

## **Basic guide for Income generating activities and women economic empowerment**

**About Avocats Sans Frontières;** ASF is an independent international non-governmental organization founded in Belgium in 1992, whose mission is to contribute to the establishment of institutions and mechanisms that allow for access to independent and impartial justice, and which are capable of guaranteeing the protection of fundamental rights (civil and political, economic and social), including the right to fair trial.

**About the Project;** The project “**From Access to Equality: Empowering women to access justice in Uganda**” is a 4-year project (2021 to 2025) being implemented by a consortium inclusive of Avocats Sans Frontières (ASF), Uganda Women’s Network (UWONET), BarefootLaw (BFL) and Penal Reform International (PRI). This is with funding from the Kingdom of the Netherlands. The project geographical scope spans across the districts of; Gulu, Lamwo, Hoima, Masindi, Napak, Moroto, Mbale, Soroti, Jinja, Namutumba and Kamuli. The overall goal of the project is to empower women and girls to pursue justice in an environment that serves their needs.

**About the mini-grants;** Under the from Access to Equality (FATE) Project, mini grants were provided to survivors of domestic and gender-based violence to foster their economic empowerment. These were aimed **to provide holistic support through economically empowering individual women, girls and women led based community organizations or groups in taking initiatives for their own empowerment.** The changes expected through provision of these grants are that women are equipped with the tools and resources to seek justice thereby leading to their empowerment to legally act.

## **About the guide**

This guide is based on real experiences with income-generating activities in different communities, specifically the communities in Busoga sub-region, Bunyoro sub-region, Acholi sub-region and Karamoja sub-region who have benefited from the mini-grants under the FATE project. It is a simple tool meant to help individuals and groups improve their money-making efforts and livelihoods and fostering their economic empowerment. The main goal is to help people work better together, share knowledge, and learn from each other. The guide uses a step-by-step method; each section builds on the one before it. It is designed to be practical and easy to follow.

## **Introduction:**

### **Whats a IGA?**

Income generating activities (IGAs) include:

- Primary production activities (agriculture, livestock, etc.).
- Processing and trading activities.
- Provision of services (catering, tool/equipment/tableware hire, etc.).

### **Objectives of this guide:**

- To equip individuals and groups with practical knowledge and skills required to identify, plan, and implement sustainable income-generating activities tailored to their local context and available resources.
- To provide step-by-step guidance **on** establishing small-scale enterprises, including business planning, budgeting, marketing, and basic financial management.
- To promote self-reliance and economic empowerment by encouraging innovative and sustainable livelihood strategies for individuals, families, and communities.

The following topics are included in the guide

<b>Topic</b>	<b>Name of the topic</b>
1	What is an Income-Generating Activity (IGA)?
2	Groups for Strong Businesses (IGAs)
3	Choosing the Right IGA: Is It Possible and Profitable?
4	Checking if Your Business Will Make a Profit (Cost/Benefit Analysis)
5	Saving – Investment – Loaning
6	Simple book keeping
7	Easy Marketing Using the 5Ps
8	IGAs Monitoring and diversification
9	Linking Economic Empowerment to Legal Empowerment in the Fight Against GBV

## **Topic 1: What is an Income-Generating Activity (IGA)?**

- An IGA is a small way of making money, often started at home using simple tools or skills.
- It is usually done to meet family needs when there's no steady income.
- It uses family labor, local skills, and whatever resources are available.
- IGAs are often short-term but can grow with time.



As a group or an individual start thinking about an IGA idea

### **Who Can Start an IGA? and what are the advantages and disadvantage of managing an IGA as an individual or as group**

- Anyone can start an IGA!
  - If you have an idea, some skills, and a few resources, you can begin.
- Young people can also do IGAs if they are creative and willing to try.
  - You can do an IGA alone, with family, with friends, or as a group.

### **What are some the advantages of owning an IGA as an individual:**

- **Full control and decision-making:**  
You make all the decisions without needing to consult others.
- **Direct access to Profits:**  
You retain all the income earned, which increases personal financial gain.
- **Flexibility and independence:**  
You can choose your own working hours and direction for the business.
- **Personal skill development:**  
Running your own IGA builds your confidence, skills, and entrepreneurship capacity

### **What are some of the disadvantages of owning an IGA as an individual?**

- **Limited capital and resources:**  
You may struggle with accessing sufficient funding or tools.
- **High workload and responsibility:**  
All tasks—planning, marketing, and operations—fall on you.
- **Risk of Business failure:**  
If the business fails, you bear the full financial and emotional burden.
- **Limited ideas and innovation:**  
Without others to brainstorm with, you might miss creative or diverse solutions.

### **What are some the advantages of owning an IGA as a group:**

- **Shared resources and capital:**  
Group members can pool money, tools, and skills to start and grow the IGA.
- **Division of Labor:**  
Workload can be divided, making operations more manageable.

- **Diverse skills and ideas:**  
Group members bring different experiences and ideas, encouraging innovation.
- **Collective support and motivation:**  
Encouragement and shared goals help sustain the business during challenges.

