

## **Micro-enterprise development**

### **Key objective**

**To enable group members to plan, initiate and manage income-generating activities, and manage savings and credit more effectively**

### **TOOLS required**

Relevant pages in 'Credit and loans for small businesses', 'Mobilising the community', 'Building the capacity of local groups', Facilitation Skills Workbook

### **Personnel required**

Trainer to share skills in facilitation and give group facilitators confidence. Trainer with basic understanding of financial management and business helpful.

### **Anticipated outcomes**

- Improved understanding of ways of generating or obtaining micro-credit or loans
- Improved knowledge of good practice in record keeping and planning
- Equipped with ideas for establishing informal savings or credit groups
- Improved confidence in managing resources and finances effectively
- Improved confidence in group planning and prioritising.

### **Suggested approaches**

- Work through 'Credit and loans for small businesses' with an existing credit group
- Use 'Credit and loans for small businesses' as training material for a group intending to set up a revolving loan system for income generating activity
- Use more generic Guides to help groups work together and plan more effectively (use topics on planning and prioritising).

### **Case studies**

- The Gallako church, Ethiopia prepared a communal maize field, started digging a village well and laid plans for a communal vegetable garden as a result of discussions stimulated by using 'Mobilising the community'. .
- The Deborah Movement in Burkina Faso used 'Improving food security' with women's groups. After using the guide some of the women started a mango-drying project and a sesame seed project to generate income. The revenue from one bag of dried mangoes (250 Fr) pays for one PILLARS guide.
- In Yambio, South Sudan, the Zande translation of 'Credit and Loans for small businesses' is being used by a UN agency as training material within their credit programme.