

## FINAL REPORT

**Conference on Income Generation in Lesotho**

**4-8 February 1985.**

**Hotel Victoria, Maseru.**



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## PREFACE

In February of 1985, the Lesotho Distance Teaching Centre sponsored a conference on "Income Generation in Lesotho". The purpose of this conference was to share our experiences in helping rural and urban Basotho engage in income generating activities, and to learn from others in the country working towards similar goals. The United States Agency for International Development funded the conference through the project "Structuring Nonformal Education Resources", operating through the LDTC.

A great deal of credit goes to all the conference participants for sharing their successes and disappointments with income generation, and for maintaining lively debates throughout the week. Ideas were presented and challenged in a spirit of shared commitment. The grass-roots participants in income activities were not forgotten.

Conference organisers and facilitators deserve many thanks: Pholonngoe Moleko, Mahluli Mngadi, Dick Betz, Mathato Khitsane, Montseng Mofokeng, Linda Ziegahn, Ntholeng Lechesa, Motlatsi Morolong, Tseliso Mathafeng, Sechaba Seutloali, Thabiso Khati, Malefane Malefane, and Ramanganga Theletsane.

Thanks also to those who helped to open the conference - Lipholo Makhetha, Director of the LDTC; John B.K. Maime, Deputy Director; Ken Tsekoa, Deputy Principal Secretary of the Ministry of Education, Sports and Culture. The closing speech was delivered by Mrs. Motselebane, Senior Education Planner of the MOE.

This report was written by Mahluli Mngadi, Linda Ziegahn, Montseng Mofokeng and Dick Betz.

## EXECUTIVE SUMMARY

This report is both a summary and a synthesis of conference presentations and discussions, research findings, and participant observations as a result of a Lesotho Distance Teaching Centre (LDTC) organised meeting entitled Conference on Income Generation in Lesotho which was held at the Victoria Hotel in Maseru from 4 to 8 February 1985. The conference was attended by 55 participants representing 30 development organizations in Lesotho.

The purpose of the conference was to share experiences and findings in the area of providing technical and financial assistance to income generating groups in Lesotho. Another purpose of the conference was to develop a support network among all those involved in income generation so as to strengthen the development of income generation activities in Lesotho.

Numerous conclusions were reached as a result of the nine conference presentations and ten papers delivered at the conference. In addition to the particular findings from each conference session which is described in chapter II, there are four major conclusions emerging from the conference. They are:

I. Most organisations assisting income generating activities aim their assistance towards groups rather than towards individuals. Work with income generating activities is most frequently centred around groups that have formed in order to learn particular skills such as knitting, tie & dye, poultry, etc rather than specifically with the purpose of generating income. Often secondary to the acquisition of skills is the realisation that the resulting products can be sold to bring income. Also, development workers including promoters of income generation, find it easier and less costly, although not necessarily more effective, to communicate through groups.

II. Conference participants found it difficult to identify "the" income generating activity that would prove most successful. There appears to be no single factor which would guarantee an activity's success. Group dynamics, management skills, market, capital, credit all are interactive parts of a complex whole.

III. Groups with the support of the assisting organizations need to spend more time identifying a viable market for products. It appears that most time was spent in training members toward learning production skills. Less attention was given to the marketing issue by those organisers who focused on group dynamics. Groups were left on their own to identify and maintain the most cost effective market for their products or, in some cases, the assisting agency made all decisions as to what

products the groups could make and sell.

IV. Training is an important pre-condition to the success of an income generating activity. The consensus was that without some kind of training people embarking on income generating activities frequently do not know how to start or successfully maintain their activity. Several commonalities emerged from the examples of training provided to income generating groups: (a) Long term training goals and objectives were often vague. Without detailed training objectives, trainers will never know when they have actually been successful at training and when it should be concluded. (b) The focus was generally on development of content skills rather than process skills. Without skills in how to knit, for example, a group may not be able to produce well enough to sell anything. But without skills in constructive problem solving, for example, the same group may be so overwhelmed by small problems that they are not effective even if they do know how to knit. (c) The costs of providing this training was high. Possibly more cost effective approaches to providing training utilizing existing resources should be examined.

The body of the report contains more information on these and other conclusions. The report is divided into an introductory chapter, a chapter summarising each conference presentation, and a chapter dealing with major conclusions. In addition there is an appendix with sections on opening and closing speeches, information on various organizations involved in support to income generating activities, an annotated bibliography of LDTC produced reports on income generation, and an attendance list of conference participants.

## TABLE OF CONTENTS

Chapter 1	Introduction	1
Chapter 2	Overview of Conference	4
	Session 1 - Developing a Framework for Understanding Income Generation	4
	Session 2 - Stages of Growth that a Group Undergoes to Meet its Objectives	9
	Session 3 - Different Structures of Income Generating Groups	11
	Session 4 - The Leadership Patterns of Income Generating Groups	14
	Session 5 - Helpful Training for Income Generating Groups	16
	Session 6 - Revolving Loan Funds and Cost- Effectiveness of Assistance Approaches	21
	Session 7 - Successful Income Generating Activities for Rural Groups	25
	Session 8 - Factors that Influence Successful Development of Income Generating Groups	31
	Session 9 - Networking	35
Chapter 3	Conclusions	38
Appendix 1	Official Opening and Closing Speeches	
Appendix 11	Information on Income Generating Programmes/ Projects	
Appendix 111	Evaluation Summary	
Appendix 1V	Annotated Bibliography	
Appendix V	List of Participants	

## CHAPTER I: INTRODUCTION

### Background to the Conference

The problems of poverty pervade the Third World. Poverty is reflected in a lack of basic needs in such areas as health, nutrition, housing, and education. Governments throughout the world have been actively seeking to alleviate these problems with varying degrees of success. One strategy which has been questioned more and more in recent years is a reliance on a top down, capital intensive policy which creates numerous jobs for people, especially in the urban areas, but which fails to lessen the crushing poverty of the rural poor.

To give people the financial and educational resources to meet their needs, government strategies to foster employment and income generating opportunities must be examined and strengthened. Yet the magnitude of this work is enormous. It has been said that as many as 800 million new jobs will be needed world wide by the year 2000. Because of Lesotho's serious employment and income generating needs, the concept of using nonformal education approaches and techniques to assist in the further development of income generating opportunities for the rural poor is an extremely important subject. Numerous programmes and projects have been created to address this concern. Yet what is it that these projects are attempting to do and are these projects really working? Much has been said about rural based income generation as a major development tool yet little has been written or shared about its actual potential and its successes to date. It was felt that a conference on the link between nonformal education and the development and use of productive skills would do much to increase the success of such activities in Lesotho and elsewhere.

### Reasons for Conference

The Lesotho Distance Teaching Centre planned this conference as the first of several forums for sharing information gathered on actual activities in the field of income generation and nonformal education by the LDTC and other institutions. In addition, under the United States Agency for International Development-funded Structuring Nonformal Education Resources Project, the LDTC is under obligation to evaluate its work in the field of income generation and nonformal education.

The following institutions were invited to attend the conference because of their involvement with income generation either directly or in a support capacity:

1. IEMS (Institute for Extra-Mural Studies)
2. LCCUL (Lesotho Cooperative Credit Union League)
3. Women's Bureau
4. National Council of Women
5. Lesotho Council of Workers/Womens Section
6. Agricultural Development Bank
7. Ministry of Agriculture  
Extension, Livestock, Horticulture, Range Management,  
Research, Planning, and Nutrition
8. Thaba Khupa Ecumenical Training Centre
9. Coop Lesotho
10. BEDCO (Basotho Enterprise Development Corporation)
11. LOIC (Lesotho Opportunities Industrialisation centre)
12. Basotho Hat
13. Ministry of Coops and Rural Development
14. Thabana Morena Project
15. Lesotho Agricultural College
16. Ministry of Education - Planning Unit
17. Lesotho Handspun Mohair
18. Central Planning and Development Office
19. Ministry of Health
20. FNCD (Food and Nutrition Coordinating Office)
21. Lesotho Planned Parenthood Association
22. Visual Problem Centre
23. Church Organizations such as Caritas and CRS
24. Prisons

In addition, a number of donor organization were invited: the U.S. Agency for International Development, the Food and Agricultural Organization, International Labour Organization, UNICEF, Unitarian Service Committee of Canada, CARE, Save the Children, Peace Corps, International Voluntary Services, World University Services of Canada, and UNDP.