### What are some of the disadvantages of owning an IGA as a group?

- **Conflicts and misunderstandings:**  
Differences in opinion or lack of trust can disrupt the group's harmony.
- **Slow decision-making:**  
Reaching consensus takes time, delaying important actions.
- **Unequal commitment:**  
Some members may not contribute equally, leading to frustration.
- **Profit sharing:**  
Earnings must be divided among members, reducing individual income.

### Why Are IGAs Important?

- They help families earn income where jobs are hard to find.
- They give people a chance to work and earn in their own way.
- They create small jobs for others too.
- They provide goods and services that the community needs.

### Examples of IGAs:

- Keeping chickens for eggs or cows for milk
- Making peanut (groundnut) paste or collecting honey
- Making snacks or juice to sell
- Making crafts like baskets, mats, or beads
- Offering services like washing clothes, ploughing gardens, or milling grain

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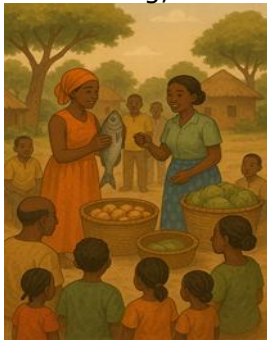


- Making crafts like baskets, mats, or beads
- Offering services like washing clothes, ploughing gardens, or milling grain
- Fish mongering, buying and selling of agricultural produce (farm gate), buying and selling of agricultural produce like in shopping centers, Fruit and vegetable vending, contract ploughing, Grinding mill, basketry, bread/scones baking (confectionery), catering services, hand peanut selling, candle making, maize growing, oil pressing,



Beer brewing and selling, bee keeping, tailoring, turkey production, brick moulding, firewood selling, sugar cane

- growing and selling, rope making, pottery, Stationery selling, Piggery,
- Jam making, Guinea fowl production, Knitting,



- selling of second hand clothes, butchery, goat rearing, orchard-fruit production, milk production, poultry (broilers and indigenous), meat roasting and selling, broom making (traditional) selling, soap making, rabbitry etc



- Buying and selling of agricultural produce (farm produce)

### Who Should Choose the IGA?

- The community or group doing the work should choose the IGA.
- Outside supporters like your organisation can suggest ideas, but it's best if local people decide. This makes the project more successful and long-lasting.

### Why Income-Generating Activities (IGAs) Matter for Communities

#### Social Benefits of IGAs:

- Help improve the well-being of families and communities.
- Support refugees and displaced people to become part of the community.
- Encourage unity and care for the vulnerable, like widows, orphans, and the elderly.
- Promote equal chances for men and women, especially by involving women in IGAs for better family and community development.

#### Possible Challenges to Be Aware Of

Before starting an IGA project/business, it is good to think about some possible problems:

- Conflicts may happen between people who benefit from the project and those who don't.
- Too many people doing the same IGA (like selling eggs) can flood the market and reduce profits.
- More money can sometimes bring behavior change (e.g., drinking, family issues) if not well managed.

## **Important Principles to Follow for Successful IGAs**

1. **Make Profit**
  - The IGA should earn more money than it costs to run.
2. **Protect Livelihoods**
  - IGAs should help people improve their lives, not make them dependent or put them at risk.
3. **Think About Risks**
  - Consider any possible negative effects before starting. If the good results are more than the risks, then it is worth doing.
4. **Plan for the Future (Sustainability)**
  - Even if the IGA is short-term, it should still be useful in the long run. Involve the community from the beginning to make it last.
5. **Know Your Market**
  - Only start an IGA if there is demand for the product or service in the area.
6. **Training and Participation**
  - People should be trained and fully involved in all stages of the project—from planning to doing.
7. **Support Local Ideas**
  - IGAs that are started by local people are more likely to succeed. Help grow ideas that the community already believes in.
8. **Give Technical Support**
  - Groups may need help with things like teamwork, production, marketing, or managing their IGA. Continued support is important.
9. **Manage Money Well**
  - Good financial skills like budgeting, saving, and using loans wisely are key for IGA success.
10. **Include Both Men and Women**

IGAs should give equal chances to both men and women. Supporting women especially helps improve family income and food security.

*Note: Caution should be taken when it comes to leadership of the women based groups under the mini-grants, power relations need to be balanced in the leadership position to favour more women, to avoid power related conflicts among the male group members and female group members.*

## **Understanding Community Needs and Wants When Starting IGAs (Income Generating Activities)**

Before you start a business or income activity, it is important to know the **needs** and **wants** of your community.

### **What is a Need?**

A **need** is something people **must have** in their daily life.

✓ Example: Soap – everyone needs soap to wash.

## What is a Want?

A **want** is something people like or enjoy, but they can live without it.

✓ Example: Cake – people want cake for weddings or tea, but it is not something they need every day.

## Why is it important to know the difference?

- People **only buy** what they **need or want**.
- If your product or service does **not help them**, they will not buy.
- So before starting an IGA, think?
  - ? What does the community **need**?
  - ? What does the community **want**?

