specific PIPS that help or hinder for each one.

**Urban youth in Nairobi lack livelihood options**

A church-based group working in the urban slums of Nairobi has noted that the lack of livelihoods options for young people has led to more youths joining gangs and using illegal drugs, and to an increase in rape and transactional sex among both girls and boys. All of this has led to a rise in HIV infections among urban youth.



## Policies, institutions and processes

### GUIDING QUESTIONS FOR PART 4

4a Assets that are not used well by your group	4b Which institutions and organisations help or hinder access to assets?	4c Helpful and unhelpful policies and processes	4d Who are the people with power?	4e What actions are needed to move forward?

# 5 The value chain

The marketing of goods and services can be seen as a process or system, and therefore comes under PIPS. However, markets are such a key part of livelihoods that we will look at the value chain separately now.

Enabling people to turn their household assets into goods or services that enter the market system or chain provides useful income. Everyone should consider where their livelihood fits in the value chain. Often there may be ways of increasing the value of goods by moving them a step or two further along the value chain.



*Processing fresh food such as fish can increase its value. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

## What does the value chain mean?

Goods, produce and services enter the market at different stages (see box).

At every stage in the value chain, outputs gain value. Processed outputs are typically of more value than unprocessed outputs. Prices in supermarkets or international markets are typically higher than those in the local market. Studying and analysing the value chain may help people to see that there may be ways of adding value to their products by moving them along the value chain or by cutting out one of the links.

### Actors in the value chain

**INPUT SUPPLIERS** To begin with, inputs or raw materials are needed by any supplier of goods. These may include seeds, land, water, training, craft supplies etc.

**PRODUCERS** Inputs are used to produce outputs in an unprocessed state. Producers are involved with activities such as sowing, weeding or harvesting in order to produce raw material such as grain or vegetables. Producers may often be farmers. Production may involve keeping pests away, dyeing cloth, collecting fruit or milk, processing reeds or bamboo for making baskets etc. The unprocessed outputs can be sold at this stage.

**PROCESSORS** The next stage may involve processing these outputs in a variety of ways. For example, fruit could be dried or used to make jams or juice. Coffee berries could be fermented, dried and hulled. Milk could be made into cheese or yogurt. Rabbit meat could be roasted. Reeds could be woven into baskets. These are all outputs produced by processors. Not all products are processed. For example, bananas might be dried but they can also be sold directly to buyers.

**BUYERS AND SELLERS** Outputs from processors or producers are sold or marketed in a variety of ways. They may be displayed and sold in a local market. Or they may be packaged, branded and sold by small businesses or supermarkets for the national market. Goods may be advertised to increase sales.

**FINAL CONSUMERS** The last link in the value chain are the people who buy the goods to use or eat. Customers can be local, national or sometimes international.

**EXERCISE**

## The value chain game

Get the group to choose a product sector that they can identify with (such as sunflower seeds, milk or bananas). Identify all of the value chain actors: for example, input suppliers, producers, farmers, processors, transporters, national sellers, exporters, up to the final consumer. There may be different chains and different end markets, so you may have a couple of different chains.

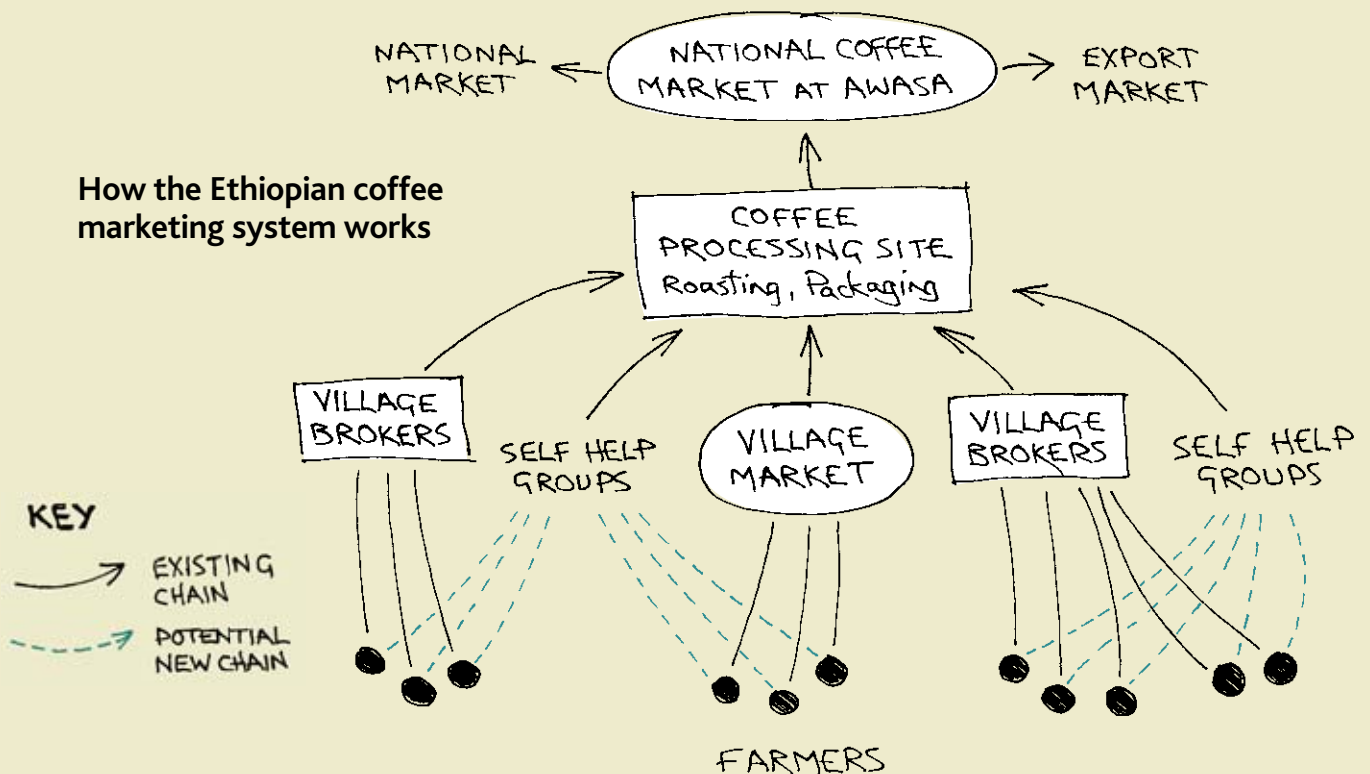
Identify at least five people to come forward and represent the different actors in the value chain. Get the value chain actors to construct a chain (physically in the room). If you have a banana or a mango, then use that, but if you don't have the actual product, then draw a picture of it on a piece of paper. Then get the participants (the market actors) to pass the product along the chain. As you do so, get each actor to describe what value they add to the product.

As the activity progresses, draw the value chain on a piece of flipchart paper (see example of coffee value chain below).

### The coffee value chain in Ethiopia

Village growers in Ethiopia produce coffee beans. They sell these in the local market and to village brokers who take the beans to a coffee processing site for processing and roasting. From the site the roasted beans are packaged and delivered to the national coffee market in Addis Ababa. There are laws controlling all the different stages (PIPs) to ensure good-quality outputs.

Following a value chain analysis, members of SHGs realised there were opportunities to move along the value chain. Instead of each farmer selling to the brokers or in the market, members of the SHGs would buy all the local beans and take all the beans directly to the coffee processing site. This required funds and good organisation, but quickly yielded much higher profits. The SHG members had moved a stage along in the coffee value chain.



You can then ask the group how to make the chain work better for the participants. (This will usually be at the producer level.)

- Are there different markets they can be selling to?
- Are there different ways they can get a better price for their product?
- Is there any way they can process the product to improve their profit?

## Understanding how the value chain works

By looking in detail at the value chains in which participants' livelihoods are involved, it may be possible to see how value could be added to existing outputs by processing them. So long as the cost of processing is less than the added value, then there should be an increase in profit. Every value chain will vary – each will have different products, different producers, different stages, different locations and different markets.

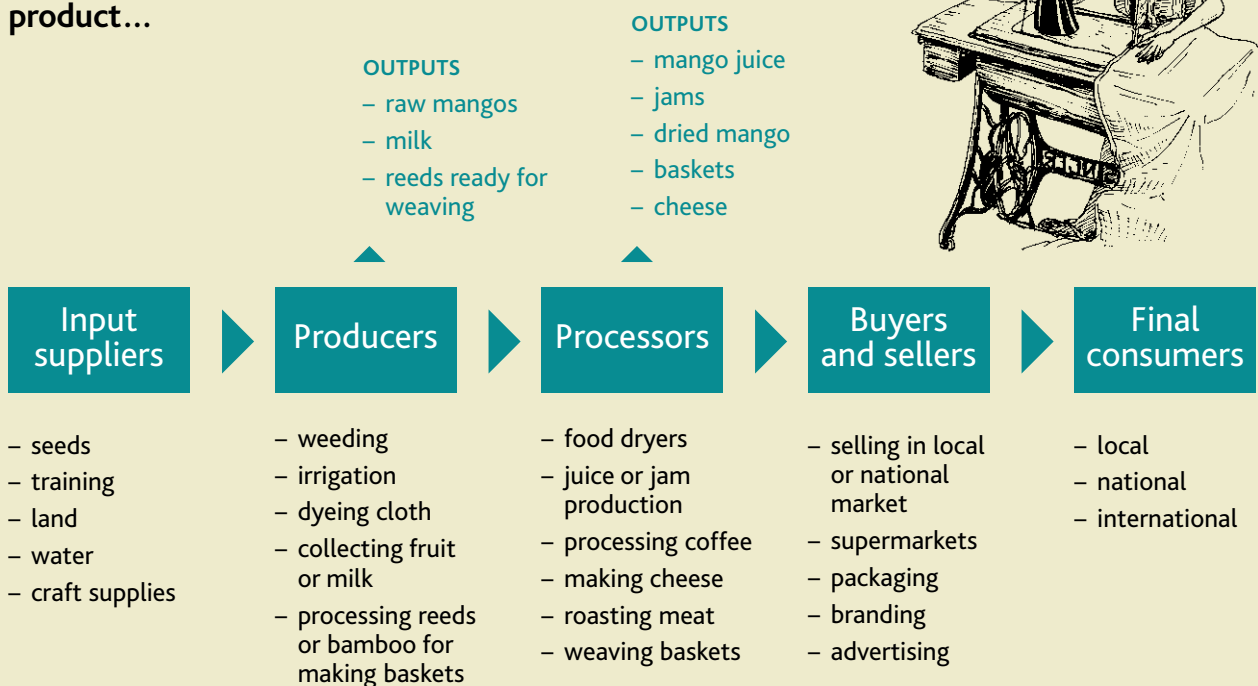
It may be possible to increase profit without preserving: by simply storing raw materials for a while, the seller may get a much better price for the product out of season.

Looking for alternative markets (often further away) could significantly increase profits. Marketing can be done directly by the producers or processors, but the higher the amount and quality of the traded goods, the higher the requirements are for marketing. Branding also occurs at this point.