Finally, invitations were offered to other institutions as the LDTC became aware of their work in income generation.

The LDTC had some difficulty preparing a comprehensive invitation list as there was no common list available of all organizations involved in income generation. The list of all who attended the conference is provided in the Appendix.

The objectives of the conference were:

1. To establish a common understanding of the definition of income generation.
2. To understand the role of nonformal education in the development of income generating activities
3. To highlight the various stages of growth that a group undergoes to meet its objectives.

4. To present actual case studies of income generating groups in Lesotho to enable participants to analyze relevant issues such as group motivation/attendance, and how and when groups share income/profits with individual members.

5. To outline and come to understand the factors that effect the success of income generating activities.

LDTG chose conference topics and papers based on lessons learned over the past three to four years.

Conference topics included:

1. Developing a Framework for Understanding Income Generation
2. The Stages of Growth that a Group Undergoes to Meet Its Objectives
3. Different Structures for Income Generating Activities
4. Successful Income Generating Activities for Rural People in Lesotho
5. The Leadership Patterns of Income Generating Groups
6. Helpful Training for Income Generating Groups
7. Financial Assistance Programmes and Their Cost Effectiveness
8. Networking to Assist Income Generating Groups
9. Factors that Influence the Successful Development of Income Generating Groups.

This report is divided into three chapters and an Appendix. This first chapter discussed the background to the conference. Chapter Two outlines each session's format, main points, participant reactions, and a synthesis of lessons learned and questions raised. The third and concluding chapter looks at the questions raised in the synthesis of the individual sessions and makes tentative conclusions about them. Gaps in knowledge about income generation are then explored and the chapter concludes with suggestions for a future conference on income generation in Lesotho. The Appendix contains the official opening and closing speeches, information on the participants' activities in the field of income generation, a summary of the conference evaluation, annotated bibliography of the conference papers, and an attendance list.

## CHAPTER II: OVERVIEW OF CONFERENCE

### Session 1

#### Developing a Framework for Understanding Income Generation

##### Purpose

The purpose of the session was to outline broad issues in the field of income generation so as to give the conference participants a framework for understanding and analysing income generation for rural groups. As such the session did not attempt to provide definitive answers to issues raised but instead tried to provide a structure whereby further questions could be raised and answered during the course of the conference.

The session took the following form:

1. Brief introduction to income generation and to the session topic.
2. On newsprint major issues were written along with some questions for each issue. Discussion of each issue cited preliminary LDIC conclusions based upon the experiences with rural groups.
3. Participants were invited to raise other issues or questions for discussion during the conference. These were listed on newsprint.
4. The following material was then handed out to all the participants: Framework for Understanding Income Generation for Rural Groups, case studies on Ipopeng Leribe, Mathebe, Boiteko Lehlong La Baroa, and Inobole Piggery Association.
5. Due to the shifting of the Official Opening to the afternoon, participants decided to begin small group discussions aimed at defining income generation.

##### Main Points

The need for income generation is critical for all Third World countries. In Lesotho between now and 1989, 267,000 will be leaving school at Standard Seven or before to look for jobs. Many will obtain jobs in the modern sector (businesses in Maseru and the district camps), and many will obtain jobs in South Africa. But those without the basic education and skills for entry into such jobs will have to look elsewhere for possibilities of getting income. All of the participants at the conference bear witness to the critical need to help the numerous adults and out of school youth in the latter category with technical and

financial assistance.

The following issues and questions were presented for discussion during the conference:

#### ISSUE - THE DEFINITION OF AN INCOME GENERATING GROUP

Questions:

1. What is an income generating group?
2. Do we only consider the generation of income or do we need to consider other things such as fair and equitable distribution of profits?
3. Who has actually benefitted from the formation of income generating group activities?

#### ISSUE - COST EFFECTIVENESS OF ASSISTANCE APPROACHES TO INCOME GENERATING GROUPS

Questions:

1. Is your approach to assisting income generating groups effective? How do you know?
2. Do the benefits of your assistance exceed the costs?
3. How can revolving loan funds best be used to help income generating activities?
4. What structural characteristics do all revolving loans funds have in common?

#### ISSUE - THE STAGES OF GROWTH THAT AN INCOME GENERATING GROUP UNDERGOES TO MEET ITS OBJECTIVES

Questions:

1. Do all groups go through different stages of growth?
2. Are there conflicts between a group's learning needs and its income needs?
3. Should we be involved in forming new groups?

#### ISSUE - NETWORKING TO ASSIST INCOME GENERATING GROUPS

##### Questions:

1. What is "networking"?
2. Why "network"?
3. What hinders effective networking?

#### ISSUE - FACTORS THAT INFLUENCE THE SUCCESSFUL DEVELOPMENT OF INCOME GENERATING ACTIVITIES

##### Questions:

1. What factors influence the successful development of income generating activities?
2. What kinds of problems are faced by potential income generating groups?

#### ISSUE - THE LEADERSHIP PATTERNS OF INCOME GENERATING GROUPS

##### Questions:

1. What are the typical leadership patterns of income generating groups?
2. What are the socio-economic and educational status of leaders?
3. What kinds of training do/should leaders receive?
4. What types of training should group leaders receive?

#### ISSUE - DIFFERENT STRUCTURES FOR INCOME GENERATING ACTIVITIES

##### Questions:

1. Who should receive loans - individuals or group?
2. Who should training be directed at - individuals or group?
3. Who determines the structure to use to generate income?
4. Is there one best structure to generate income?

ISSUE - HELPFUL TRAINING FOR INCOME GENERATING GROUPS?

Questions:

1. What type of training is most helpful?
2. Do you have examples of helpful training?

ISSUE - SUCCESSFUL INCOME GENERATING ACTIVITIES FOR RURAL PEOPLE IN LESOTHO

Questions:

1. What kinds of activities are successful? not successful? Why?

The issues and questions from the participants were then put on newsprint. They were:

1. Credit availability to groups not targeted by donors. Also, philosophy of credit institutions.
2. Relationships between Maseru, the rural areas, and the towns in areas such as marketing.
3. Change for rural people and the need to sacrifice if change is to occur.
4. How to do appropriate training so as to lessen the undesirable effects of change; how to fit this new commitment for income generation with other, older needs.
5. Issue of credit availability for women - current policies and problems.
6. Issue of subsidies for poorer populations, e.g., Basotho living in mountain regions, for the purchase of production inputs such as fertilizer.
7. Issue of protection and registration of groups by Coops.
8. Power structures within groups. How much power do members really have?
9. Request - participants develop ways to share information after conference ends.
10. Discuss market feasibility study which must be a first step in the process of developing groups.
11. Who should choose income generating activities? Who actually chooses income generating activities?

12. What must be considered before an income generating project can start (viability of project).

13. Evaluation and monitoring techniques for the assisting institutions and the groups themselves.

#### Analysis of Session

Income generating activities must produce some profits for its members otherwise they are not worthwhile. Other outcomes such as education, increased skills, and increased confidence (empowerment) must also be considered.

In particular it is important to look at some definitions and assumptions of income generation for rural groups. The LDTC's original concept of income generation was the provision of technical skills and financial credits where necessary for use in the cooperative production of some saleable product. However, it appears that the LDTC has been applying this definition to an entire range of income generating and pre-income generating groups...and feels comfortable in doing so. Other factors which should be taken into consideration when trying to define income generation include the fair and equitable distribution of profits to members.

It is important to look at the role of individual versus group activities. From LDTC experience it seems that groups go through different stages of development. Many of the LDTC groups (representing poorer segments of the rural society) are really not income generating groups but learning groups. Furthermore, there is some evidence to indicate that these groups are formed often for learning purposes but large scale income generation tasks place after the learning process, often in smaller units or even individually.

## Session 2

### Stages of Growth That a Group Undergoes To Meet Its Objectives

#### Purpose

The session was divided into 3 parts. First a brief paper on theory was presented by facilitator. Then followed small group discussions where participants shared their experiences. The last part was a plenary where small groups presented their reports.

#### Main Points

Basically there are three stages of growth that a group undergoes:

- a. Pre expansion - consolidating phase
- b. Expansion phase
- c. Post expansion - consolidating phase.

#### Reactions of Participants

The following issues came up from a discussion of the Khobotle Piggery Association:

a) In order to assist the Khobotle group, maybe the LDTC ought to have changed the groups plan but not their objectives i.e. this would maybe relate directly to profit-sharing.

b) Maybe group needs managerial and technical assistance.

c) There is no market for pigs in Lesotho that is why group sells pigs in Bloemfontein.