## Examples of Products/Services That Meet Needs and Wants:

Product/Service	Need or Want?	Example Use
Soap	Need	For washing clothes and bodies
Cakes	Want	For weddings or tea time
Banana crisps	Want	Snack for school children or travelers
Boiled water in bottles	Need	Safe drinking water
Haircut	Need/Want	Clean look or style
Street food (Chapati, Kikomando, Samosas)	Want	Fast, tasty meals
Shoe repair	Need	Fix broken shoes for daily use
Knife sharpening	Need	For cooking or farming

## Using Local Ideas for IGAs:

Look around you and get ideas from things you already have:

- **Banana** – Make banana crisps, juice, banana bread
- **Washing** – Sell soap, offer washing services, or build bathing shelters.
- **Leather** – Make shoes, bags, belts, or wallets.
- **Eggs** – Raise chickens, sell eggs, make cakes, or use waste paper to make egg trays.

### Final Tip:

When planning your IGA, always ask:

*Does this solve a need or want in my community?*

If yes, then it is more likely to be a good business idea!

## Topic 2: Strong Groups for Strong Businesses (IGAs)

### Getting started! How do I find a group to form an IGA]

Find a group which should choose its own members.  
It works best when members have something in common — for example:

- They live in the same village,
- They are all farmers,
- They are in the same savings group (VSLA),
- Or they are working on the same project.

This makes it easier for people to understand each other and work well together.

### **Why Good Group Work Is Important**

If your group wants to run a successful business (IGA), you must know how to work well together. This is called **group dynamics**.

Good group dynamics means:

- Members trust each other
- Members solve problems peacefully
- Members follow group rules
- Everyone works toward the same goal

### **Why Groups Fail**

Sometimes groups do not do well because of poor teamwork or poor money management. This can happen when:

- ✗ Only a few people make decisions
- ✗ There is no clear leadership or control
- ✗ Men don't respect women's ideas, or elders ignore the youth
- ✗ Group members do not talk or work together

So, your group must build both:

- ✓ **Strong teamwork**
- ✓ **Good business organization**

### **Set Group Rules and Expectations**

Every IGA group should create rules to guide how people behave and work together.

Here are examples of rules:

- Talk openly and respectfully with each other
- Be honest and trustworthy, especially with money
- Make group decisions by voting
- Work toward the same goal
- Help each other when needed
- Respect all opinions
- Solve problems without fighting
- Everyone shares the work and benefits equally
- Do your best in every task

### **Solving Group Conflicts**

Sometimes group members will disagree. That's normal. What matters is how you handle it.



### Five Steps to Solve Conflict Peacefully:

1. Let each person say how they feel
2. Repeat what the other person said to show you understood
3. Admit your mistakes if you caused harm
4. Work together to find a solution
5. Agree on the solution, forgive, and thank each other

### Leadership in a Group

Every group needs good leaders. A good leader helps the group grow, not control it.



### Qualities of a Good Leader

- Happy, energetic, and motivates others
  - Takes responsibility when things go wrong
  - Open to new ideas and suggestions
  - Listens to all members
  - Shares success with the whole group
  - Helps members grow by using their strengths
  - Helps members improve their weaknesses
- Communicates clearly and honestly
  - Makes decisions with the group
  - Builds trust by spending time with members
  - Tries new things to help the group succeed

### Assessing Strengths and Choosing Group Leaders and Committees for IGAs

#### Why Choose Leaders and Committees?

When a group works on an income-generating activity (IGA), it helps to **choose leaders** and **form committees**. This makes it easier to organize, plan, and make decisions.

#### How to Choose?

Each person in the group has different **strengths**. Choose people for leadership roles based on their **skills** and **good character**.



## **Key Group Positions and Their Qualities:**

### **1. Chairperson (Group Leader)**

- Happy and encourages others
- Takes responsibility, even during problems
- Thinks of new ideas and is open to others' ideas
- Cares about people's feelings
- Makes smart and fair decisions
- Builds trust and listens to everyone

### **2. Vice Chairperson**

- Helps the Chairperson
- Gives advice, even when they don't agree
- Takes over the Chairperson's work when they are away

### **3. Treasurer (Money Keeper)**

- **Very honest** and **trustworthy**
- Good with numbers and basic math
- Can read and write
- Keeps clear records of all money
- Comes to meetings on time and is responsible

### **4. Secretary (Record Keeper)**

- Good at writing and keeping details
- Can read and write well
- Keeps minutes of meetings
- Comes to meetings on time
- Ready to learn more when needed

### **5. Marketing Committee**

- Confident and friendly
- Can talk easily to customers
- Knows about the group's products
- Has contacts (people or places to sell to)
- Shares updates with the group
- Organized and trustworthy

## 6. Production Committee

- Makes sure products are good quality
- Responsible and trustworthy
- Works well with others
- Has good leadership skills
- Well-organized and communicates well

## Group Constitution

The leadership team should work together to write a **group constitution**. This is a simple document with:

- ✓ Group rules
- ✓ Member roles

### Final Advice

A strong IGA group needs:  
 Clear rules  
 Good leadership  
 Teamwork  
 Peaceful problem-solving

This helps keep the group united and clear on what to do.