**Understanding customer demand is key to understanding what kind of goods will sell. No matter how good the quality of any product, it is of no value unless the customer wants it.**

Location also affects value. Selling in alternative markets (usually further away) may significantly increase profits. By working together (rather than in competition) to purchase inputs or to sell outputs, producers may get better prices and increase their profits. For example, sunflowers are grown in communities in Lira

**Every actor in the chain adds a bit more value to the product...**



District, Uganda, processed into oil in Lira town and sold in Kampala. It is important to understand location in a value chain so people can determine where the next stage happens, where products are transported and where they can fit in as a producer or seller.

At each stage there may be rules or regulations (identifiable through the PIPs questions) concerning, for example, food production, processing, safety or marketing.

### EXERCISE

## Value chain analysis

Brainstorm a list of the assets, products or services that are produced by your target group: for example, coffee, dairy products, hair salon, maize, beads, rabbits or papayas. Write them up on a flipchart.

Is there much demand for this product or service? Circle all the ones that have a good market. Choose three that represent different kinds of product or service. (You may like to suggest dividing into three groups.)

Using a flipchart, map the actors in the value chain, just as in the coffee chain example: the input suppliers, the producers, the buyers/sellers and the final consumers.

Once this is done, decide whether value can be added to the product or service by answering the following questions:

- Can households boost their production?
- Is it possible to add value by (more) processing?
- Does market price vary with the seasons? If so, is there a possibility to create better storage and sell later in the season when the price is higher?
- Does price vary with market location? If so, what are the ways to access these new market locations?
- Who can help with advice and provide new linkages with markets? Are there agricultural extension workers, NGOs, even company representatives who can help make these links?

### Ideas for improving agricultural production

For PLHIV and their families, improving food production to ensure a nutritious diet is very important. Improved nutrition is usually best achieved through increased production of vegetables, legumes (eg cowpeas, groundnuts, pigeon peas, field beans) and animal products such as eggs, milk and meat. Maintaining and improving soil fertility is very important. Relatively small improvements in fertility can lead to very significant improvements in crop production.

In areas likely to experience droughts, it is important to use drought-tolerant crops and varieties and try to diversify production by including drought-tolerant enterprises such as poultry, small livestock and beekeeping. In low rainfall areas, being able to prepare the land and plant at the right time is crucial to getting a reasonable harvest. For poor families impacted by HIV, their lack of labour, draft animals or ploughs may be a real concern. However, if households can pool their labour resources and share access to draft animals and ploughs, they can help maintain productivity.



If there is a positive response to any of these questions, then there is potential to use value chain analysis to increase production or profits. Identify the people who can be approached to help analyse the value chain in more detail. Create an action plan as a group.

**NOTE:** This exercise is not a comprehensive market analysis. The objective of this exercise is to increase awareness of the different stages of a value chain and to encourage households to link with agricultural extension workers, NGOs or other organisations who can help them do a more comprehensive value chain analysis and support them to increase the value they receive from their products.



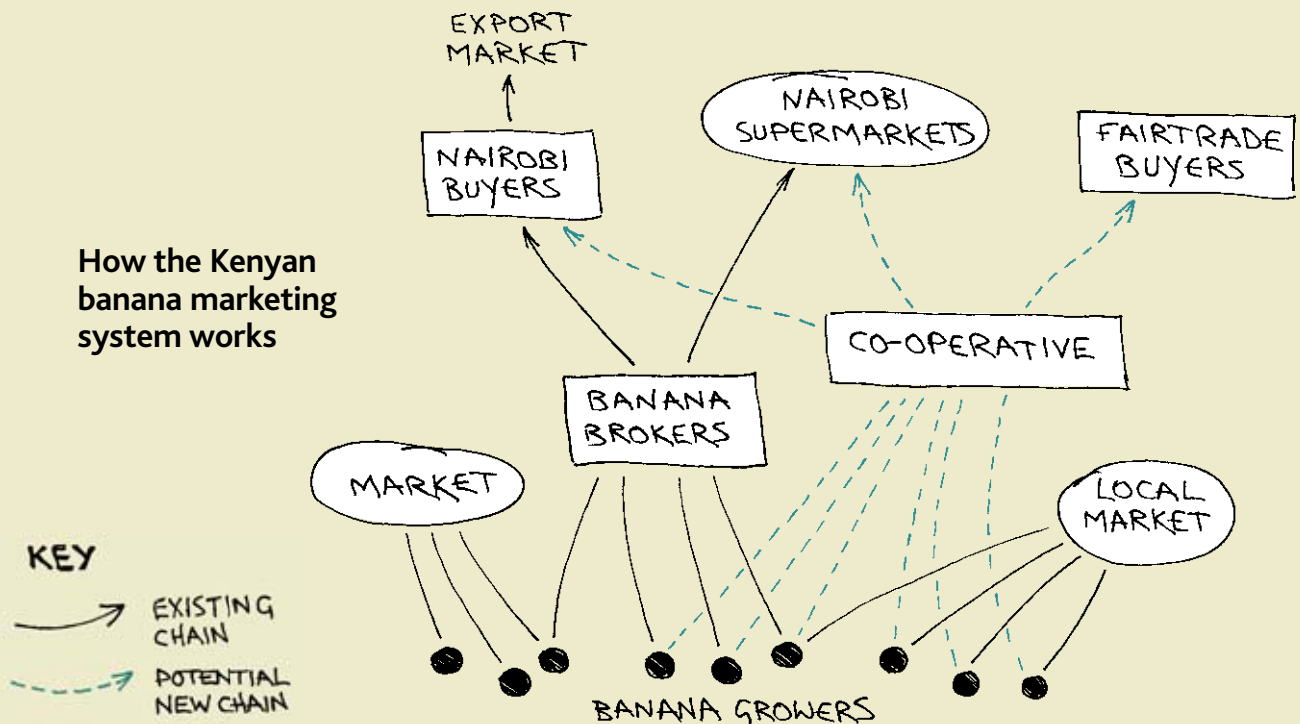
(Photo: Andrew Comings / Creative Commons Attribution Licence)

### The banana value chain in Kenya

In Thika District, Kenya, there are many small producers growing bananas for household use and for sale in local markets. Prices are low and demand relatively small. A value chain analysis was done by a number of local banana growers with the help of an extension agent. It identified the role of banana brokers who buy from individual producers and market their bananas to supermarkets in Nairobi. The banana growers realised that by combining together to form a cooperative, there were important benefits to be had. They would get better prices when buying fertilisers and pesticides in bulk. And they could also hire a truck every week to take their bananas to Nairobi and sell them there – both in the market and to supermarkets.

If the production of their banana cooperative grew significantly, there would also be possibilities of connecting directly with exporters in Nairobi or with Fairtrade banana exporters to reach an international market.

How the Kenyan banana marketing system works



## 5 GUIDING QUESTIONS

# The value chain

These questions are designed to help participants select products that have the potential to move along the value chain, and to identify other actors (agricultural extension workers or other government staff, NGOs or other companies) who can assist participants to do a comprehensive value chain analysis so participants can work to increase the value they receive from their products.

As participants respond to these questions, record their answers on flipcharts and also fill in copies of the template **Guiding Questions for Part 5** on page 46. The flipchart responses can be left with the group or community and the tables can be kept by the facilitator. This will help keep track of key answers to guide later stages in this process.

### 5a Which products and services would benefit from a value chain analysis?

Look back at the products or services identified in the value chain analysis on page 43 and at the mapping exercise.

### 5b What opportunities are there for producers to improve value?

Identify the key elements that could improve value for participants, such as the processing of products, direct links to markets, storage or selling directly to customers.

### 5c Which organisations or institutions in the community can help your target group conduct a value chain analysis?

Consider the organisations or institutions that you have already identified in the value chain analysis that could help. Are there any others?

### 5d What actions are needed to enable producers or processors to increase the value of their products?

Identify some actions to get those identified in 5c involved so participants can move forward in improving value with their products or services.



*Analysing the value chain may help increase profits. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

# The value chain

## GUIDING QUESTIONS FOR PART 5

- 5a** Which products and services would benefit from a value chain analysis?
- 5b** What opportunities are there for producers to improve value?
- 5c** Which organisations or institutions in the community can help your target group conduct a value chain analysis?
- 5d** What actions are needed to enable producers or processors to increase the value of their products?




# 6 Livelihood strategies

The combination of assets and activities that a household chooses is often referred to as the household's 'livelihood strategy'. Livelihood strategies are the choices people make in order to meet their basic needs and contribute to their future well-being.

A livelihood strategy is not only made up of activities that generate income but includes many other kinds of choices as well. These may include bartering for products or labour, or decreasing household expenses by having a kitchen garden to grow vegetables for consumption.

Get the participants to brainstorm some of the livelihood strategies that work well in their community.

## Examples of common livelihood strategies

- repairing vehicles in an auto shop
- brewing and selling beer
- planting crops in a community garden
- working as a domestic servant
- driving a truck for an NGO
- guarding cars
- seasonal migration for work
- selling flowers
- growing fruit trees
- food processing

## Livelihoods mix

It is important for households to try and have a mixture of livelihoods to encourage sustainability. For example, the father might be a driver earning income, the mother has a household garden (which reduces food expenses), the sister dries and sells mangoes, while the brother is involved with communal harvesting and planting. Everyone is contributing in different and useful ways to support their household.

Ask participants to think of a family who is doing well. Identify all the different strategies the family are using. Who is involved in ensuring the family is doing well?

### EXERCISE

## Dreaming dreams

Ask all the participants to think about their future. Where do they see themselves in, say, two or five years' time? How would they like life to be different? What would they like to be doing? What livelihoods do they want to be involved with? Give people enough time to think and 'dream their dreams'! Tell them that their dreams need to be feasible ones, however unlikely. Encourage participants to think first about their strengths (self confidence, skills, local network, ability to work hard, education etc) or their opportunities (government support, small business possibilities, NGO training etc), so that their dreams are based on their realities.