The discussion of the Khobotle Piggery Association led up to participants wanting to know how LDTC grants loans. Briefly the LDTC explained the selection criteria.

Following this explanation, participants felt that training courses should be conducted before a group is funded. The areas for such training could be marketing and management.

Having looked at the way Khobotle Piggery Association operates and how such an activity received a loan, this question came up from the participants: "how do you (LDTC) measure the progress of each stage of growth, for example, expansion?" LDTC felt that profit shared among individual group members and physical expansion of members' skills were tentative yardsticks.

After this participants divided themselves into three groups. The task was for the small groups to share experiences in group growth in their respective areas. Groups were asked to write their experiences on newsprint so as to make reporting easier. Group reports were given the following day (morning session).

The groups reports were discussed and participants made these observations:

- Sometimes donors dictate terms and make impossible demands on handicrafts groups. This often results in loss of morale and enthusiasm, ultimately a group breaks up.
- Sometimes it is difficult for the handicrafts groups to make saleable products immediately - essentially they are learning groups.

As the group's reports were being discussed, the facilitator made an observation that the groups looked at themselves as trainers and did not look at a particular group. Only one group understood the assignment and came up with a case study of a handicrafts group in Qacha's Neck at Ha Rankakala.

The above exercise raised the following questions:

- why were the veteran women's groups (like Boiteko and Homemakers Association) not given funds directly?
- why do most modern groups for women fail to make progress after funding from donors?

At this point the facilitator referred to an issue raised on day one, i.e. who chooses the income generating activity? A lively discussion followed in which participants shared experiences with identification of income generating activities. Examples were given of international donors who had ignored local preference for particular activities, and tried to convince local women that more traditional women's activities should be undertaken. While the discussion did not finish, a tentative conclusion was reached before the closing of the afternoon session: regardless of who first initiates the idea of an income generating project, both participants and outside organisers need to listen to one another as the activity evolves.

## Session 3

### Different Structures of Income Generating Groups

#### Purpose

This session started with an ice-breaker designed to remind the participants that there are always two sides to a coin - what one sees depends on one's orientation. This also pertains to how we see the groups we are working with.

The facilitator introduced the topic by noting two different types of groups: voluntary groups and groups assisted by governmental (or nongovernmental) field/extension workers.

The session was in two parts. In the first part, participants broke into four small groups and discussed a number of questions. The second part was the plenary discussion.

The question leads for the first part were:

- 1a. What is the goal of your assistance in terms of benefit i.e. who do you want to benefit from the assistance?
  - b. How?
- 2a. How do people you work with organise their income generating activity?
  - b. How is the work done by the group?
- 3a. To whom is your assistance directed (who do you recruit)?
  - b. Why?
4. How do you work with these groups?
  - consciousness raising?
  - training?
  - monitoring?
  - evaluation?
5. Who assists the group to know all that is necessary for the activity?
- 6a. How is the assistance granted to groups?
  - committee or individual members signing bank book?
  - b. Why was this format chosen?
7. What are the advantages and disadvantages of these structures in helping you achieve your goals?

At midday the small groups reported back. The reports were on newsprint. Group One took a spinning group as an example. Group Two's example was the Basotho Hat (Lesotho Handicrafts

Cooperative). The Poloko Coop in the Setibing area was Group Three's example while Group Four took an LHC spinning group as an example.

### Main Points

In answer to question 1a two groups agreed that the goal of their assistance was to improve the standard of living of group members. One group stated its goal as developing and improving the spinning skills of its members. The last group mentioned self-sufficiency as its goal of assistance.

In answer to the question of who benefits from the assistance all four groups mentioned group members, the poor, and the community as beneficiaries.

In answer to question 2 - how do people organise their income generating activities - all four groups gave group work as the answer. One also mentioned as individuals and as coops.

Question 3a - to whom is the assistance directed - all four groups mentioned both structured and unstructured groups including coops and credit unions. As to why such assistance is directed at groups the answer from two groups was for the sake of marketing and production.

Question 4 asked how they worked with these groups. Training seemed to be the main service provided, followed by monitoring and supervision.

Contractual arrangements were mentioned by all but Group Three as the answer to question 5. Group 3 mentioned a grant from USCC which was received through the LHC.

Question 6 was answered only by 2 groups. Group 2 had one or more group members authorised to sign the bank book. The group assisted by Group 3 had no savings.

There were 3 points mentioned by all 4 groups as advantages of the structures employed: These structures were more economical, assured better quality, and ensured a guaranteed market.

The main points mentioned as disadvantages were the problems of disagreement among group members, unreliability and irresponsibility of some members, and inexperience in marketing and organisation.

This report back session was followed by a plenary discussion. The report of each group was discussed.

61 - Spinning group - Concern was expressed that job specialization tended to create bottlenecks in the production process. Rigid specialization was not recommended but the whole group should undergo training so that each member would do

another's job.

G2 - Basotho Hat (LHC) - It was noted that the Basotho Hat was a marketing outlet for coop groups, and thus was not an income generating group but an agency that employed and paid participating groups. The only advantage to the groups was a guaranteed market for their products. But then autonomy was taken away from the producers - raw materials, marketing and design were not their decisions.

G3 - Foloko Coop (Setibing area)- There was concern about the kind of training given to this group. It was noted that the group received training in marketing and in the special skills of cutting and dyeing.

G4 - LHC Spinning Coop - A member of the reporting group asked the facilitator to explain the assignment again as it seemed to her that this was not made clear. The facilitator then explained that the two types of groups he was talking about were the Voluntary groups and Extension-assisted groups - groups that worked in rural areas to generate income, groups where benefits go to individuals. It was clear that the group chosen as an example by G2, the Basotho Hat, did not fit this description.

Another facilitator raised a question that was to be considered by all participants: which is better - to produce as individuals or as a group?

The advantages of working as a group were stated as low transport costs, cheap bulk buying, and an ability to borrow large sums of money. The main advantage of working as individuals were strong motivation because people were working for themselves.

It is clear that the assignment given to the groups was not well understood by some of the groups. This can be seen from the income generating groups chosen as examples. Two groups (G3 & G4) chose cooperatives, one group (G2) chose an agency. Some of the groups did not answer all the questions asked.

Another point made in the plenary discussion was that structures should give room for both collectivization and individualism.

## Session 4

### The Leadership Patterns of Income Generating Groups

#### Purpose

The purpose of this session was to explore experiences of the LDTC and other organisations assisting income generating groups in working with group leaders.

A presentation of papers by a panel was followed by a plenary discussion. The panel was to consist of representatives from the LDTC, IEMS, Nutrition Division, and Community & Rural Development. The representatives from IEMS and Community & Rural development did not show up.

#### Main Points

LDTC - With the aid of a paper prepared for the conference Motlatsi Morolong gave a short talk based mainly on what the LDTC perceived as patterns of leadership in both Voluntary groups and Extension worker assisted groups.

In voluntary groups he noted three types of leadership patterns. In the first pattern the tendency is for a well-to-do member of a village to start a group. This person might be a teacher, a nurse or a master farmer. This person becomes a leader because of her\his wealth. A disadvantage of this pattern is that when this leader drops out the group folds.

Groups falling within the second pattern choose a committee with a secretary and chairperson as leaders. But often the secretary is more dynamic than the chairperson and ends up being the leader.

In the third pattern both the chairperson and the secretary run the group autocratically.

In extension worker-assisted groups the tendency is for the extension worker to lead the group. She\he is reluctantly made a leader. If and when she\he is transferred to another area the group stops being active. The choice of the income generating activity also depends on the bias of the extension worker.

As far as training of group leaders is concerned the LDTC concentrated on advising group leaders on the use of instructional materials. Motlatsi ended his talk with a question on training: are leaders the best people to be trained or other members should also receive training?

Ministry of Agriculture, Nutrition Division - 'Me Rosalia Ramoholi gave a short talk on leadership patterns in nutritionist-led groups. Nutritionist are regarded as leaders by villagers for possibly two reasons. Sometimes villagers cannot

agree on a leader because of personality clashes, so they prefer an outsider to lead them. At other times the way the nutritionist works with groups makes them rely on her for leadership.

These leadership patterns have negative effects. The group depends so much on the nutritionist that she ends up taking all decisions for the group. This in turn perpetuates the group's dependence.

Also the inclination of the nutritionist is followed by the group and this influences the choice of the income generating activity.