When all these are in place, your group can run a successful income-generating activity that benefits everyone!

## Topic 3: Choosing the Right IGA: Is It Possible and Profitable?

Why should you as an individual or group understand the life and functioning of an IGA? This involves a study called feasibility.



### What is a Feasibility Study?

A feasibility study is simply a way of checking if a business idea (IGA) will work well.

It helps you find out:

- Can we really do this business?
- Will it bring us profit (money)?
- Do we have the tools, land, or skills we need?
- Will people buy what we are selling?
- Who else is doing the same business (our competitors)?
- Is it easy or hard to manage this business?

## Why Is It Important to Do This Check Before you Start?

- It helps us avoid wasting time and money on a bad business idea.
- It shows us possible problems early, so we can plan how to handle them.
- It helps us choose the best idea that will bring good returns and improve our lives.

## Check List: Is this a good business idea?

Ask these questions before you move forward:

Question	Yes ✓	No ✗
Can we start this business with little money?		
Can we keep running it for a long time?		
Do people in our community really need or want this product or service?		
Are there enough people who will buy it?		
Is this idea good for the environment?		
Do we (or our group members) have the right skills for it?		

✓ **If most answers are "Yes", it might be a good idea!**

✗ **If many answers are "No", it may be risky — consider another idea.**



As part of the feasibility study, you as an individual or group can now conduct a feasibility market study to determine whether people will buy the product/service that your IGA plans to offer.

## Market Study (Knowing Your Customers, Competitors, and Pricing)

### What is a Market Study?

#### A market study is part of the feasibility study

- A market study helps you understand **if people want to buy** what you plan to sell.
- It is part of checking if your income-generating activity (IGA) idea is **a good one**.
- It looks at:
  - **Who will buy your product?**
  - **Where they will buy it**
  - **How much they will pay**
  - **Who else is selling the same thing**
  - **How you will tell people about your product**

### Why is a Market Study Important?

- It helps you **know your customers** before you start your business.
- It helps you find out:
  - Who your buyers are
  - How to be better than your competitors
  - Where and when to sell
  - What price to sell at
  - How to promote or advertise your product
- You can **talk to real customers** and ask them:
  - What quality they want
  - What price they are happy to pay
  - Where they prefer to buy
  - What they don't like about other similar products

This way, you/your group can make **smart decisions** and increase chances of success.

### **1. Customers – Who Will Buy Your Product?**

- Who are your buyers? (e.g., neighbors, market vendors, schools)
- Where do they live? (in the village, nearby town, or far away?)
- Do they have money to buy often or only sometimes?
- Will they still want to buy your product after 1–2 years?
- What kind of product do they like? (Clean? Fresh? Well-packaged?)

### **2. Competition – Who Else is Selling the Same Thing?**

- Are other people selling the same product or service?
- Are there enough buyers for all sellers?
- How good is their product? (Is it better packed, cleaner, or cheaper?)
- Why should customers choose **your** product instead of others?
- What can you do to be different? (e.g., better quality, friendly service, unique packaging)

### **3. Price – How Much Will You Sell for?**

- How much are customers willing to pay?
- What price are others (your competitors) selling at?
- Can you offer a fair price and still make a profit?

### **4. Place – Where and When Customers Buy**

- Where will people find and buy your product? (e.g., local market, roadside, your home)
- Where are your competitors selling from?
- When do customers usually buy? (e.g., market days, weekends, harvest time)
- How often do they buy? (daily, weekly, monthly?)

### **5. Promotion – How People Will Know About Your Product**

- How will people hear about your product?  
(e.g., word of mouth, posters, market stalls, community meetings)
- How do other sellers advertise their products?
- What advertising will **you** use? (e.g., talking to people, using a signboard)
- What packaging do other sellers use? (e.g., baskets, plastic bags, labels)
- What packaging will **you** use to look attractive?
- Do other sellers give offers or discounts?



- What special deal can **you** give? (e.g., buy more, get a small gift)

## Determining a Production Plan and Quality of Product/Service

### What is Quality?

- Quality means **how good** your product or service is compared to others.

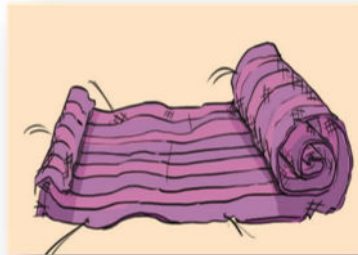
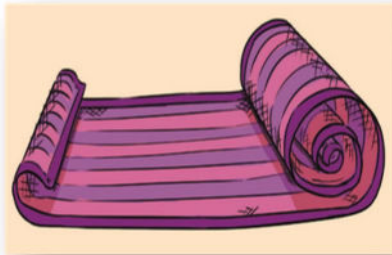
Example:

A **good quality bag** is made from strong material, lasts long, and still looks nice.  
A **poor quality bag** tears easily, fades quickly, and doesn't last.