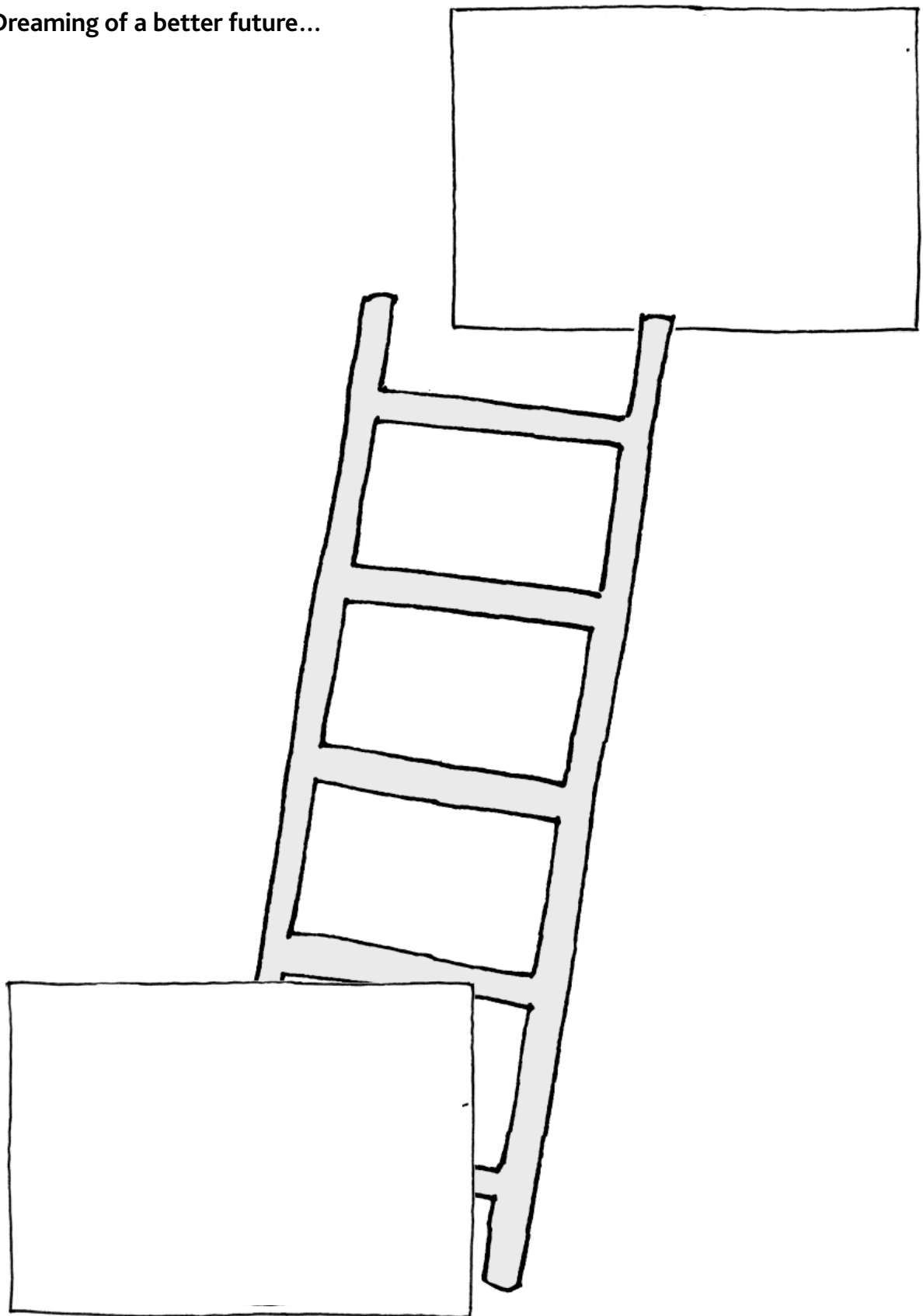
Show them the diagram on page 48. Ask them to draw, represent or write their dreams in the top right-hand box, and draw or represent where they are now in the lower left-hand box. Tell the participants to keep these drawings safe and bring them for use in [Part 7](#).

*Maybe your dream is to build a better home for your family?*

*(Photo: Jimmy Francis Odongo / Samaritan's Purse)*



**Dreaming of a better future...**



## EXERCISE

## Community livelihood mapping

On a flipchart or on the ground, draw a large map of the community. Give people a small Post-it note each and ask them to write on it their present livelihoods. Put the Post-it notes on the map in the area where the activity is carried out. Now, give participants a Post-it note of a different colour. This time ask them to write on it livelihood strategies used by others in the community that are successful. These might include street vendor, hairdresser, taxi driver, office worker or groundnut producer. Place these Post-it notes on the map as well, in the area where they are based.

Why are these other people doing well? Can people think of what they are doing to make their livelihoods successful? Why do we know they are doing well? How do we measure success in our community?

Put a mark (a cross or asterisk) by all the livelihoods that participants would like to do themselves.

*‘Those who were sitting idle, they are doing well. Every one of the women in our group is now working.’*

Beneficiary of livelihoods lens training in Kenya



*Cleaning shoes is one of many livelihoods that do not require too much expensive equipment. (Photo: Debora Randall / Samaritan's Purse)*

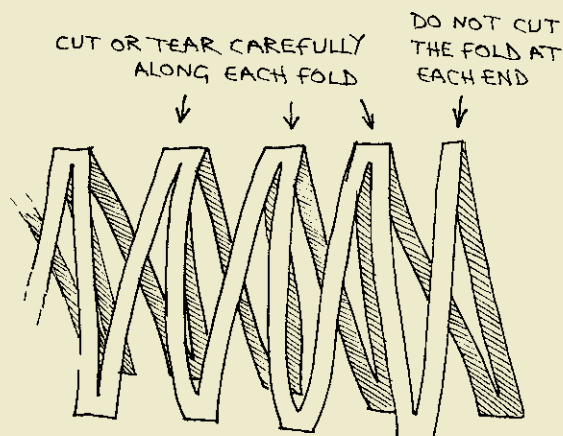
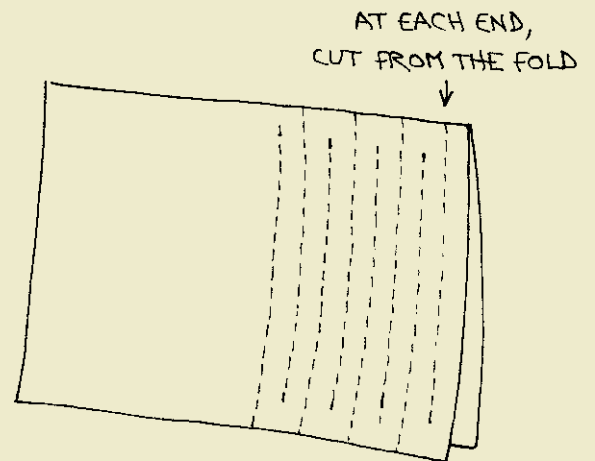
## EXERCISE

## Stretching our imaginations

It can really help to use our imagination when thinking of new strategies. Here is a simple exercise to show that potential solutions are not always obvious. Give everyone a piece of A4-sized paper (it can be used paper ready for recycling). Ask them to use their imagination and think about what they could do with it. Ask for ideas. People may suggest lighting a fire, using it as scrap paper. Challenge people to find a productive use for it. Can they use it to make a big circle which will fit ten people inside?

Some people may simply draw a circle with ten figures inside it. Others may make boats, bags etc. However, the correct answer is shown below.

The paper is folded in half and then torn carefully into interconnecting strips. At the fold, the strips are broken apart by careful tearing. When done in fine strips, it is possible for at least ten people to pass carefully through the paper.



**KEY LESSON:**  
**Start with  
 what you have,  
 however little**

*'The training was an eye-opener. I now understand and see the opportunities that surround me!'*

Beneficiary  
 of livelihoods  
 lens training

### Some agricultural micro-enterprise strategies

**UNUSUAL CROPS** Speciality crops such as mushrooms or crops which can be processed to add value, such as shelling groundnuts, pressing sunflower or sesame oil, are worth considering.

**FISH PONDS** Where there is reliable access to water, making ponds for fish provides a source of both income and good nutrition. Fish are an efficient way of converting kitchen scraps, animal manure, plant leaves and weeds into high-quality, easily digestible protein.

**HOME ORCHARDS** Planting fruit or nut trees around the homestead is often possible and a good way of using waste water from the household. Trees such as cashews, avocados and mangos can yield good food and income for little labour.

**KEYHOLE GARDENS** These are small door-sized gardens near the home – ideal for growing vegetables and herbs. They improve household nutrition and are easy to look after, even for someone who may not be well.

## GUIDING QUESTIONS

# 6 Livelihood strategies

This process will help the participants to analyse their own situation with regard to livelihood strategies, and begin to identify and prioritise some of their own solutions. It will also help you to better understand their situation so that you can be more responsive to their needs.

As before, record the participants' responses and fill in copies of the template [Guiding Questions for Part 6](#) on page 52, to be kept by the facilitator for use in the final part.

### 6a What kind of livelihoods do participants have now?

Refer back to the community map already drawn or use this exercise now.

### 6b Which livelihoods seem to be most successful in your community? (Refer to the community map.)

- Think of people in your community who live in brick houses. What kind of livelihoods do these people have?
- Think of people in your community who can put their children through school. What kind of livelihoods do these people have?
- Think of people in your community who are eating well. What kind of livelihoods do these people have?

On the community map, now draw all the livelihoods of others in your community.

### 6c Consider whether these livelihoods might increase risk and vulnerability in the short or long term. For example, might they put family members at risk of contracting HIV or at risk from violence or crime? Circle in red the ones that increase these risks.

### 6d Think back to the 'dreaming dreams' exercise. What livelihoods do participants dream of having? Circle these in blue. What prevents them from pursuing these livelihoods?

Look through the livelihood strategies noted in 6b. Do participants dream of achieving any of these? Next to each livelihood strategy drawn on the map, write all of the things that stop participants from achieving the livelihoods they dream of having. This could be a lack of skills, lack of start-up money or lack of land or tools.

**NOTE:** It is important to acknowledge people's dreams but it is also important to be realistic and look at what assets they have to build on to move forward. You may want to ask people to go back to their assets and ask, 'What assets will help you achieve your dreams both in the long term and short term?' People may need to reflect on strategies that would be difficult for people living with HIV.

### 6e What actions are needed in order for people to engage in these livelihoods? What can you do to mitigate the risks identified in 6c?

This is a really key question. Develop actions based on each of the limitations identified in 6d. People need to remind themselves of the assets they have, and the assets they might have available to them in their community. They need to consider the value chain and the best way of getting involved in the livelihoods they would like to pursue. Are there PIPS that could provide advice, support or training? They need to reflect on any risks involved and how these could be reduced.

# Livelihood strategies

## GUIDING QUESTIONS FOR PART 6

6a What kind of livelihoods do participants have now?	6b Which livelihoods are most successful in your community?	6c How might these livelihoods increase risk and vulnerability?	6d What livelihoods do participants dream of having? What prevents them from pursuing these livelihoods?	6e What actions are needed in order for people to engage in these livelihoods?

# 7 Taking action

This final Part helps to consolidate all the information already gathered before prioritising and agreeing actions. It enables participants to bring together their gathered responses and suggestions as a result of applying the livelihoods lens to the various Parts focusing on assets, vulnerability and coping responses, PIPs, the value chain and livelihood strategies.

This information will help them begin to prioritise their suggested solutions for action on alternative livelihood strategies. It will also help the facilitators to understand their priorities and what kind of support they may require in order to succeed.