The main points from the discussion that followed were:

- Group members must be taught and encouraged through discussion to make their own decisions.
- Nutritionist work both with women who belong to groups and with those without groups.
- There is an urgent need for training in leadership skills to ensure that proper leaders are chosen.
- Despite training in leadership skills even enlightened womens' groups still choose men as leaders.
- Training cannot remove the inferiority complex from most Basotho women. This complex needs urgent attention.
- Some people are reluctant to accept responsibilities of leadership while others refuse to step down once they have tasted power.
- Are extension agents not at fault when they do not encourage group dynamics and instead behave like teachers in a classroom?
- The relationship between rank and file women's groups and the Women's Bureau was that the latter was the umbrella body for all groups.
- The Womens Bureau does, out of its limited funds, give loans to groups on a first-come-first-served basis.

It is was clear that the participants were not satisfied with the present leadership patterns of the income generating groups with which they worked. But not many alternative patterns were put forward during the discussion.

## Session 5

### Helpful Training For Income Generating Groups

#### Purpose

The purpose of this session was to share training approaches for income generating groups in Lesotho.

The facilitator presented an appraisal of the LDTC's Intensive Training Model (ITM) in this manner

#### Development of ITM

Initially the Service Agency section conducted one day trainings for assistance fund groups in the areas of Simple Bookkeeping, Programme Planning and Group Functioning.

There were various concerns regarding these one day trainings; but three major ones were, in order of priority -

1. Do we have long term goals for our training?
2. Are we using our time profitably?
3. One day trainings are not sufficient.

In addressing the above prioritized concerns, the section decided to adopt this training model whose total time is 6 months:

Phase I 3 days initial intensive training at the group's site.

Phase II 1 day a month for training/monitoring/formative evaluation.

Phase III Summative evaluation.

The Service Agency section also decided to produce a range of training modules which would be used when the need arises. The modules are

- Bookkeeping
- Programme Planning/Goal Setting
- Leadership
- Communication
- Group Functioning
- Survey of Resources
- Management
- Project Proposal
- Profit making, sharing and product costing
- Business Skills

The ITM also served the following purposes -

1. to test the modules on Bookkeeping, Programme Planning and Group Functioning.

2. to test each trainer's/facilitator's endurance to a given module.
3. to assess whether one trainer can manage by himself/herself the three initial training days.
4. to enable the trainers to have a deeper understanding of the social, political and economic climate under which a group operates.
5. to assess the impact of our training to the assistance fund groups.

The three tested modules on Bookkeeping, Programme Planning and Group Functioning were shared with participants.

#### Overview of ITM

The Service Agency is asking itself questions as 'to how useful has the ITM been to us?' 'How useful and helpful can the model be to other NFE practitioners?' 'What are the other alternative models?'

Upon implementation, the Service Agency realised that the model had its strengths and weaknesses. Some of the strengths are

1. The participatory way in which planning was carried out, reduced planning time.
2. The ITM has a time limit.

Given the above strengths, the model also has some weaknesses, namely

1. The model is demanding. First the planning and collecting the necessary training materials.
2. Travel to the training site and conducting the training.
3. After the training, documenting the training and reporting to the section.
4. Developing, sending out assignments and marking.

Upon reflection on our training interactions of the assistance fund groups, it became clear that an intensive training aimed at productive activities of the group be implemented prior to the ITM.

#### Evaluation of ITM And Some Lessons Learned

- On Simple Bookkeeping we realised that participants/trainees take a long time to understand. A lot of repetition is needed.

- We also realised that in groups where younger people are involved, the results in Bookkeeping are better than in groups where most of the people are elderly.
- On group functioning, trainees were generally not at a loss.
- On programme planning, trainees took a longer time to understand and develop a master plan. This is probably because groups did not plan ahead of time.

The following table is a summary of the performance of interviewees from 3 test groups.

Mean Test Scores: Assistance Fund Training

Group	Bookkeeping	Group Functions	Programme Planning
Ipopeng (N=14)	55%	68%	79%
Mathebe (N=10)	86%	77%	28%
Lekhalong la Baroa (N=15)	48%	42%	not offered

Uses of Group Functioning training mentioned by group members were use in other groups and distinct functions of group members, importance of sharing responsibilities and importance of punctuality.

Uses of Programme Planning training mentioned by group members were use in planning ahead in group, home or job, use in dividing responsibilities, and use in setting time frame for activities.

Uses of Bookkeeping training mentioned by group members were that training could be used in the group, at home for personal use, in starting own business, and on jobs for other groups.

Each group's bookkeeping books were closely examined, and the following are some abbreviations:

- Mathebe bookkeeping books are not up-to date. Some entries are not entered and balancing of books is rarely done. This is the case though Mathebe nutrition association's bookkeeping score is the best of the three.
  - Lekhalong La Baroa bookkeeping books are not in order. Entries made are not clearly explained and books are never balanced.
- Ipopeng bookkeeping books are good. They are well maintained.

## Lessons Learned

- The Intensive Training Model provided a good pre-testing ground for the training modules we developed in particular simple bookkeeping, programme planning and group functioning.

We learned that during the ITM term, there are problems that arise from the groups. As a result problem solving techniques should be developed into modules to be used by other facilitators/trainers.

- We learned that the number of group members dwindled with time maybe because of personal conflicts among group members, or high work demand of activity and too much money paid by individual members to group.
- That no one trainer can conduct the initial three days training by himself/herself.
- That setting the training scene is important.
- The ITM forces trainers to come up with indicators of success at the end of every training/monitoring and at the end of the ITM.
- That formative evaluation is crucial to the success of the model.
- It is important to set training objectives for every training.
- It is also important that any monitoring done should have a clear purpose.
- Planning together as a section should be encouraged and maintained.
- Putting learned theory into practice is not easy. It needs guided transition.

After this presentation followed a large group discussion. Participants were concerned that maybe the training topics e.g. Bookkeeping, were too difficult for illiterates and they were also concerned about what the LDTC was doing regarding the problem. In response the facilitator mentioned that prior to training the LDTC has a good knowledge of the group including the level of education of members. And usually the illiterates are catered for during training so they don't feel discriminated against. Even though there was this feeling about the illiterates most participants agreed that illiteracy is not always such a big problem within the groups. The literate members will always protect the interests of their fellow

illiterate members.

Another question was why the LDTC's assistance left out the most needy people in the mountains. To this the LDTC explained that because of the absence of a field staff it was not easy to reach the mountain areas. But maybe with time the mountain areas will be reached.

After this lively discussion, still in a large group with LDTC's facilitation, participants fitted the LDTC's ITM into a framework under the following headings: Title of model; Organization/Department; Clientele; Trainers; Objectives/purposes; Content; Who plans content; Delivery System; Geographical coverage; Cost; Strengths; Limitations. This served as an introduction to the small group activity.

After this participants broke into three small groups. The task was for groups to fit into a frame work one or two training models per group. The three training models which the groups presented are as follows: Minrudev training model; Agric College; Oil seed training module - CRS.

## Session 6

### Revolving Loan Funds and Cost Effectiveness of Assistance Approaches

#### Purpose

The purpose of this session was to present the LDTC Assistance Fund, to answer questions about the Fund, to hear about other financial assistance funds, and to present a cost benefit analysis of LDTC assistance to a rural group.

The following steps were used in the presentation:

1. Brief introduction to the topic. Tell participants what will happen in this session.
2. Brief review of LDTC Assistance Fund using charts and handouts of LDTC Service Agency brochures in English and Sesotho. Answer questions from participants on Assistance Fund.
3. Develop list of revolving loan funds and other financial assistance programmes by asking participants. Put this list on newsprint.
4. Ask participants a question - "How do we know these programmes are a success?"
5. Present a cost benefit analysis as one way to judge the success of a project.
6. Outline procedures for a cost benefit analysis on newsprint.
7. Discuss findings from Ipopeng Leribe.
8. Distribute material- The LDTC Assistance Fund: Operating a Revolving Loan Fund, and handout for all participants to complete on their financial assistance programmes.