### Why Should We Offer Good Quality Products or Services?

- **Customers are happy** when they get good products. Happy customers come back and tell others.
- People choose to **buy what looks and works best** – not just the cheapest.
- If your product is poor quality, customers may go to **other sellers** with better products.
- **Better quality = better business** and helps your business last longer.

**See and compare these Art and craft products for quality below:**



## Topic 4: Checking if Your Business Will Make a Profit (Cost/Benefit Analysis)

Before starting or continuing your Income Generating Activity (IGA), you need to ask:

- **Will this business bring profit (money)?**
- **Are the costs less than the money I will earn?**

This means you **plan ahead** and **think smart** so your IGA can succeed. This process helps you set clear **goals** and make a plan to reach them.

### Setting Goals for Your Business (SMART Goals)

You should set:

- **1 short-term goal** (within 6 months)
- **1 medium-term goal** (6 months to 1 year)
- **1 long-term goal** (over 1 year)



Use the **SMART** method to make strong goals:

Letter	Meaning	Example
<b>S</b>	<i>Specific</i> – clear and exact	I want to buy one acre of land.
<b>M</b>	<i>Measurable</i> – can be counted	I will save 10,000 every week.
<b>A</b>	<i>Achievable</i> – possible to do	I can raise rabbits with the space I have.
<b>R</b>	<i>Relevant</i> – fits your IGA goal	This helps me grow my farming business.
<b>T</b>	<i>Timebound</i> – has a deadline	I will reach this goal in 1 year.

### Examples of SMART Goals for IGAs

- **Short-term (3 months):** Start keeping rabbits and sell the first batch to buy a goat.
- **Medium-term (9 months):** Open a small butcher shop to sell rabbit meat in our village.
- **Long-term (2 years):** Sell our meat to hotels in nearby towns.

### SMART Goal-Setting Worksheet for IGAs

Goal Type	What is the Goal? (Specific)	How Will You Measure It? (Measurable)	Is it Achievable? (Yes/No)	Why is it Important? (Relevant)	By When? (Timebound)
<b>Short-Term</b> (0–6 months)					
<b>Medium-Term</b> (6–12 months)					
<b>Long-Term</b> (1 year +)					

- ✓ *Tip: Keep your goals simple, realistic, and written somewhere you can see every day!*

### Topic 5: Saving – Investment – Loaning

*(Building a strong foundation for your small business or IGA)*

#### What is Saving?

- Saving means **keeping some money aside** for the future.
- You save so you can **use it during hard times** (like sickness or poor harvest).
- You save **bit by bit** over time—not all at once.
- Sometimes you must **skip luxuries now** to have something better later.

#### When should you start saving?

- Start **now!** There is **no small amount**—even 1,000 is good.
- Save every time you earn—**daily, weekly, monthly, or after harvest.**

## Why Save?

- For **important needs** like school fees, buying furniture, or repairing your house.
- To **buy assets** like a cow, land, or boda boda.
- To **start or grow** your business.
- For **emergencies** like illness, accidents, or crop failure.
- For **retirement** when you're old.
- To be ready for **unexpected opportunities**.

## Saving vs Investing

Saving	Investing
Keeping money safely for future use	Using money to make <b>more money</b>
Low risk (you don't lose money)	Some risk (you may gain or lose money)
Example: saving for school fees	Example: buying a cow to sell milk
Useful in emergencies	Helps grow your money over time

### Examples of investment /savings story

Wanjala has been keeping money aside each month so he can buy two dairy cows. He is planning to start a small business selling milk to his neighbors.

- **Investment.** So Wanjala is planning to use the dairy cows to make money, so he is using the money he saved to invest in a small business.

Chaki Moti has been putting money aside each week so she can buy a new dress for her sister's wedding at the end of the year.

- **Saving.** Chaki Moti is planning to use the money she saved for a specific expense. The dress isn't going to make her any money, so it is not an investment, but she wants the dress to attend the wedding, so she is saving towards something she wants.

Anjella joined a group of women in her village who are starting a maize snack business. Each member has to bring 30,000 UGX to get the business started.

- **Investment.** Anjella is putting money towards a group investment to start a new company. This is an investment because the business will earn the group money in the future.



- **Wanjala** saves to buy two dairy cows to sell milk → **Investment**
- **Chaki Moti** saves to buy a dress for a wedding → **Saving**
- **Anjella** joins a group to start a snack business → **Investment**

- **Why Save Before Starting a Business?**

- Using savings is **cheaper than loans** (loans charge interest).
- It's safer to **start small with your own money**.
- Helps during hard months with **low sales or emergencies**.