By following through all the previous Parts of the livelihoods lens, participants will have come up with some possible actions for the following guiding questions:

**2d** Actions to improve the use of, or access to, assets

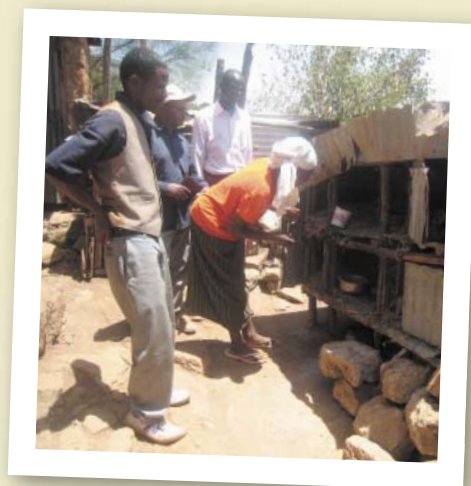
**3d** Actions to encourage more positive coping strategies

**4e** Actions to influence or encourage links to relevant PIPs

**5d** Actions to enable people to move along the value chain

**6e** Actions to enable people to engage in alternative livelihoods

These actions were all recorded in the last column of the charts you put together at the end of each of these five Parts. (If charts were not used, then gather together all the suggested actions that resulted at the end of each part of the training.) Together these potential actions represent all the positive suggested outcomes that have been developed through the livelihoods lens learning. As people often take a number of months to complete the livelihoods lens training, these actions will provide a helpful reminder of the learning and agreed actions.



*Keeping rabbits provides useful meat for households and a source of income. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

*'Before, I didn't think of the Chief and government officials as assets. Now I have the confidence to enter any office and ask for advice and support.'*

Beneficiary of livelihoods lens training

## Prioritising livelihoods activities

Agreeing which livelihood activities to select and pursue can prove challenging. There will be livelihood activities that groups will pursue jointly, and there will be household livelihood activities that people will want to pursue individually. During this part, focus first on joint options but, if there is time, encourage people to develop their own individual household options too, following exactly the same process. You may want to have another meeting to provide more time to support people in this. Alternatively, make plans to visit each participant individually following the training.

It may take several more meetings between staff of facilitating churches or organisations to work through the details concerning how they might offer support and assistance with target group members.

### Selection criteria

Principles to consider when selecting which livelihoods interventions to support include the following:

**BUILD ON WHAT'S ALREADY THERE** Support existing and emerging positive coping responses and use existing (and often underused) assets whenever possible. Communities, extended families and households have ways of dealing with crises. New coping responses are likely to develop in response to different crises and hazards (including the impact of HIV) whilst some households and communities will struggle to cope. It is often more sustainable and cost effective to strengthen or adapt already existing strategies.

**DO NO HARM** Make sure participants consider any unintended harm that may result from their suggested interventions.

For example, is it possible that by improving access to town or city markets, there may be increased risk of contracting HIV for family members? Or by encouraging youth to join a youth centre or support group, girls might be placed in unsupervised, potentially risky situations? Or by encouraging widows to advocate for their succession rights, the family members who had previously grabbed property from them (upon their husband's death) might seek retribution once the widows start standing up for their rights?

Identify all sources of possible and unintended harm and consider ways to avert that harm.

**AIM FOR SUSTAINABILITY** Encourage participants to take a long-term view regarding assets, inputs, resources and likely markets.

### Outside help

Many of the activities noted can be done without any outside assistance. This is one of the major reasons for using a livelihoods lens. It emphasises that even poor and/or vulnerable groups have assets, options and strategies that they can realise on their own. The process of taking time with a group to analyse their situation using the livelihoods lens is an empowering one that will lead to action, often without any external inputs.

Other activities identified, however, may require outside help and inputs, for example from a local church or NGO. In many circumstances it may simply be a matter of creating linkages or providing support from other service providers, so that your target groups can benefit from their services.



*Present food attractively to encourage customers. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*



Selecting livelihood strategies that meet a very short-term need will require more effort and change in the future. Ideally an appropriate livelihood strategy will be sustainable in all possible ways – including the inputs or raw materials required (eg will supplies be available in the long term?), the labour requirements (eg what impact will poor health have?) and the market demand (eg each household needs only one water filter whereas livelihoods concerning food provision or hair dressing have ongoing demand).

## EXERCISE

### Low-hanging fruit

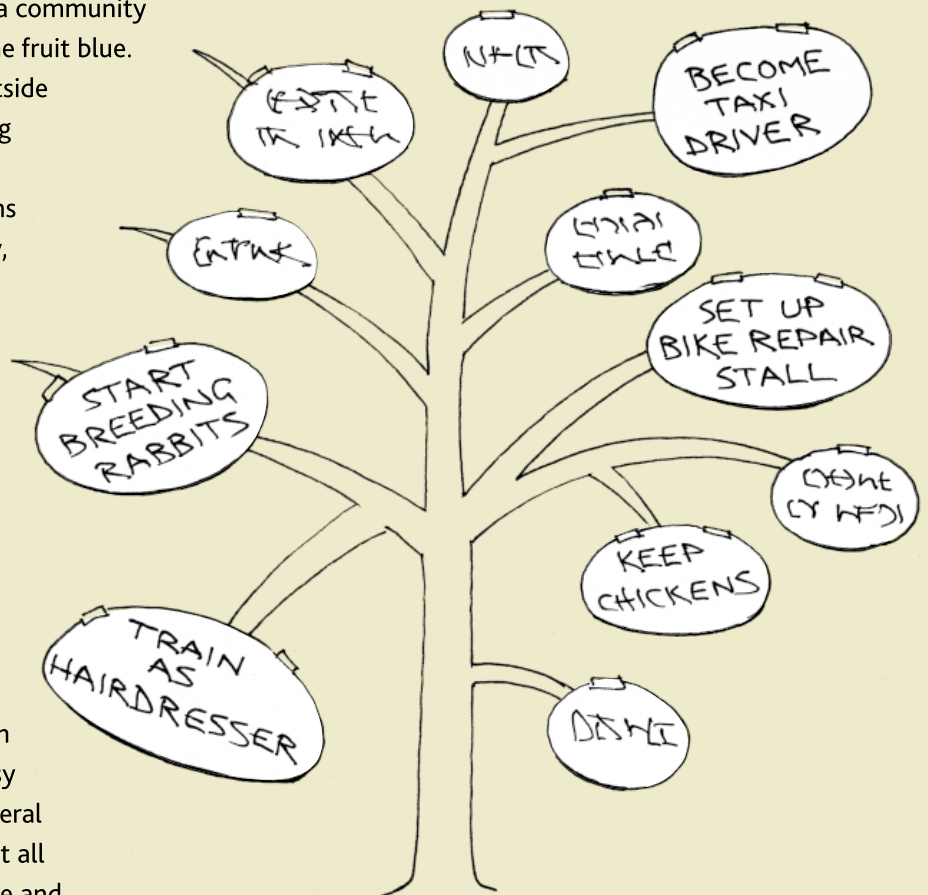
Draw a simple tree shape on a flipchart. Take all the suggested activities and write them out on small circles (or fruit shapes) of paper or card, or on Post-it notes. Look at each fruit (activity) one by one in no particular order. Discuss what inputs will be needed to achieve each activity. If the activity is something the group members can do themselves without any outside inputs, colour the fruit red using a felt tip pen. If the activity (fruit) will need local support

– maybe from the church or a community organisation – then colour the fruit blue.

If the activity will require outside assistance, training or funding that is not easily achievable through existing organisations or services in the community, colour the fruit black.

This exercise always works well by doing it on the ground using a large piece of paper. It gets people moving around.

Using tape or glue, hang the fruit onto the tree. For fruit that participants think will be reasonably each to achieve, hang the fruit low on the tree – where they are easy to pick (low-hanging). In general these will include most, if not all of the red fruit, while the blue and black fruit will be harder to achieve. Move the fruit around until all participants are happy with their position on the tree.



Discuss in turn each of the activities/fruit that are low-hanging. Decide who will take the lead to ensure that each task gets done. Some tasks will be fairly easy and can be done quickly by one individual. Others will be more complicated and may require further meetings of the group. It is therefore important that one person assumes responsibility for taking the lead and following up on each task.

# Taking action

## COMBINED SUMMARY FOR PART 7

2d Actions to improve the use of, or access to, assets	3d Actions to encourage more positive coping strategies	4e Actions to influence relevant PIPs	5d Actions to enable people to move along the value chain	6e Actions to enable people to engage in alternative livelihoods and to mitigate risks	Priorities for action

## EXERCISE

## Developing group livelihood actions

This planning exercise helps the participants to look at all of the potential actions they have identified and to prioritise solutions. It will also identify which solutions they can bring themselves and which will require outside support, from the church or community or elsewhere.

- As a group, look at the template on page 56 which enables participants to bring together all the completed final columns outlining possible actions from each part of the livelihoods lens approach.
- Now consolidate these ideas into the new final column in the template, noting and then removing any repetition. You should end up with a final column that lists all of the key suggested activities. Note and count the ones that have come up a number of times.

## EXERCISE

## Pair-wise ranking

This exercise is only needed if people are finding it hard to reach agreement on what to prioritise. If there are only two or three options, this exercise may not be necessary. A simple ranking exercise, for example using beans to vote for the different activities, may be enough.

However, this exercise is very useful if the voting is very close and if there are between four and eight activities to consider.

- Write out each activity on two separate cards. Divide the cards into two identical sets (with the cards in the same order). Use a flipchart to draw out a simple grid with one more column/row than the number of cards. (If you have seven activities/cards, draw a grid with eight columns and rows.)
- Place one set of cards in a line from bottom to top and place a blank card at the top.
- Now place the other set in a line from left to right next to the blank card (see diagram).
- Blank out all the grid squares that have the same pair of options in both column and row, and also all the duplicated pairs in the lower right corner (as in the diagram).
- Now compare the first option at the top of the left-hand column with the first option of the top row. Encourage participants to discuss which option they would choose. Write or draw this option in the box on the matrix.
- Now continue the same process by working along the first row from left to right. Then work along the other rows until all of the options have been compared.
- All the boxes in the grid that were not previously crossed out should have been filled in. Count the number of times that each option appears in the matrix. (Don't include the original cards along the top line and first left column.)
- Rank the options in order according to how many times they appear on the grid. The option chosen most times will be ranked first.



*Beneficiaries of the livelihoods lens training gain in confidence and the ability to use all their assets. (Photo: Moses Kamau Wanjiru / Samaritan's Purse)*

### Pair-wise ranking – the completed matrix

	Train as hairdresser	Set up bike repair stall	Obtain work as taxi driver	Selling sugar + tea	Keeping rabbits	Start singing group
Start singing group	Train as hairdresser	Set up bike repair stall	Obtain work as taxi driver	Selling sugar + tea	Start singing group	
Keeping rabbits	Keeping rabbits	Keeping rabbits	Obtain work as taxi driver	Keeping rabbits		
Selling sugar + tea	Train as hairdresser	Set up bike repair stall	Selling sugar + tea			
Obtain work as taxi driver	Train as hairdresser	Set up bike repair stall				
Set up bike repair stall	Set up bike repair stall					
Train as hairdresser						

Participants can now narrow their list to three or four options (in prioritised order) that they can pursue as livelihood strategies which require external inputs.

As before, decide who will be responsible for taking the lead on the activities which have been selected from the blue and black fruit/activities.