#### Main Points

The LDTC Assistance Fund provides financial and technical assistance to income generating and educational organizations in Lesotho. It is intended to help the poorer segments of the rural population who do not have access to conventional sources of financial assistance. The following steps in the Assistance Fund process were described:

1. Network building and information sharing
2. The proposal
3. LDTC Screening Committee
4. Assistance Fund Management Subcommittee

## 5. The contract and disbursement of funds

Some of the participants presented information on financial assistance programmes for income generation with which they are involved. They were the:

- Lesotho Cooperative Credit Union League
- Basotho Rural Women in Development Project (UNICEF)
- Catholic Relief Services/ Oil Seed Project
- BEDCO loan fund
- Peoples' Participation Project (FAO & LCCUL)
- CARE/Lesotho Handspun Mohair
- Thaba Khupa
- PPWD (Planned Parenthood Women's Development)

More information on these programmes is contained in the Appendix.

The participants then collectively mentioned other organizations which they were aware of that provided financial assistance to income generating groups. These organizations were:

1. ECLDF (Ecumenical Loan Fund)
2. UNESCO Commission in Lesotho
3. Various Embassy Self Help Funds
4. USCC (Unitarian Service Committee of Canada)
5. Women's Bureau
6. WUSC (World University Service of Canada)
7. ADF (African Development Foundation)
8. LADB (Lesotho Agricultural Development Bank)
9. LWA (Lesotho Workcamps Association)
10. UNHCR (U.N. High Commission for Refugees)
11. CARITAS
12. Thabana Morena Project
13. Taung Project/Mohales Hoek
14. Danish Volunteer Service

It was mentioned that this list was not complete and that there were other institutions involved in providing financial assistance to income generating activities.

The participants then developed a list of possible evaluation techniques to determine if the above programmes were successful.

The list included:

- measuring changes in income of participants
- measuring health and nutrition levels before and after
- participants paying-back loan funds on schedule
- follow up visits during and after project ends
- evaluating objectives
- measuring changes in living standard
- participants' ability to expand their activities themselves/self reliance.

The facilitator mentioned that cost benefit analysis is another evaluation technique used to determine if an activity is successful.

A cost benefit analysis asks the important questions - "Is the project worthwhile? Do the outcomes justify the involvement/investments? Are the benefits greater than the costs?"

The steps in a cost benefit approach were outlined:

1. List project objectives
2. List project resources
3. Determine and adjust project costs
4. Summarize and analyze project costs
5. Value and adjust project outcomes
6. Relate project costs to project outcomes/benefits
7. Analyze and present conclusions

Using Ipopeng Leribe Poultry Association as a case study, the total project costs to the LDTC, the group, and to other assisting agencies were M 11,412.54. Total project benefits were M13,077. The cost benefit ratio thus was 1.14 which indicates that the project was worthwhile.

Some interesting conclusions were drawn from the data. In brief:

- \* The LDTC assistance was shown to be cost effective. The returns from the project were definitely worth the costs to the LDTC in terms of personnel, materials, transportation, etc.
- \* The primary beneficiary was the village and members of Ipopeng Leribe though considerable benefits did accrue to the supplier of the chicken feed.
- \* Training seems to be a critical variable in the success of income generating groups. However, the LDTC training costs were extremely high in this particular project. Such high training costs could not be repeated throughout the country as the LDTC continues to move toward a national Assistance Fund. LDTC simply does not have the resources to pay for such expensive training yet, without some type of training the group would not have been successful. For training to be effective, the proper amount of training needed to reach objectives must be determined. Increased amounts of training beyond what was offered would not favorably influence the cost-benefit ratio. In fact, there would be diminishing returns from additional training. Training costs would go up with no comparable increase in returns.
- \* By controlling institutional costs and by doing only what is necessary to achieve a reasonable chance of success, the LDTC will ensure the continued success of the Assistance Fund once the donor project has ended. This means an even greater reliance upon focussed training, on the various extension networks and on other, less costly methods to reach the poor - that is, radio,

cassette tape programmes, booklets and other print material.

## Session 7

### Successful Income Generation Activities for Rural Basotho

#### Purpose

The purpose of this session was to generate a list of income generating activities deemed "successful" for rural Basotho. The facilitator briefly introduced the topic and then presented a framework for assessing the success of particular activities. This framework looked at the following aspects of an activity: organisation and management, skill development, profitability, market issues, community benefits, and assistance available.

Participants divided themselves into four groups. Each group received a newsprint chart upon which they were to list activities they believed to be successful and then evaluate these activities according to the framework categories.

#### Main Points

There was some overlap between categories listed. The table below shows the number of time members of the four groups mentioned each activity.

#### Four Responses

Egg production

#### Three Responses

Vegetable production  
Bread-making

#### Two Responses

Machine Knitting  
Brewing  
Shoe repair  
Uniform sewing  
and other sewing

#### One Response

Tie & Dye  
Broilers  
Dairy Production  
Concerts/stoekfels  
Bean production  
Mining  
Rabbit-keeping  
Leather products  
Fodder  
Mats and Brooms  
Hairdressing  
Sunflower oil  
Animal drawn transport

Egg production was mentioned by all four groups. One group thought it was fairly complicated to organise while others thought it was easy. Participants felt that learning the

necessary skills to operate a poultry operation was fairly simple, that profits were potentially quite high, and that the product was easy to market and beneficial to the community in terms of greater income and nutritional benefits.

Vegetables were rated highly by three groups although again, one group thought that organising and managing a vegetable growing activity were not easy tasks. Bread-making was also viewed as an easy activity to launch.

When the four groups came together again to discuss their responses, the facilitator started a list of the special problems, or cautions, to consider when deciding whether an activity was viable for a rural group in Lesotho. The results of this discussion are reported as follows:

<u>Activity</u>	<u>Cautions</u>
1. Egg production	- Need technical & management advice - Explore market - Proper storage necessary - Economical supply of chicken feed
2. Vegetable production	- Perishable product - Weather-dependent - Need technical advice
3. Bread-making	- Need quality meal - need good measuring skills
4. Machine knitting	- Machinery expensive - Need maintenance skills - Explore market
5. Brewing beer	- Examine for hidden costs - Questionable benefits to community
6. Tie & dye	- Pay attention to quality of dye and cloth - Explore market - Keep current fashions in mind
7. Broiler production	- Diseases can be problem - Housing and feed expensive - Explore market
8. Dairy production	- Diseases can be problem - Need quality breeds - Adequate fodder supply - Construction of shelter expensive
9. Concerts/Stoekfels	- Need house and security guards

- |                                             |                                                                                                                                                                                                                           |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10. Bean production                         | <ul style="list-style-type: none"> <li>- Bean seed expensive</li> <li>- Weather-dependent</li> <li>- Need technical advice</li> </ul>                                                                                     |
| 11. Rabbit-keeping                          | <ul style="list-style-type: none"> <li>- Explore markets (taboos)</li> <li>- Diseases can be problem</li> </ul>                                                                                                           |
| 12. Leather products<br>(shoes, handbags)   | <ul style="list-style-type: none"> <li>- Requires expertise (know quality of animals, tanning, design of products)</li> </ul>                                                                                             |
| 13. Fodder                                  | <ul style="list-style-type: none"> <li>- Weather-dependent</li> <li>- Explore market</li> <li>- Adequate storage necessary</li> <li>- Short time between harvest - use</li> </ul>                                         |
| 14. Mats and brooms                         | <ul style="list-style-type: none"> <li>- Raw materials scarce (veld burning)</li> </ul>                                                                                                                                   |
| 15. Hairdressing                            | <ul style="list-style-type: none"> <li>- Need to pay attention to fashion</li> <li>- Explore market</li> <li>- Expensive enterprise in towns</li> </ul>                                                                   |
| 16. Sunflower oil                           | <ul style="list-style-type: none"> <li>- Need quality seed</li> <li>- Machinery and maintenance expensive</li> <li>- Planting and processing skills important</li> </ul>                                                  |
| 17. Animal transport<br>(ox, horse, donkey) | <ul style="list-style-type: none"> <li>- Explore market</li> <li>- Fodder expensive</li> </ul>                                                                                                                            |
| 18. Shoe repair                             | <ul style="list-style-type: none"> <li>- Explore cost and availability of materials</li> <li>- Explore market</li> <li>- Good quality essential</li> <li>- Good management essential</li> <li>- Urban oriented</li> </ul> |

One of the most frequently mentioned constraints, or cautions, was marketing. Participants seemed to feel that regardless of the activity, it was important to have devised strategies of how and where the product would be sold and who the potential buyers were.

The success of any agricultural venture was dependent to a large degree on the weather. Sale of small or large livestock meant that managers needed to guard against animal diseases. Also important for livestock was a local source of reasonably priced feed.