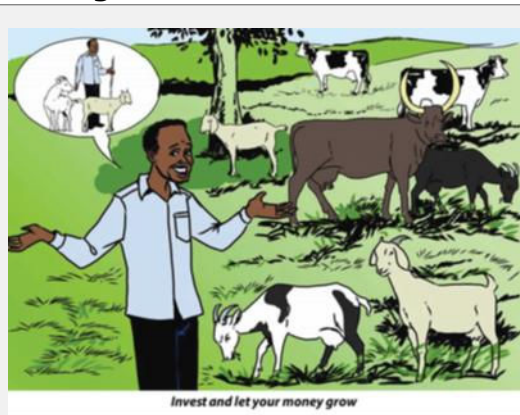
### Where to Save Your Money

- **Village Savings and Loan Association (VSLA)**
- **SACCO (Savings and Credit Cooperative)**
- **Mobile money** (MTN, Airtel)
- **Bank account**

Make sure your savings group is **safe and trusted**.

Know the rules – some groups let you take money out only at certain times.

### Saving in assets like land or animal:



**Warning:** Saving in land is safer than saving in animals because animals could easily die or get stolen.

**Accessibility:** Saving in land and animals means your money saved is not very easily accessible. The animals or land must be sold before the savings can be accessed, which can take some time depending on the asset and if there is a willing buyer.

### ✓ Key Tips for users

1. Start saving even if it's just a little.
2. Save with purpose – know **why** you are saving.
3. Combine saving with investing for **business growth**.
4. Use **trusted saving methods** like VSLAs and SACCOs.
5. Avoid loans unless you understand the terms well.

### How to Save Money and Achieve Your Goals.

#### Why Save?

Saving means putting aside some money for the future. This helps you:

- Plan for school fees, land, business, or emergencies.
- Avoid debts.
- Be ready for tough times.
- Use your own money to invest, not loans.

### Simple Steps to Help You Start Saving

#### 1. Set a Saving Goal

- Decide what you want to save for: a goat, land, building a house, business tools, school fees, etc.
- Find out how much money you need for that goal.
- Make sure your goal is possible – not something too big for now.

## 2. Start Saving Now

- Don't wait – even small money saved regularly adds up over time.
- The earlier you start, the faster you'll reach your goal.

## 3. Keep Your Money Safe

- Save in a secure place like a bank, SACCO, mobile money account, or with a trusted savings group.
- Avoid keeping cash in the house where it can easily be used or stolen.

## 4. Save Regularly

- Put aside some money every week or month – even if it is just 2,000 or 5,000 shillings.
- Be patient – saving takes time but it brings results.

## How to Begin Saving

- **Look at how you spend money** – Are there areas you can reduce?
- **Make a simple budget** – Plan for your basic needs and savings.
- **Cut waste** – Avoid spending on things you don't need.
- **Open a savings account** or **join a group** that helps members save and borrow money.
- **Start your own savings group** if there's none in your area.

## Wise Saving Habits

- Balance between saving and spending.
- Save where you can't easily touch the money.
- Always have a reason for saving – don't save just because others are saving.
- Start with what you can afford – even 1,000 shillings is a good start.
- Remember: It's not about how much you earn, but how much you keep.

## Saving = Paying Yourself First

## Why Many People Don't Save

- They earn little but have many needs.
- Their income is not regular (e.g., only earn during harvest season).
- They spend too much on things they don't need.
- They have no job or source of income.
- They are paying too many debts.
- They believe things will just work out – without planning.

## Why Saving is Important

- **You own the money** – it's yours, not from outsiders.
- **It helps your group grow** – you have more money to support each other.
- **Plan for the future** – like school fees, business or farming.

- **Handle emergencies** – like sickness or bad harvest.
- **Avoid borrowing** – you use your own money.
- **Invest wisely** – use your savings to take risks that bring returns.
- **Help others** – saved money can bless others too.

### **What You Need to Save Well**

- Discipline – Don't touch savings for fun or unnecessary things.
- Believe in yourself – You **can** save.
- Use proper tools – like a savings box, account, or group.
- Live within your means – spend less than you earn.
- Have a goal – If you don't plan, you'll waste it.

### **Note to Farmers with Income-Generating Activities (IGAs):**

Managing your money well – especially your savings – is key to growing your business. Saving helps with loan management and protects you from risks.

### **Topic 6: Simple book keeping**

#### **What is Book keeping?**

**Bookkeeping** is the practice of **writing down all the money you receive and all the money you spend** in your farming or business activities.

It helps you **keep records** of:

- What you sell (income)
- What you buy or spend on (expenses)

#### **Why is Bookkeeping Important for a Farmer?**

1. **Know if you are making a profit or loss**  
You can see if your farm or business is growing or losing money.
2. **Helps with planning**  
You can plan better for school fees, seeds, fertilizer, or expansion.
3. **Keeps you organized**  
You won't forget how much you sold or spent.
4. **Easy to apply for a loan or grant**  
Banks or NGOs want to see your records before giving you support.
5. **Avoid wasting money**  
You will see where your money goes and stop bad spending.
6. **Makes group work easier**  
If you are in a savings group or cooperative, good records build trust.