## Planning for action

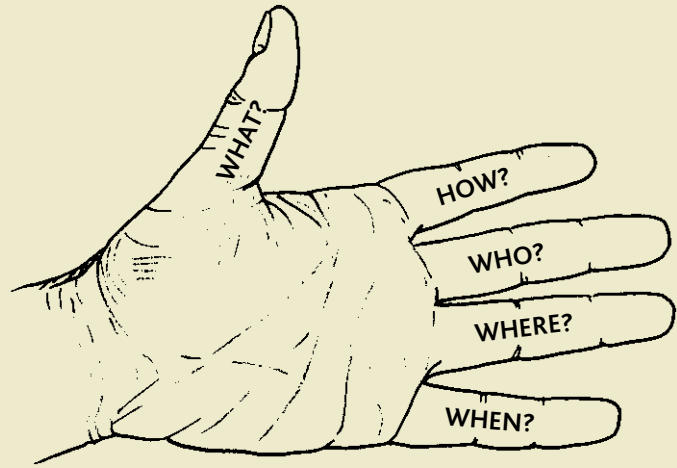
Go through each activity that was selected and develop a plan of action. Begin with activities that people can do without outside support. For other activities, initial action may involve requesting a meeting with an NGO, a local authority office or other institution, in order to present the group’s results and make a request for support. They may decide to approach more than one organisation, depending on the type of support they need, or people may simply get on with the activities they can do for themselves.

Develop a simple action plan to ensure that the activities that have been prioritised will be implemented. The Five Finger Questions below provide a helpful approach to planning any activity. By answering the questions in order, each task will be effectively carried out.



*Friendly stall holders who get to know their customers and their preferences will encourage them to return. (Photo: Moses Kamau Wanjiru / Samaritan’s Purse)*

- **WHAT** is the activity or task which you are planning? Why is it needed?
- **HOW** is the work going to be carried out? What resources are needed?
- **WHO** is going to carry out this work? Will they need training?
- **WHERE** is the work to be done?
- **WHEN** is the work going to be done? How long will the work take?



**Prioritise and make an action plan for those activities chosen**

What is the activity?	How will it be done? – resources needed	Who is responsible?	Where will it take place?	When? – key dates	Monitoring
1. Start savings groups for families	Training curriculum, trainer, books, pens	Evelyn will liaise with Centre for Urban Mission to arrange training and form groups	Hold training in local church building, then arrange subsequent meetings	April 24: 1-4pm	Number of groups begun
2. Training in new farming methods	Extension worker, farm to host training, seeds and hoes	Humphrey to coordinate with Extension worker	Humphrey's shamba	End of August, agree date after meeting	Number of people trained and using new farming methods
3. Chicken projects	Wood, hammer and nails to build coop. Chicks, feed, water container	Francis to meet with NGO staff to arrange technical training	At the local NGO office	By September	Number of people trained; number of new projects started up
4. Advocacy to local leader regarding school bursaries for families	Meet with local authority to determine whether families are eligible	Mercy and Stephen will meet with the local leader	At the local district office	By May 15th	Number of families receiving bursaries for school

## Developing individual livelihood strategies

Go back to the individual dream map produced during **Part 6** on page 48. At the top right (A) is a picture showing all the things you would like to happen in your household in the future. Modify this a little if you like. Remember to base your dreams around your present reality. Write out all you hope for underneath the picture. On the same chart, you drew a representation of your current situation in the lower left-hand box (B). Note underneath how you feel about things now. What are the major differences between the situation now and your hopes and dreams for the future? What do you want to change?

In the space at the top left (C), note down all your individual assets, coping strategies, present activities and PIPs – all the aspects relating to the livelihoods lens approach that are positive and provide you with opportunities. Base these around the outcomes from each of the previous five parts of the livelihoods lens approach that relate to you as an individual.

In the space at the bottom right (D), write down all the problems, barriers and burdens that limit what you can do in life.

Joining boxes A and B is a ladder. The rungs on the ladder represent all the steps or changes that will need to be made in order to move closer to achieving your dreams.

Now begin to list activities (E) that you need to take to begin moving up the ladder. Start with easy changes. Use arrows to focus in on the positive opportunities you have access to – or to highlight problems to be aware of. Circle external inputs that you may need to find, such as training, advice or a loan. Note barriers you will have to overcome.

There is no need to complete all the rungs now. Begin with the first few rungs: begin with what is relatively straightforward to achieve. Later you can return to this chart and may be able to move up another rung. Add in the date when rungs have been climbed.

*'I need to believe in myself and then I can change my situation slowly.'*

Beneficiary  
of livelihoods  
lens training

### Making changes

Robert was living with HIV but receiving ARV treatment. He received livelihoods lens training. On returning home, he joined a saving scheme. After a year, all the members shared the proceeds (with interest from loans). Robert discussed possible strategies with his wife. They agreed to hire people to mould bricks which Robert then fired and sold. He then hired people to build a permanent house for his family.

'When I tested and found that I was HIV positive, I got so stressed that my health deteriorated and I thought my days were numbered,' said Robert. 'But when I joined the church committee and became an educator, I got so much encouragement. This hope has kept me moving – and I believe I can do greater things in life. Now my family can meet our basic needs like clothing, good food and medical treatment, which was a struggle for me before this training.'

Now, his original savings group has become two groups because so many other community members are now joining because of what he has done. 'Many people with HIV just see death ahead of them,' says Robert. But now he has built a permanent home, hiring people to help because of his physical weakness. He has used his asset of clay soil to turn it into bricks. In addition, he is now seen as someone of worth and the stigma he felt as a PLHIV has greatly decreased.

**C** Strengths and opportunities

- Hard working
- Good network of friends
- Savings groups
- Good church fellowship
- Local NGOs provide training
- Good supply of mangoes from family shamba



Open salon in front room

Live in a good house  
Hair dressing salon  
Healthy children in school  
Some savings  
2 or 3 meals per day

**E** Activities

Buy scissors + equipment  
Attend evening training course in hair dressing

Send children to school and repair house  
Sell dried mangoes through local cooperative

Attend NGO training in drying mangoes  
Become savings group member



Selling mangoes by roadside  
No money to support children at school  
House in slum has leaky roof and broken windows  
1 or 2 meals a day

**D**

Problems, barriers and burdens

- No regular income
- Poor health
- No access to loans due to insufficient savings
- Not enough money for food or school uniforms and books
- Lack of skills
- Depressed

# 8 Replication and follow-up

The role of churches or organisations wanting to implement the livelihoods lens should be in mobilising and raising awareness (using ideas provided in [Part 1](#) on page 8), in identifying potential trainees and then in supporting trainees as they implement the training. In addition it is important that this manual should be translated in the local language if possible.

There are two models for applying the lens. One is a direct approach, where facilitators work directly with participants in the community.

The second model is an empowerment model, where facilitators are trained and then go and use the lens with participants. These facilitators can be local leaders, church members or members of community organisations. Sometimes the training sessions may need to be repeated until participants gain a really good understanding. Ensure that they are confident and accurate before they train others on their own.

When using the second model and selecting trainees, remember it is helpful to select more than one member of a group, church or organisation. For example, a self help group may be invited to select between two to three members to receive the training. This should ensure that most will complete the training, even if one or more have problems in attending due to sickness or family needs. They can then support each other in implementing their agreed actions. If the empowerment model is being used, it should also mean that one or more may become confident trainers in replicating the training with group members.



*Building skills are always useful.  
(Photo: Debora Randall / Samaritan's Purse)*

*'These people  
are now  
giving back to  
the church!'*

Pastor in  
Korogocho, Nairobi

## Changes observed

Livelihoods lens training was carried out with beneficiaries of ten churches in Korogocho, Nairobi. Participants (selected because they were seen as vulnerable) showed increased self-esteem and confidence. An existing savings group was strengthened.

Young people identified their gifts (eg singing and acting) as valuable assets. Since the training, 12 new businesses have been established. Five people in Korogocho were able to open new bank accounts to start businesses.

Pastors have noted the change. 'The beneficiaries are not a burden as they used to be before, when they would beg over and over and cry for mercy. The long queues after services of members wanting help are no longer there. These people are now giving back to the church!'



## Mentoring

For the livelihoods lens approach to work, it is important that as much information as possible about the process is passed on. How can we ensure accuracy when using the second model?

Newly trained facilitators will need on-going mentoring so that they can train others well. Organisational staff can provide mentoring support each time that training is passed on to others. But it is vital they support those leading the training – encouraging and empowering them – never taking over during a training session and damaging their confidence. Some aspects of the livelihoods lens are more complicated to share than others. For example, training on PIPs is challenging, and it is a topic where people may appreciate more support.

People need to apply the lens themselves, or support others in doing this, before gaining confidence and experience – probably several times. So it is unrealistic to expect newly trained people to 'grasp it' immediately. The mentoring process should include refresher meetings every few months on different aspects. This will give newly trained people the opportunity to ask questions and get help with any problems. After a year or so most newly trained people should be OK.

## Training inputs

Livelihoods lens training can be delivered over a five-day workshop. But the reality is that few SHG, volunteers or church members will be able to set aside five days, even in slack times of the year. In addition, there are considerable benefits in allowing time following each training input for trainees to consider how they could apply what they have learnt.

In urban areas of Kenya, training has been provided in one-day sessions spread over several months. In rural Uganda, training has worked well by beginning sessions mid-afternoon once farming work is completed for the day.

Adults learn best bit by bit – in short training sessions rather than in long ones.

## Monitoring and evaluation

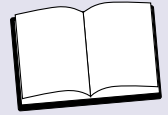
Develop ways for trainees to do their own monitoring and feed back. The charts produced at the end of each livelihoods lens Part provide a useful starting point, particularly if these are dated. The action points resulting from [Part 6](#) are key in establishing subsequent monitoring and evaluation. Record these, and the anticipated dates and times of action. Review progress one year and two years later to assess the success of the new livelihood approaches.



*Selling easily damaged fresh fruit such as papaya requires a high turnover in order to make a profit. (Photo: Debora Randall / Samaritan's Purse)*

## APPENDIX A

## Bible studies



There are many Bible passages that are relevant to the livelihoods lens, which may help people to gain understanding and inspiration. This appendix contains a number of Bible studies which can be used during the different parts of the livelihoods lens training.

## 1 Overview of the livelihoods lens

### Working together effectively

1 Corinthians 12 speaks of how the body is made up of many parts. This passage also illustrates the many roles that are needed within a community if its members are to work together effectively as a body, not just as individuals. People in poor communities may need support in learning how to use the gifts and talents that they have been given so they can learn to help themselves as well as contribute to their community.

### Reaching our true potential

Society often overlooks the worth that God has given people with illness or disabilities. The contribution that such people can make to society is often ignored. In Ephesians 2:10 and 1 Corinthians 12:6–7, we are reminded that we are all made in the image of God – including those with HIV and those without it. We have all been created for a purpose, with something valuable to offer. All of us. God does not discriminate. People may discriminate, but God does not.

People with HIV have much to offer their communities but, like everyone, they need an opening or opportunity. Reflect on how we can encourage those living with HIV to use the gifts, or assets, God has given them. What things in our society and in our culture make it difficult for people living with HIV to reach their full potential? What could we do to improve the situation?

### Build on what God gives us

As Nehemiah said when he and the others were preparing to build the wall of Jerusalem: 'The God of heaven will give us success; therefore we his servants will arise and build.' (Nehemiah 2:20)

Let us also, as God's servants, move forward in confidence and build on what he has given us and what he has placed in each community.