Good quality inputs were important for many activities - good breeding stock, cloth, seed, etc. Adequate technical skills and the availability of technical advice when needed were important for most activities.

The above exercise generated some further criteria for successful income generating groups. These can be summarised as follows:

1. An adequate market
2. Good weather (agriculture)
3. Knowledge of diseases (agriculture)
4. A local source of reasonably priced inputs
5. Good quality inputs
6. Adequate technical skills and training where necessary.

A quick brainstorming session on other possible income generating activities for Lesotho resulted in the following list (omitted are activities mentioned as part of small group work):

1. wonder boxes
2. buying and selling clothes
3. building and thatching
4. brickmaking/cement blocks
5. stone cutting
6. bee keeping
7. farming
8. pottery
9. blankets
10. food selling (oranges, maize, cakes, etc.)
11. fisheries
12. duck-keeping
13. transport (vehicular)
14. asparagus

Participants' Comments: Participants gave a number of specific comments about what they saw as strengths and as weaknesses of this session.

Comments about strengths are as follows:

1. The activities mentioned gave me ideas for new income generating activities (2 responses.)
2. Information from this session will help us to plan ahead and appraise projects with a view to market and profit possibilities.
3. The design of the worksheet for small groups to fill in was excellent.
4. Other comments made simply stated that the topic was useful, informative, or well-presented.

Comments about weaknesses:

1. It's difficult to know if our list of income generating activities are really successful. It would be good to find out about more "creative" activities that have promise, in addition to those we all already know about.

2. Some activities were labelled as "no good", yet their owners feel they are good.
3. Some projects were suitable for generation of income in rural areas, but were town-oriented (2 responses.)
4. We never came to grips with the question of why some activities are more fruitful than others.
5. Small group participation was not very effective.

#### Summary/Further Thoughts

Participants generated quite a list of activities, all deemed at least somewhat successful, depending on the criteria by which they were assessed. Participants spoke about these activities from different perspectives - some had had direct experience in organising an activity, some had seen an activity work although they themselves were not involved in planning, and some proposed activities that they thought would have a good chance of succeeding. These perspectives were subjective, as they should be when a group of people get together to share ideas. For those seriously considering an activity, however, a further step is necessary: looking again at each of the elements in the framework for successful income generating activities - organisation and management, skill development, profitability, etc. - and carefully analysing needs and action steps for each.

Taking the example of bean production, one could go down the list:

A. Organisation and management.

1. What are the different steps involved in bean production? What preparations are necessary for each step?
2. Who has responsibility for the various steps? How is activity coordinated?

B. Skill development.

1. Do those participating in the activity have sufficient knowledge to:
  - a) grow a good bean crop?
  - b) market a bean crop?
  - c) management income arising from sales?

If not, how can they obtain such knowledge?

C. Market issues.

1. What is the most profitable market, in terms of both customers and location?
2. Will the product sell? Is it something customers really want? Who else sells the same product?

D. Profitability.

1. Is this activity worth the costs of operation? That is, is profit after costs sufficient?

E. Community Benefits.

1. Who benefits from this activity besides the individual producer?
2. Are there any negative consequences of this activity to community members?

F. Available Assistance.

1. Is any further assistance - financial or technical - needed to operate this activity?
2. If so, where can it be obtained, at what price?

Answering these questions would not be an easy job. Planners would first have to enlist the help of rural people interested in tackling an income generating project. Gaps in knowledge/information could be filled by development organisations knowledgeable about the various aspects of starting such activities.

The next session went a step further in defining what factors lead to "successful" income-generating projects.

## Session 8

### Factors that Influence Successful Development of Income Generating Groups

#### Purpose

The purpose of this session was to develop guidelines for the development of successful income generating groups and to summarise the major conference findings.

Work on the previous days of the conference led up to this session. While no one expected any magic formulas for successful income generating groups, participants had a lot of ideas on guidelines that might increase a group's chances of success.

The facilitator asked participants to first brainstorm on the factors that groups should take into consideration when launching an income generating activity. Then the group went into greater detail with each of the factors.

#### Main Points

The first developed by the group was long but by no means exhaustive:

1. working capital
2. training
3. marketing
4. site
5. transport
6. leadership
7. motivation for work
8. acceptability of proposed activity to group
9. management
10. time
11. group objectives
12. institutional support
13. government's policy toward activity
14. the larger social/economic context of activity
15. communication network
16. resources available
17. planning

In the time available participants were able to discuss more thoroughly the first four factors: 1) working capital, 2) training, 3) marketing, and 4) site of the activity.

1. Following are comments about the role of capital in a successful income generating activity:

- a) Capital must be sufficient for the activity. This means not only having enough money to start an activity, but also having enough to ensure its continuity.
  - b) Planners of an activity must be aware of sources of capital. This in itself can be a major educational experience, particularly if the planners in question have never gone through the process of identifying funding sources before. Both sufficient confidence and skills are required.
  - c) Adequate controls/checks on use of capital should be established so that finances are not misused. This relates to training. If there are enough people in a group who are knowledgeable about how group funds should be used, chances of mismanagement are less.
  - d) If the skills for managing financial resources are not present, they should be developed. There are implications for training for this factor also.
2. The importance of training in development of income generating activities came up many times during the course of the conference. Comments about training as a factor influencing success of these activities are as follows:
- a) Training is essential for skill development but should be appropriate. It was suggested that the way to determine whether or not training was appropriate was to relate it back to the needs of the activity and of group members.
  - b) Training should be cost effective. Training should not become an end in itself.
  - c) Norms should be established so that it is clear what a "successful" trainee has learned at the end of a training programme. Since it is difficult to establish one norm for the many people who make up an income generating group, it was suggested that such norms be established with the group.
  - d) Training should have objectives and be evaluated on a regular basis. This comment is similar to the previous one about norms. Objectives and/or norms serve as a guide so that training does not become irrelevant to its participants. Evaluation helps to keep training based on objectives.
3. Participants generally felt that marketing was a crucial factor in the success of income-generating activities. Following are comments made:

- a) A market should be available to potential customers. Location and capacity are both important.
- b) Producers should have a say in the pricing of their products. On the other hand, they should realise that price is determined largely by demand and by competition. Producers should not flood the market with a particular product.
- c) Producers could protect themselves by identifying new activities that others are not yet involved in. This would help avoid flooding the market with only a few products supplied by many producers.
- d) Production should be cheap and competitive. Producers should distinguish between their costs and the selling price, and be aware of the selling price of the competition.
- e) Advertising products can increase sales. Part of advertising is salesmanship. Both are skills that can't be taken for granted. Similarly, timing is important, especially with products that are seasonal.
- f) Market research is advisable before starting an activity. This need not be a complicated process. There are simple ways that a rural group can explore the market for their product.
- g) Appropriate packaging is an important part of marketing a product. Packaging is not only useful in making a product more attractive - it also serves to protect certain products (i.e., eggs).
- 8. Some products should be graded according to size, quality, etc. Grading may also necessitate different price structures.

4. The last factor discussed in detail was the market site. Comments follows:

- a) The production site should be close to the actual market. This lowers transport costs.
- b) Planners need to find out what costs are involved in upkeep of a site, rental, purchase, etc.. Producers might need to acquire land for starting an activity, expanding, or both. Costs are frequently higher in town.
- c) Site surroundings should be healthy. This is especially true for food products, i.e., dairy production, vegetable growing.

Participants' Comments about Session. Eighteen participants mentioned either that they learned a lot about the session or that discussion about factors influencing success was useful in developing projects.

Five participants felt that there wasn't enough time to discuss the topic adequately. One said that the factors mentioned were not pertinent to Lesotho.

#### Summary/Further Thoughts

As with the session on successful income-generating activities for Lesotho (session 7), this session went a long way in exploring factors that contribute to an activity's success. If there had been time to elaborate on all 17 of the factors that emerged during the brainstorming exercise, planners of income generating activities would have some useful guidelines on which to base decisions.

Being aware of what needs to be considered before choosing an activity, however, is only part of the story. For an activity to "belong" to the rural people, group members must be a part of the decision-making process.

Planners and group members do not always have all the information to make these decisions. Colleagues are needed to help, both in answering technical questions, in relating similar experiences and in giving moral support. "Networking" was the topic of the next, brief session.

## Session 9

### Networking

#### Purpose

The purpose of this brief session was to get conference participants thinking about how they could work together to help rural people in Lesotho devise successful income-generating activities.