#### **What Can You Record in a Book?**

- Date of the activity
- What you bought or sold
- How much it cost or earned
- Profit or loss
- Debts you are owed or owe

#### **Mac Mot's Simple Business Story (Example)**

Mac Mot has a small business making and selling dresses. Let's see how she uses **simple record keeping** to track her money:

1. **April 5** – She starts with **50,000** in her pocket.
2. **April 10** – She spends **3,000** on transport to sell dresses in a village.
3. **Same day**, she sells dresses and earns **20,000**.
4. **April 15** – She sells another dress for **10,000**.
5. **April 20** – She buys airtime for **2,000**.
6. **Same day**, she delivers dresses and earns **35,000**.
7. **April 21** – She saves **15,000** in her VSLA group.
8. **Same day**, she buys fabric for **35,000**.
9. **April 22** – She sells baby dresses and earns **15,000**.
10. **April 23** – She takes **30,000** from the business to pay herself (her salary).

✓ At the end of April 23, she has **45,000** left in her pocket.

### Mac Mot's Simple Record Book

Date	What Happened	Money In (+)	Money Out (-)	Balance
April 5	Starting money (capital)			50,000
April 10	Transport to village		3,000	47,000
April 10	Sold dresses	20,000		67,000
April 15	Sold dress at shop	10,000		77,000
April 20	Bought airtime		2,000	75,000
April 20	Sold dresses nearby	35,000		110,000
April 21	Saved in VSLA		15,000	95,000
April 21	Bought fabric		35,000	60,000
April 22	Sold baby dresses	15,000		75,000
April 23	Paid herself (salary)		30,000	<b>45,000</b>

### ✓ Lessons from Mac Mot's Story

- Always write down your **income** (money in) and **expenses** (money out).
- Saving some money and paying yourself is good.
- This way, you always know how much you have and can plan better!

## Topic 7: Easy Marketing Using the 5Ps

### What is Marketing?

Marketing is everything you do to **sell your product** and **find customers**. It includes:

- Knowing what people want
- Making your product look nice
- Telling people about it
- Selling it at the right price
- Making some profit!

### ✓ The 5Ps of Marketing

#### 1. Product – What Are You Selling?

Your product is what you are offering. It could be:



- **Goods:** like groundnuts, juice, eggs, soap, cakes, rabbits, beads
- **Services:** boda boda rides, phone charging, tailoring, hair cutting

### Make sure your product:

- Is of **good quality**
- Looks **clean and well-packaged**
- Is **different and better** than others in the market

## 2. Price – How Much Are You Selling It?

This is the amount of money you ask for your product or service.

To choose the right price:

- Compare with others selling the same thing
- Know your **costs** (e.g. seeds, transport, packaging)
- Don't make it too high or too low
- Be **fair and make profit**

## 3. Place – Where Do You Sell?

This is where you sell your product.

Examples:

- At the **market**
- In your **home or village**
- By the **roadside** or at a **shop**



Think about:

- Is the place **clean and easy to reach**?
- Are there **enough customers** there?
- Can you **transport** your products easily?

## 4. Promotion – How Do People Know?

Promotion is how you tell people that your product exists.

Ways to promote:

- **Talk to people** (word of mouth)
- Use your **phone**
- Make a **nice label or package**
- Use **local radio, posters, or social media**



You can also offer **discounts** or **gifts** to attract buyers.

## 5. People – Who Will Buy?

These are the customers you sell to.

Examples:

- **Neighbors**
- **Shops**
- **Traders**
- **Organizations**

Ask yourself:

- Who needs my product?
- What do they like or want?
- Can they afford to pay?
- Should I sell directly or through middlemen?



## Value Addition – Make It Better!

This means making your product **more attractive** so more people want to buy it.

You can add value by:

- Improving quality
- Packaging well (e.g. clean bottles, labels)
- Offering extra services (e.g. delivery)
- Branding (give your product a name)
- Being innovative (e.g. turning mangoes into juice)

## Key Tip:

“The better you market, the more you sell. Know your product, price it right, promote it well, and always think about your customer.”

## Topic 8: IGAs Monitoring and diversification

### For users

### What is Monitoring?

Monitoring means **checking regularly** how your business or activity is doing. It helps you see what is working well and what needs to be improved.

### Why is Monitoring Important?

- To know if you are making a **profit or loss**
- To see if your **inputs (like seeds, tools, labour)** are giving good results
- To find out if your **customers are happy**
- To help you make **better decisions**
- To plan for the **future**

## What Can You Monitor?

1. **Sales and Income**
  - How many products did you sell?
  - How much money did you make?
2. **Costs/Expenses**
  - What did you spend money on (e.g., seeds, transport, packaging)?
  - Are there ways to reduce costs?
3. **Profits**
  - Is your income higher than your expenses?
4. **Production**
  - Are your crops or livestock growing well?
  - What challenges are you facing?
5. **Customers and Market**
  - Who is buying your products?
  - Are they happy with the quality and price?