## 2 Valuing assets

### Using our talents and gifts

In the Parable of the Talents (Matthew 25:14–30), the master was angry with the servant who buried the talent he had been given, while he praised the other servants for using their talents wisely. This parable shows us that we have all been given 'talents' – skills and abilities – and we need to use these gifts. In this

story, the person who had many talents was certainly expected to use them well, but the one who had been given a few was also expected to move forward with what he had been given.

### **Israelites journeying into the Promised Land**

Joshua 5:10–12. God provided food in the form of manna while the Israelites were in need during their travels in the desert. However, as soon as the Israelites got to a place where they could sustain themselves, the manna stopped. It was time for them to live off the assets of the land. This illustrates that, while there is a time for relief or needs-based approaches, people and communities need to look at what God has given them and shift to asset-based approaches.

### **The 'asset-based' principle**

When God sent Adam to go work and care for the garden (Genesis 2:15), God was operating on the 'asset-based' principle. In other words, he was telling Adam to go and use what was available to continue making the earth a better place.

### **Look at what you already have**

Matthew 14:15–21, the feeding of the 5,000. The people had a need: they were hungry, and yet Jesus began with what the disciples had. 'We don't have enough to feed everyone,' they said. Yet, Jesus said, 'You give them something.' They went out and found five loaves and two fish and he multiplied what they had. This parable illustrates the importance of beginning with what we have. God can multiply our assets, but we first need to see what we have and start with that.

## **3 Understanding vulnerability and coping strategies**

### **Decreasing vulnerability – building a house on a rock foundation**

In Matthew 7:24–27, Jesus talked about vulnerability and resilience. He said those who listen to his words and act on them are like the man who built his house on the rock. The rain fell, and the floods came, and the winds blew and slammed against the house and yet the house did not fall, for it had been founded on the rock. The house had resilience against the storm. However, Jesus then compared those who do not act on his words to the foolish man who built his house on the sand. The rain fell and the floods came and the winds blew and the house fell. The house that was built on the sand did not have resilience against this hazard, and great was its fall.

### **Each of us is special to God**

Many people feel they are failures. They may have failed to progress with their education. They may struggle to maintain their families because of HIV. They may lack confidence because they lack outside knowledge. They may have lost their livelihoods because of some disaster. When others ask for their opinions, they may feel they have nothing to share. This lack of confidence goes against biblical teaching and what we read in Matthew 10:29–30 and Psalm 139:13–16. Here we see just how much value God gives each one of us. Not one of us is worthless in God's sight. To him, we are all special and valued, whatever our circumstances.

## What are our priorities?

Matthew 6:19–24 is part of the Sermon on the Mount, where Jesus tells his disciples about life in the kingdom of God. Reflect on what it means to store up treasure in heaven. Do we have the right attitude to establishing enterprises and gaining wealth?

Before we begin to make plans, we need to be sure that we are not out purely to make money, but rather to use well the gifts God has given us and to bless those around us. Pray that we will be able to use our money and possessions for the glory of God, and that we will be able to trust God fully.

# 4 Policies, institutions and processes (PIPs)

## Persistence in demanding justice

In Luke 18:1–8, we hear about a widow seeking justice concerning someone who had wronged her. Though she had a good case, the judge was lazy and did not want to bother with her case. He just ignored her. However, she didn't give up. She persisted in visiting the judge to plead for justice. Eventually, her persistence persuaded the judge to take action and the widow finally received justice.

Sometimes, it is very easy for us to give us up when we are ignored by the authorities. But this story provides a good lesson in the need to persist.

## Communicating effectively

Mordecai was an honest and caring man. He had taken care of his young cousin, Esther, when she was orphaned. He brought her to the attention of the king who married Esther. Mordecai didn't seek to benefit from his royal links but he nevertheless made enemies, particularly of a man named Haman who wanted him dead. Haman persuaded King Xerxes to issue a decree that all Jews should be killed. In Esther 4:1–5, we read of how Mordecai, a Jew, was horrified. He was not allowed to visit Esther but he made sure through showing his distress publicly that news would reach her. When she heard, she sent her servants to investigate. Through them, Mordecai passed on all the necessary information to Esther, including a copy of the decree.

Mordecai's brave actions enabled Esther to take action and bring the case of the Jews before King Xerxes at great personal risk. She was supported in prayer by Mordecai and the Jewish people. The outcome exposed the treachery of Haman. (It's an exciting story worth reading in full!)

## The consequences of ignoring the law

The story we read in 2 Samuel 13:1–39 is a horrifying one, though a situation that still occurs today. It's the story of the rape of a beautiful young girl, Tamar, by her step-brother Amnon. It's also the story of how Tamar was failed by all those her around her who should have protected her and who should have sought justice for her after the rape. This included the servants, her brothers, and her father, King David. David did not punish his son because of his divided loyalty. Tamar was told to keep quiet. The outcome pulled the family apart.

This is a lesson on how important it is for everyone to follow the law and to seek justice when wrongs occur.

## Careful planning

Nehemiah was a man with a huge vision! He wanted to rebuild the walls of Jerusalem at a time when the Jewish people remained in exile. It was a vision that anticipated the return of the Jewish people to their

homeland. Nehemiah was a practical man who planned carefully. In Nehemiah 2:1–9 we read about how, at considerable risk to himself, he asked the Babylonian king for permission to rebuild. The king gave his consent, not only for the rebuilding but also for the timber needed. He provided Nehemiah with letters authorising him to do the work and with soldiers to protect him.

Nehemiah planned well and ensured he had legal authority to proceed.

## 5 The value chain

### Being prepared

In Proverbs 31:10–31, we learn about a busy and godly wife. She is always hard at work – grows food, manages land, makes cloth, bedding and clothing. Instead of one enterprise, she is involved in several. She does not fear what the future may bring because she has prepared herself for it. She is also caring, loving and widely respected. What an example! Reflect on what we look for in our own culture when we think of hard-working and organised people. What can we learn from them and from this lady? How can we help our families and our communities be better prepared for an uncertain future?

### Right attitudes to money

The Bible contains a lot of teaching about money. It certainly does not forbid making money. Paul taught that we should work hard to provide for our needs and those of our families. In 1 Timothy 6:6–12, there is some very wise teaching about the need to be content with what we have and to have an appropriate attitude towards material things. The passage does not say that making money and using it well is wrong. It is good to make full use of our resources and abilities. However, the love of money rather than of God is wrong. It is our attitude that is so important as we seek to build up our enterprises.

## 6 Livelihood strategies

### Cooperation

In Exodus 17:8–13, we read of an inspiring example of what can be achieved if we work together as a team. Moses and Joshua both followed what God directed them to do. When Moses became weary, others helped to support him and share the burden, with wonderful results. Without this cooperation, defeat and potential disaster could have been the result. How can we help each other make better use of our assets? Who are the people we can rely on in our community to help us with this?

### Treasure in heaven

In Matthew 6:19–24, Jesus tells us that, rather than storing up treasures on earth, we should store up treasures in heaven. Earthly treasures do not last and can take people away from God. However little we have in terms of possessions and resources, we can all be rich in the treasures of the kingdom of God. How does this verse help us to see that ultimately our goal isn't to store up treasures here on earth, but to look at eternal outcomes?

## Perseverance

There is great joy in persevering until we complete what God has called us to do. Both Paul and Jesus declare at the end of their lives that they have finished the tasks they were set (2 Timothy 4:6–8, John 4:34, John 19:30). Do we know what tasks God has given us – in our family, our church, our community? Will we be able to echo Jesus' words? 'I have brought you glory on earth by completing the work you gave me to do.' (John 17:4)

# 7 Taking action

## Counting the cost

In Luke 14:25–30, Jesus gives a practical example of the need to plan thoroughly.

What might happen to the person who begins to build something without properly estimating the cost? Have you considered carefully all the resources (such as finance, time, health) that will be needed for the livelihoods you are considering? Do you have any other options if you are not sure it will succeed? Do you believe the cost of following Jesus is worth paying? What does this mean in our daily lives?

## Getting others to help when needed

In the early church, the Grecian Jews were not happy, as we learn in Acts 6:1–7. They felt their widows were being neglected. The disciples were careful to listen and to take action. They were also wise in finding additional help rather than sorting it out themselves and having less time to share God's word. They looked for 'men full of the Holy Spirit and wisdom'. As a result, the issue was resolved and the church grew rapidly too. This is an example of dealing well with problems, growth and the need for additional help. It is good to employ people to do different tasks according to their gifts and skills and the anointing of God upon them.

## Hope in any situation

All of us at times dream dreams. There are things that we long for, but sometimes they seem impossible to achieve – so unlikely that thinking about them depresses rather than inspires us. We do not have much hope; we feel unable to change our circumstances.

Read Romans 5:1–11. In this passage, we hear how a hopeless situation is turned upside down by God's love demonstrated to us through the death of his Son. Verses 3 and 4 talk of boasting of our difficulties! Have we experienced God's love and teaching through our difficulties? Have we ever been able to witness God's love through our sufferings? It is hard for a poor person to obtain credit and for a person who has very little to imagine how they might provide more for their family or improve their situation. However, verse 10 brings us all great encouragement.

## Look at problems through Jesus' eyes

Read John 6:5–15. This passage near the beginning of Jesus's ministry can really encourage us when we are faced with difficult problems. The disciples didn't know how to feed such a huge crowd, but Jesus took the little assets they already had – five loaves and two fish – and multiplied them. We may also face what seem like impossible situations but this story teaches us to start with what little we have. Jesus help us to multiply our assets if we put them into action.

## Adapting Bible stories for group study

You can adapt any of these studies for use in group Bible study during the training, by pulling out questions to help people think and learn from the passage. Ask people to read the passage together in small groups of three or four, and write out different questions for each small group. (In a large group you can give the same question to two or more small groups.) Develop questions that help people to think for themselves – asking about the background to the story, what happened, what they might do in the same situation and what learning we can gain from the story today. Then bring people back together and ask them to share their answers (in numbered order).

Here is an example of how to do this using the story above:

### Look at problems through Jesus' eyes



Read John 6:5–15. This passage near the beginning of Jesus' ministry can really help us when we are faced with difficult problems.

- 1 What situation does this passage describe? What was the problem that the disciples and Jesus faced?
- 2 What was Philip's response? Jesus seemed to have known the answer before he even asked Philip, so why did he ask him?
- 3 Faced with a similar situation, would we have responded differently to Philip? How do we cope with challenges in our lives?
- 4 What lessons can we find in this story for ourselves?

Possible answers will include:

- 1 Huge crowds were drawn to Jesus because of the power of his teaching, but in the countryside away from towns it would have been impossible to get enough food to feed them all – even if the disciples had had enough money.
- 2 Jesus wanted to test Philip. Likewise, Jesus may present us with impossible situations – to test us and to strengthen our hope/faith. God wants us to understand his love. We can often feel small when we look at the world's situations and challenges.
- 3 We would probably have done the same but our faith should give us new insights. We shouldn't measure problems against our own abilities.
- 4 Jesus used only what the disciples and people had in their hands. He wanted to train his disciples. He wanted them to struggle a bit. Whatever little is there, he can use it. Jesus wants us to grow. He wants to impact our hearts.