The first question posed by the facilitator was whether or not participants really felt they were part of a network. A few characteristics of networks were presented:

#### Networks . . .

- are voluntary
- are as strong or as weak as we make them
- are flexible
- have no "head"
- share a common purpose

It was emphasized that that the last characteristic - "sharing a common purpose" - was perhaps the most important. So another question was then posed: do the participants and organisers of this conference share a common purpose that will keep them together after the conference ends? If so, what is this purpose?

#### Main Points

The group decided that they did share a purpose - sharing ideas on income generation. What had been started at the conference would require further reflection and action once participants returned to their jobs, and most felt that they wanted to feel free to call on their conference colleagues when it was necessary.

The next task was to decide how to share ideas. The list of suggestions is as follows:

1. Publication of conference material (LDTC's responsibility)
2. Face-to-face interaction
3. Correspondence between organisations
4. Publication of an income-generation newsletter
5. Publication of income-generating activities generated during the conference
6. Documents in LDTC's Resource Centre on income generation
7. Radio programmes of various organisations, including Agric Information, IEMS, LCCUL, the Women's Bureau, and LDTC. (Here LDTC announced that the LDTC nonformal education radio programme could announce the activities of various

income-generating groups, or publicise services available to these groups.)

8. A follow-up conference on income-generation
9. Informing others who were not in attendance.

The facilitator stressed the fact that if indeed a network had no official "head", and members were active because they shared a common purpose and wanted to be work with others, then LDTC could not "direct" such a network. It was up to all participants and organisers to use the network as they wanted to, and to initiate contacts on their own. LDTC did, however, suggest that they were interested in co-organising a follow-up workshop later in the year. Several other institutions, including the Lesotho Agricultural College, expressed interest in helping with the organisation.

Further suggestions for networking came from written comments on participants' evaluation forms, summarised in the table below.

#### SUGGESTIONS FOR AN INCOME-GENERATING NETWORK

	No. of Responses
Face-to-face	2
Newsletter	6
Correspondence	4
Follow-up conference	5
Share Information	4
Exchange visits	3
Use of radio facilities	2

More specific suggestions included the following:

- Excursions to income-generating projects should be organised by sponsors of such projects.
- If several income-generating projects have the same objectives they should work jointly.
- LDTC should organise a network of funding agencies abroad.
- LDTC should check on whether participants at this workshop have shared information and encourage them to exchange ideas through correspondence, joint shows and displays.
- For next conference invite participants from the income-generating groups so we get the story "from the horses' mouths" by asking questions.
- A register of participants with an outline of their areas of interest would be a good start. This would allow a network to develop, or not to develop, depending on needs. Perhaps people could write to LDTC to talk about the effects of the workshop on their ideas and work once back on the job.

Some participants suggested that LDTC act as the organiser of an income-generating network. LDTC was willing to help with a further conference on income-generation, as mentioned previously, but was reluctant to organise publication of a newsletter. LDTC staff at the conference were afraid that any organisation heading up a network newsletter would find itself in the position of soliciting articles from other organisations that may or may not make contributions, and that it would be assumed that all responsibility would end up in the hands of this one institution.

Probably the best suggestions were those which people and organisations can initiate on their own, without any outside coordination. These include exchange visits, informal communication, writing letters, and use of organisations with radio facilities to publicise opportunities available for income generation.

## CHAPTER III: CONCLUSIONS

Often when a group of people get together to share ideas on an important but complex issue, more ideas emerge. This is what happened during the week of the first LDTC conference on income generation in Lesotho. As issues were explored during the course of the conference, more issues and questions arose. We did not come up with any definitive answers to the questions raised, but we did see some general trends and approaches toward the topic of income generation as practiced by conference participants.

The four trends can be summarised as follows:

- I. Assisting organisations in Lesotho prefer working with income generating groups rather than with individuals.
- II. It is difficult to predict which income generating activities in Lesotho will be most successful.
- III. A viable market for income generating activities must be identified early in a project's development.
- IV. Training at a variety of stages in group growth is important to the success of income generating activities.

The following pages provide more detail on each of these trends and on questions raised during the conference.

I. Most organisations assisting income generating activities aim their assistance towards groups rather than towards individuals. One possible reason for this is that rural groups often exist primarily for learning and development purposes. In the case of LDTC, several groups coming for assistance have worked for a period of years with Ministry of Agriculture nutritionists to learn home economic skills. Indeed, most of these groups were formed by the nutritionists for that purpose. As another example, the Lesotho Handicrafts Cooperative wants groups to make money through what they sell. But a primary goal of their assistance and an important group need is learning how to knit (or sew or make tie and dye) to market standards.

Similarly, poultry groups need first to learn successful poultry-raising techniques before they can think about the income-generating potential of this activity. Oil-seed growers cannot market their product until they have learned appropriate growing and harvesting skills.

There are two possible reasons why conference participants preferred working with groups:

- a) Most conference participants came from what could be loosely termed "rural development organisations" rather than credit granting institutions. Groups sponsored by these organisations are common throughout Lesotho. Imparting the skills which can help foster rural development in Lesotho is the main purpose of these organisations.

Secondary to the teaching of skills is the realisation that the resulting products can be sold to bring income to the group. With this realisation may come a need for other training and services: revolving loan funds, credit services, training to manage income generating activities. In other words, most rural development groups could be termed "pre-income generating groups" - they are still learning how to produce and how to organize.

- b) The "rural development" groups cited as examples above were first and foremost, learning groups. The preferred structure of development workers, trainers, and teachers alike is the group. It is more efficient to communicate a message to 10, 20, or 30 people together than it is to only one or two.

To summarise, work with income generating activities is most frequently centred around groups that have formed in order to learn skills. Also, development agents, including promoters of income generation, find it easier and less costly, although not necessarily more effective, to communicate through groups. Several questions arise from these observations:

1. How do organisations working with income generating activities deal with groups that are not willing, or not able to move from the learning, "pre-income generating" phase, to actually making and distributing income? Does a solution to this transition lie in the group's structure, leadership, or knowledge? To what extent should outside organisations encourage these groups to become more serious about generating income?
2. Are outside organisers working with groups because these groups are the most likely to actually generating income, or because they are the easiest social units to train? Would the promotion of income generation in Lesotho be easier and more effective if aimed mostly at individuals through low-cost loans?

II. Conference participants found it difficult to identify "the" income-generating activity that would prove most successful. Participants developed lists of those activities which had shown evidence of success or which they felt would be successful. Listed were factors internal to the group - objectives, motivation, management, and leadership - and external factors -

markets for products, transport, and government policies, to name a few. But it was clear that there was no single factor which would guarantee an activity's success: group dynamics, management skills, market, capital, credit - all are interactive parts of a complex whole.

Some of the questions raised during the week about appropriate income generating activities include the following:

1. To what extent does an organisation offer assistance to a group? For example, should an organisation help a group
  - sort out group roles, responsibilities, and interpersonal relationships;
  - learn production skills (e.g., sewing, agriculture, handicrafts);
  - identify a market;
  - finance capital expenses; and/or
  - learn income management skills?

There are many other forms of assistance that could be granted. An organisation may have to reconcile the assistance it wants to give with its organisational mandate. If government ministries, international donors, or private non-governmental organisations find they cannot provide certain inputs, they should look to their colleagues in development to see other ways in which assistance could be provided.

2. Who identifies an income generating activity for a group?

This question elicited lively debate from conference participants. Examples were cited of projects which came to rural people from the top down, and which caused much frustration at the grassroots level. Rural group members must be a part of the decision-making process, deciding what activity they want to tackle based on their skills, the local market, and other available resources.

Sponsoring organisations need to be sensitive to their role in these decisions - sometimes in initiating ideas, when groups or individuals want to embark on an activity but don't know which to choose or where to start; sometimes in helping to locate resources when a group knows what they want to do and how they want to do it, but needs capital, training, or other assistance.

3. How does the need for a particular income generating activity fit in with the other needs of a developing country such as erosion control, establishment of new industries, increased agricultural output, and better health practices?

What we at the conference labelled "income generating activities" have been explored under a variety of names such as small enterprise development, off-farm employment, and informal sector activities. Whether the base of these activities is rural or urban, they all have one thing in common: they are intended to keep an economy going when large scale industries and agricultural bases are not yet sufficiently developed. What this means in Lesotho is that income generating activities - which are not at all a new idea to the many rural women who have relied on brewing, sewing, vegetable gardening, etc. while their husbands are working as migrant labourers in South Africa - will continue to complement other economic development initiatives in the country for a long time to come.