## How to Monitor Your IGA

- **Use a simple record book**  
Record what you buy, sell, and earn.
- **Check your records regularly**  
Weekly or monthly is good.
- **Use visuals**  
Use pictures, symbols, or color codes if reading/writing is hard.
- **Involve your group or family**  
Share ideas and learn together.

## Simple Monitoring Tools

Date	Item Sold	Quantity	Income	Expenses	Profit
10/06/25	Tomatoes	20kg	40,000	25,000	15,000
13/06/25	Eggs	3 trays	30,000	18,000	12,000

## What to Do with the Information

- Make decisions: "Should I plant more?", "Should I change buyers?"
- Improve your IGA: Add value, reduce waste, look for better markets
- Share results with your group or cooperative

## Final Tip

**Monitor a little, but often.** It is better to check small things regularly than wait for big problems.

## Smart Ways to Use Profits from Your IGA

It feels good when your IGA (Income Generating Activity) starts making money. But before you rush to spend all the profit, think about how to use it wisely. This helps your group or business grow and stay strong for a long time.

### ✓ 1. Save Part of the Profit

Set up a **savings fund**. This is money you keep aside for emergencies.

### **Why save?**

- To help when you have few or no sales.
- To repair broken tools or machines.
- To fix a storeroom damaged by rain or floods.
- To restock your animals, seeds, or products.

**No savings = No backup during hard times.**

### **✓ 2. Reinvest in the Business**

Put some of the profit back into the IGA to make it grow.

#### **Examples:**

- Buy more machines or tools.
- Rent land for more production.
- Make labels or posters to attract more buyers.

**Reinvesting = Bigger profits in the future.**

### **✓ 3. Start a Social Emergency Fund**

Create a small fund to help members in times of personal emergencies.

#### **Use it for:**

- Medical care
- School fees
- Natural disasters

#### **Important:**

- Members who borrow should pay back.
- You can decide if you want to charge interest or not.

**This fund helps members stay focused and worry less.**

### **✓ 4. Diversify Your Activities**

Don't depend on only one IGA. Start other small activities to support your main business.

#### **Why diversify?**

- Reduces risk if one business fails.
- Brings in more income.
- Helps you survive hard times.
- Opens new opportunities.

#### **Examples:**

- A group selling eggs may also grow vegetables.
- A tailoring group may start selling cloth or soap.

**Many small incomes = Stronger business.**

### **In Summary**

Use your profits wisely:

- **Save for emergencies**
- **Reinvest to grow**
- **Support members in need**
- **Diversify to stay safe and earn more**

## **Topic 9: Linking Economic Empowerment to Legal Empowerment in the Fight Against GBV**

### **1. Economic Empowerment as a Foundation for Legal Empowerment**

When women and girls engage in **income-generating activities (IGAs)** such as tailoring, small-scale farming, juice/snack production, or basketry, they gain **economic independence**. This financial freedom helps reduce dependency on abusive partners or families and gives survivors more power over their own lives.

Economic empowerment:

- Enables survivors to **leave abusive environments**, since they can now afford basic needs like food, shelter, or transportation.
- Builds their **confidence and voice**, making them more likely to report abuse or seek help from authorities.

### **2. From Income to Action: Reporting and Seeking Justice**

Survivors who earn their own income are more likely to **report cases of GBV**. Before, lack of money might stop someone from reaching a health center or police station. With financial means:

- Survivors can pay for **transport to health and legal services**.
- They can afford **legal aid services**, like getting help to make police reports or attend court sessions.
- They are empowered to **demand justice**, knowing they are not economically trapped.

### **3. Empowered Women as Community Change Agents**

Women and girls who succeed economically often become **local champions** against GBV. They:

- **Support fellow survivors** – giving them advice, sharing knowledge about services, or offering temporary support.
- **Raise awareness** in their communities, using their stories and status to teach others that violence is wrong.
- **Lead or join groups** that advocate for women's rights, access to justice, and fair laws.

### **4. Breaking Harmful Norms and Customs**

When women are seen as income earners, business leaders, and rights holders, harmful gender beliefs begin to shift. Economic empowerment challenges traditions that say:

- A woman must stay silent.
- A man has the right to control a woman.

- Reporting GBV brings shame.

By proving their value in the economy, women also **earn respect**, making it easier for communities to accept women's participation in decision-making and legal processes.

### **5. Building Resilience During Special Situations**

During conflict, disasters, or droughts, women are more vulnerable to violence. IGAs make them more resilient:

- They can manage household stress better.
- They can continue to provide for children even when men are absent.
- They are less likely to fall victim to exploitation.

**Conclusion:** Economic Empowerment Enables Legal Empowerment

When a woman earns an income:

- ✓ She can afford to **report abuse**.
- ✓ She can help others **access services**.
- ✓ She becomes a **voice against GBV**.
- ✓ She contributes to changing **community norms**.

**Economic empowerment is not separate from legal empowerment — it is a gateway to it.** Together, they form a strong foundation for ending GBV and building safe, respectful communities.