**CONCLUSION:** Just like the livelihoods lens approach, Jesus is asking people to look within their hearts to find what little we have – in terms of assets, skills or resources. It will be multiplied if we put it into action.

**Don't let us measure a problem or challenge according to our limitations or abilities.**

## APPENDIX B

## Further reading

Brown S et al (2006) *Livelihood strategies in the rural Kenyan highlands*. World Vision

CARE International (2009) *Mapping vulnerability profiles of low capacity households*.

[www.careinternational.org.uk/research-centre/governance/49-mapping-vulnerability-profiles-of-low-capacity-households](http://www.careinternational.org.uk/research-centre/governance/49-mapping-vulnerability-profiles-of-low-capacity-households)

Catholic Relief Services: *Integral human development: the concept and framework* at:

[www.crsprogramquality.org/IHD/](http://www.crsprogramquality.org/IHD/)

Catholic Relief Services / USAID (2008) *Agriculture and environment interventions in support of HIV programming*

Dazé A et al (2009) *Climate vulnerability and capacity analysis handbook*. CARE

[www.careclimatechange.org](http://www.careclimatechange.org)

Department for International Development (DFID) *Sustainable livelihood guidance sheets*

[www.eldis.org/go/topics/dossiers/livelihoods-connect/what-are-livelihoods-approaches/training-and-learning-materials](http://www.eldis.org/go/topics/dossiers/livelihoods-connect/what-are-livelihoods-approaches/training-and-learning-materials)

Eldis Livelihoods Connect website: [www.eldis.org/go/livelihoods/](http://www.eldis.org/go/livelihoods/)

International Fund for Agricultural Development (IFAD): [www.ifad.org/sla/framework/](http://www.ifad.org/sla/framework/)

Mayoux L (2005) *Participatory action learning system*

[http://lindaswebs.org.uk/Page3\\_Orglearning/PALS/PALSIntro.htm](http://lindaswebs.org.uk/Page3_Orglearning/PALS/PALSIntro.htm)

Tearfund publications: *Footsteps*, *ROOTS* and *PILLARS Guides* <http://tilz.tearfund.org/Publications/>

The HIV Alliance (2006) *Tools together now – 100 participatory tools to mobilize communities for HIV/AIDS*



**APPENDIX C**

# Asset diagrams

Photocopy these eight pages and then cut up all the diagrams. Ask participants to sort them into the correct categories (see exercise on page 17) and then identify the assets relevant to themselves.



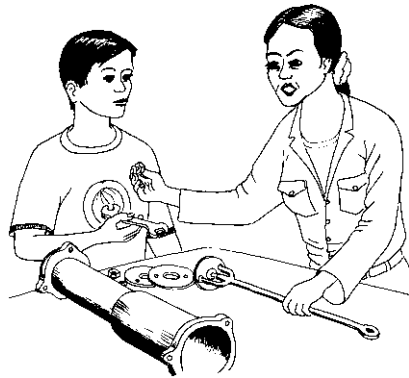
Cooking skills



Building skills



Bicycle repair skills



Mechanical skills



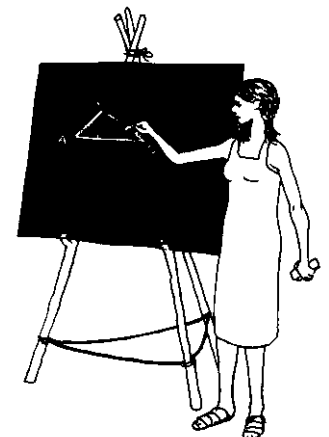
Sewing skills



Carpentry skills



Literacy



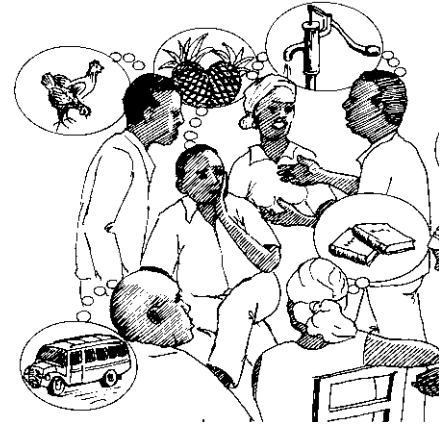
School learning



Qualifications



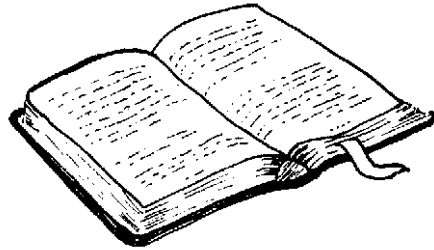
Wisdom



Vision for the future



Strength



Bible



Church



Preaching



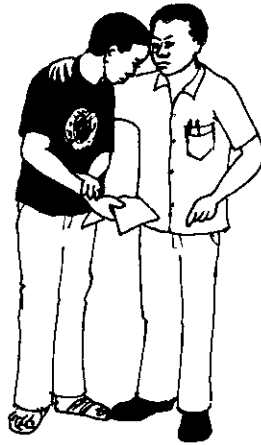
Fellowship



Prayer



Hope



Friends



Self help groups



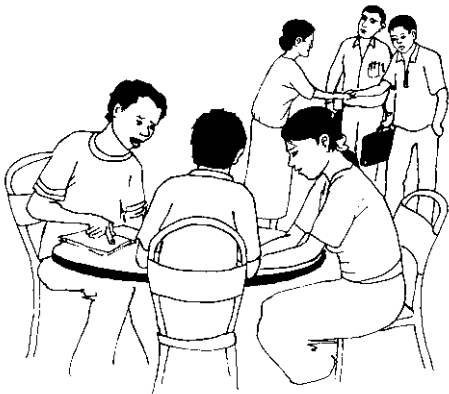
Home carers



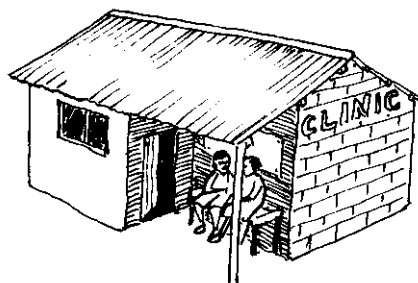
Family



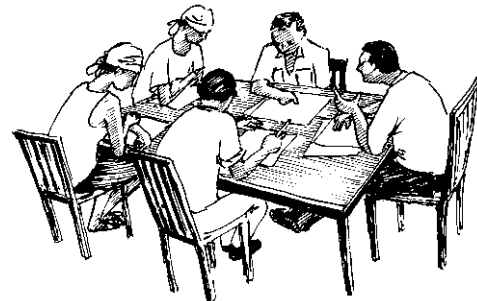
Farmers' groups



HIV support group



Healthcare



Participation in decision-making



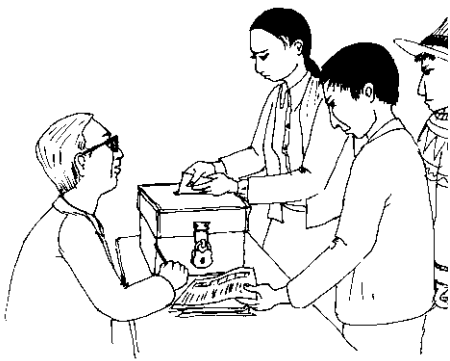
Land registration



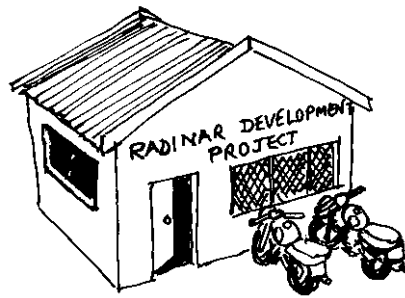
Legal system



Police



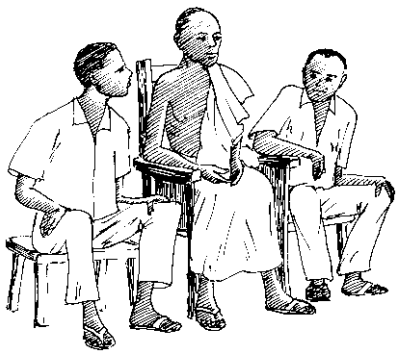
Voting rights



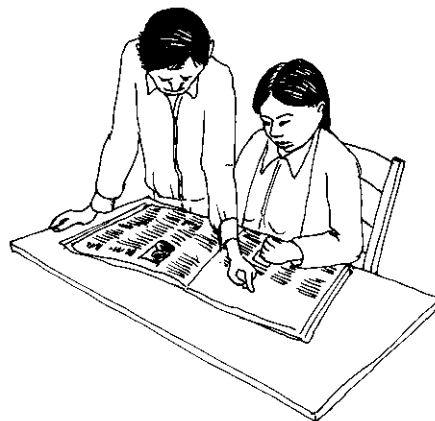
NGOs



Local leaders



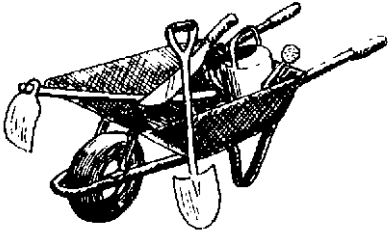
Elders / Chiefs



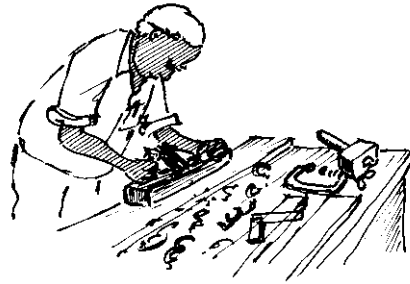
Human rights



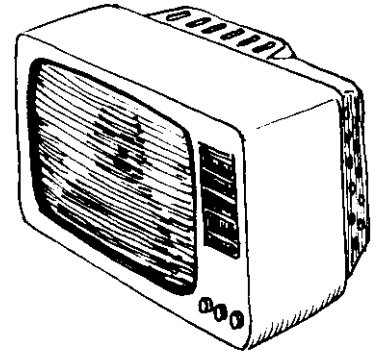
House



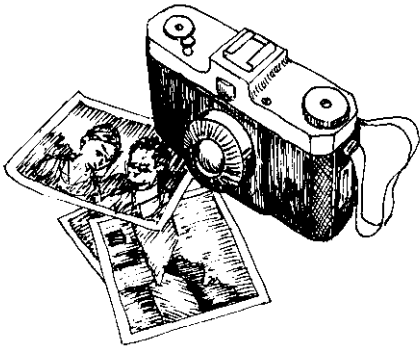
Farming tools



Carpentry tools



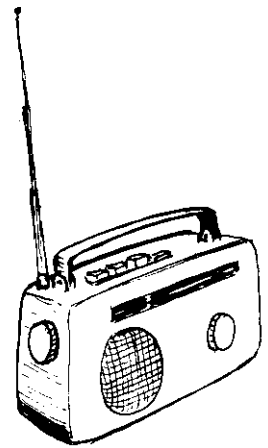
Television



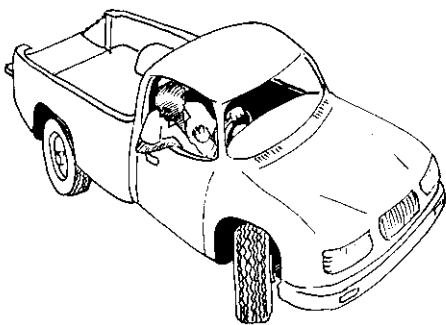
Camera



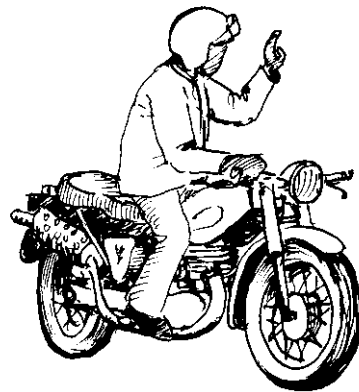
Computer



Radio



Vehicle



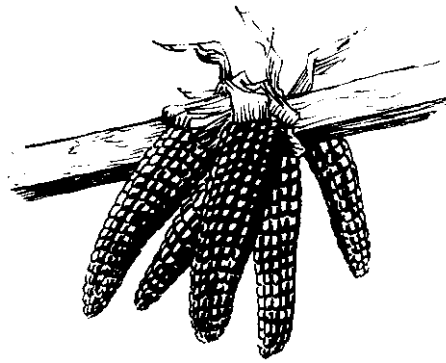
Motorbike



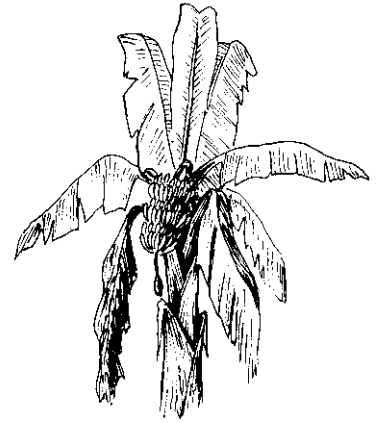
Bicycle



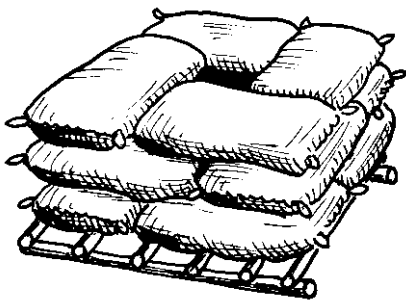
Livestock – chickens



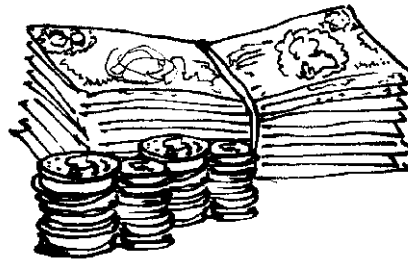
Crops – grains



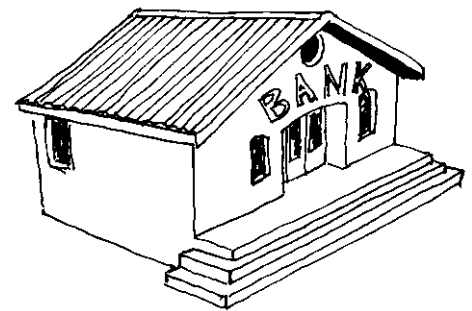
Crops – banana



Stored sacks of grain



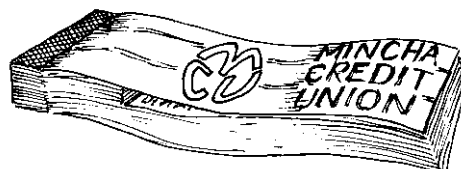
Money



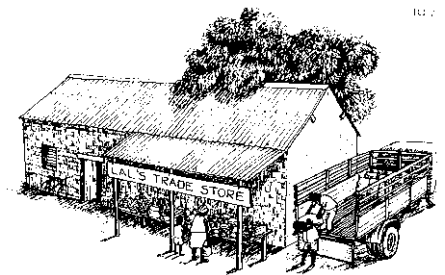
Bank



Savings groups



Micro-finance



Shops and stores



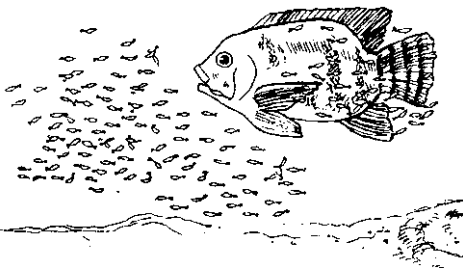
Markets



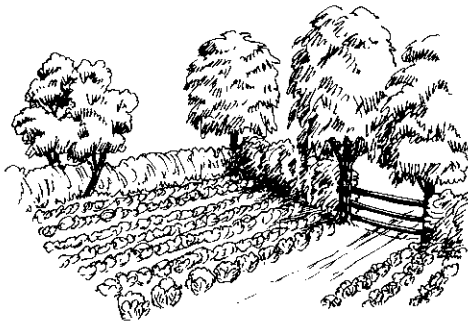
Trees and timber



Water sources



Fish



Land



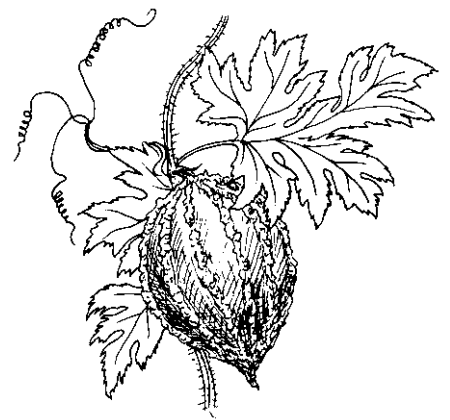
Rivers



Sun



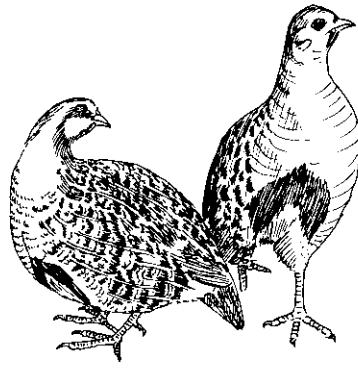
Rocks and building materials



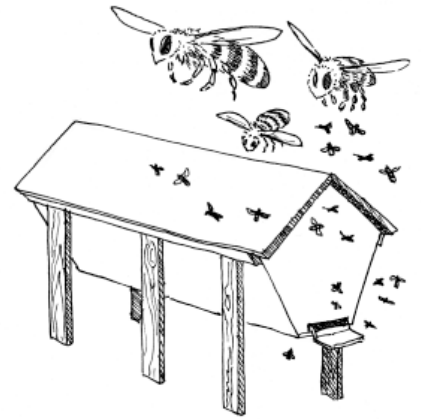
Wild plants



Soils



Wild animals



Bees

**Human and  
spiritual  
assets**

**Social  
assets**

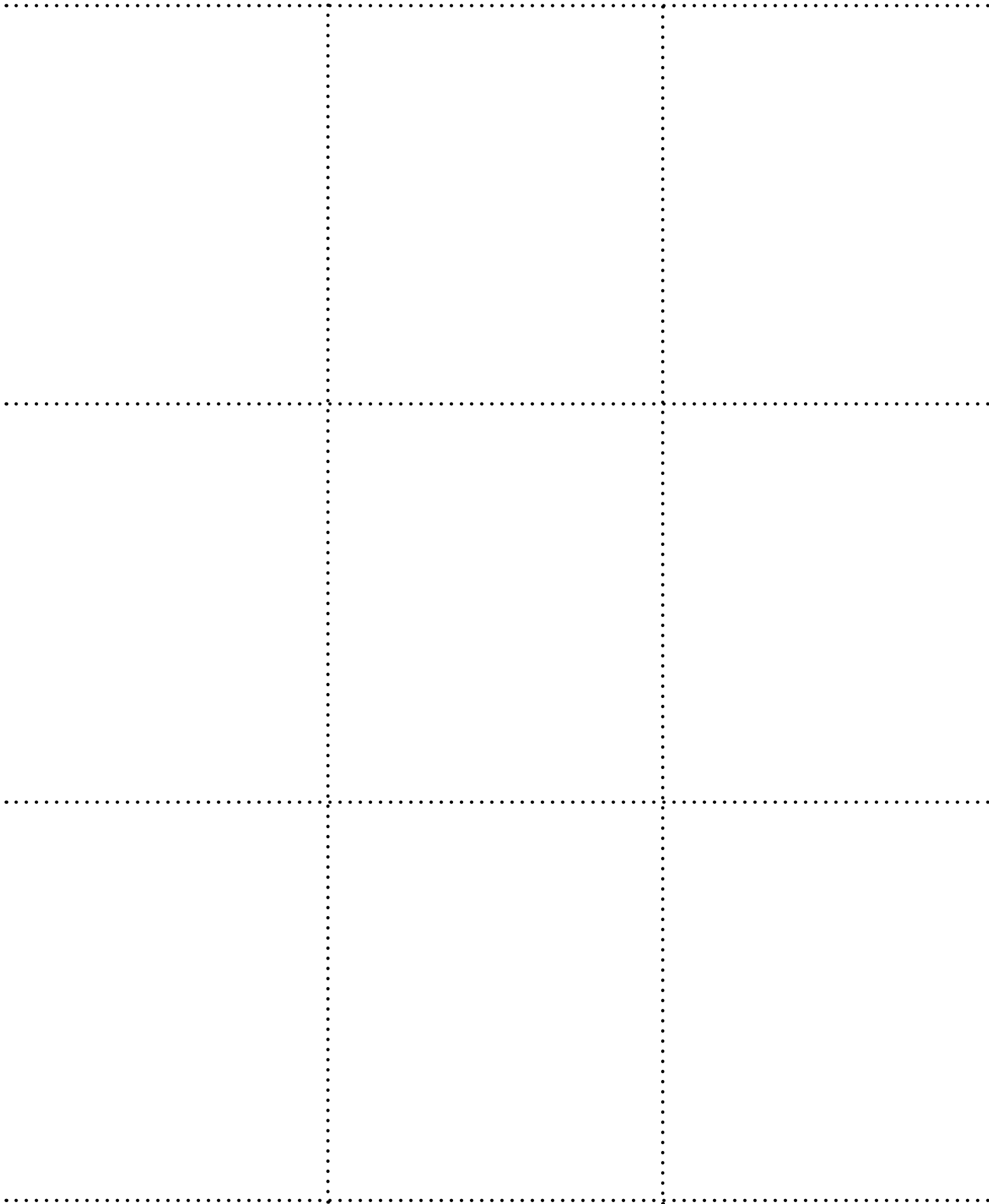
**Political  
assets**

**Physical  
assets**

**Financial  
assets**

**Natural  
assets**





## Notes



## Think livelihoods!

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