UNIC found that members of its Assistance Fund groups participated in village water schemes, road building efforts, grew vegetables for sale, and worked as village health workers. Other sponsors of income generating efforts would no doubt find similar patterns in assisted groups. The ideal situation may be where the choice of an activity complements other economic and development activities in the community. For example, vegetable gardens should not further erode the soil; vegetables grown and eggs produced should further enhance the local diet, etc.

III. Groups and assisting organisations need to spend more time identifying a viable market for products. Identifying a market for a product was as challenging as identifying the most appropriate income generating activity. The two are closely tied together. A distinction must be made between healthy competition among producers of a similar item, and a glut on the market of such an item.

The ingredients of a good marketing strategy are many: high quality product, competitive pricing, competitive products, cheap means of production, low transport costs, and a desirable location.

Some participants came from organisations that had first identified a market, often overseas, and then formed groups (frequently cooperatives) for the sole purpose of producing a product that would meet market standards. The problems such producer cooperatives had were related to the groups' feelings of little participation in decisions about pricing, product quality, and techniques and structures for production. The process of producing for overseas and local handicrafts markets was also

problematic.

Strategies used by other development organisations included the encouragement of groups' feelings of control and worth in group decision-making. Indeed, much time was spent in training members to make such decisions together. But less attention was given to the marketing issue by those organisers who focused on group dynamics. Groups were left on their own to identify and maintain the most cost-effective market for their products, with occasional advice from trainers.

The following question arose from the discussions on marketing:

Is it reasonable to expect group members to learn how to manage income generating skills before a market has been properly identified?

If there is a most desirable sequence for launching such activities it may be the following: 1) identifying a viable market for a product, 2) learning to produce, 3) learning activity management skills, and 4) starting sale of products.

If this sequence were followed, producers would have first to identify a product based on the need and market-ability, then improve their own production skills, then learn about the business aspects of production so that expenses and profits could be predicted, and finally, embark upon the actual sale of this product.

But this is seldom the way income generating activities get started. Usually, several of these steps are going on concurrently: even if a product is not yet to the desired quality, it is being sold; or, group members may be learning how to record profits made even though the market originally identified is shaky and not much is actually being sold.

Conference participants suggested in Session 8 that groups be taught simple ways of conducting marketing studies for their products. Some groups were already engaged in such surveys, and it is hoped more will follow.

IV. Training is an important pre-condition to the success of an income generating activity. The group consensus was that without some kind of training, people embarking on income generating activities frequently do not know how to start or successfully maintain their activity. Several commonalities emerged from the examples of training provided to income generating groups: long terms goals were often vague, the focus was generally on development of content skills rather than process skills, and the costs of providing this training were high.

There was time to look at only a few training programmes during the conference. Goals of these programmes varied: helping the rural poor attain their goals in life, training and motivating people in oil seed production, producing farmers and extension workers, and helping (LDTG) Assistance Fund groups to become more effective. We did not have the time to look at the more specific short term objectives for each of these training programmes. It could be safely stated, however, that this added specificity is a crucial step - without detailed training objectives, trainers will have a difficult time knowing what outcomes to expect from trainees, that is, they will not know when they have actually been successful at their training tasks.

The approach of these various training programmes included both "content" and "process" skills. Content skills are the specific agricultural, health, or bookkeeping techniques (as examples) that were central to many income generating activities. Process skills in problem solving, group dynamics, market identification, village needs identification, etc., help groups feel sufficiently empowered to make decisions about group tasks. The two are integrally linked: Without adequate skills in how to knit, for example, a group may not be able to produce well enough to sell anything. And without skills in constructive problem solving, the same group may become so overwhelmed by small problems that they are not effective even if they do know how to knit.

The cost of providing training and monitoring to groups was discussed increasingly throughout the week. As illustrated by the LDTG cost-benefit study and examples from other organisations, training costs are high: the cost in trainers' time (messages are not usually understood the first time they are presented, so continual reinforcement is necessary), and the cost of transport and petrol for each trip are probably the most expensive inputs.

Questions raised by the discussions around training are as follows:

1. If an organisation sponsoring an income generating activity wants to provide training to those it assists but is inexperienced in this realm, how can such knowledge be obtained?

There are many organisations in Lesotho that have had experience in training for both content and process skills. Thus, sources of training itself and "training of trainers" workshops are available. Some of the conference participants with training experience include government ministries (Agriculture, Health, Coops and Rural Development), LDTG, LCCUL, BEDCO, IEMS, the Thaba Khupa project, plus CARE and the Catholic Relief Service.

Groups or individuals interested in starting up an income generating activity should contact some of the above organisations to find out how training is planned and

conducted. It is important to find trainers who are willing to listen to your training needs, not to try and convince you of what they think you need.

2. How much training is "enough" for an income generating activity?

Knowing when to stop training is often difficult, especially for those trainers who work closely with the rural people they serve. The most "natural" limitation to training is money - as has been stated, organisations can only afford so much training without exhausting their budgets.

Another guideline to the amount of training is the creation of carefully delimited training objectives: If one goal of assistance is to help people plan income generating activities, indicators of this ability should be spelled out. When the objective is fulfilled to a satisfactory degree, training in that area should be stopped. More difficult to assess is progress made in topics such as "problem-solving" - when do we know that a group is capable of solving its problems in a constructive way? Trainers and organisers can observe behaviours for this and other group process skills, but it assumes a well-thought out plan of training evaluation.

3. Which is more important to the success of an income generating activity - training or financial assistance?

Even though there was an agreement that training is important and that the relationship between the group and trainers can be very constructive, we must not lose sight of the main goal of income generating projects - actual generation of income. It will be worthwhile for conference participants to observe the various income-generating patterns over the next few years - loan funds alone, loan funds accompanied by training, training alone, plus other kinds of assistance - to see which are successful and why.

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All the above trends and questions bear witness to the commitment of those attending the conference to improve the quality and profitability of income generating activities and to get more people involved.

Collectively, conference participants have many resources - revolving loan funds, credit programmes, training assistance, and volunteers. We need to work together so that a) potential

recipients have a strong voice in determining the nature of any project they choose and the resources necessary, and b) the many patterns of assistance are not in conflict with one another and do not confuse those who want to take advantage of them.

A further conference on income generation is a very important step at this time. In this report we have stated that finding answers to the questions raised during the conference will not be easy. But "answering" is a necessary step, one that follows all the preliminary work of issue-raising. There will be many answers, each fitted to the particular set of circumstances that we as assisting organisations find in our work with rural and urban Basotho. We must make sure that these answers emerge from the experiences of all concerned.

APPENDIX I

## Appendix I

### OFFICIAL OPENING AND CLOSING SPEECHES

#### Official Opening

M.K. Tsekoa

Deputy Principal Secretary

Ministry of Education, Sports & Culture

It is a great pleasure for me to be associated with the official opening of this important workshop on income generation in Lesotho. I take the workshop as one of great significance in Lesotho because of several reasons:

1. It is a forum (probably the first of its kind for a long time) for sharing experiences, ideas, concerns and hopefully emerging with strategies and tactics for ensuring that the talk about income generating activities for rural groups and small business men is not just rhetoric, but is part of real involvement by those of us who have the capacity to provide support and assistance to those who need it.
2. We are living through some of the most trying times when inflation and the cost of living are going up and have the rest of the world in their cruel grip. As we know, the poor are hit harder than anybody else. Income generating activities hold possible answers to the crippling effect of a shortage of money and the seeming helplessness of the poor. A close examination and reassessment of some of the possible answers ought to be a feature in your deliberations this week.
3. Innovation, organisation and deliberate planning are crucial to the maximization of chances of success in what income generating activities we are involved in. This workshop provides an opportunity for us to critically, but constructively consider these important aspects of income generating activities and seek ways of achieving better results.
4. The increasing role of non-formal education/adult education in facilitating a more refined approach to income generation for rural groups is becoming more and more accepted. This is a happy development as the notion that educational institutions must only concern themselves with "education and training" in the classrooms or their equivalent is an out-moded one.
5. Collaboration and inter-dependence are vital to the success of individual and collective efforts being made to help rural groups initiate and manage their own income generating activities. The fact that most of the groups, institu-

tions and donor agencies involved in facilitating a development of viable income generating activities among rural groups are represented here is very significant.

I am sure you will agree that even the rural poor in this country and elsewhere take income generation as an activity for survival - a family, a group, a cooperative, a company - all of these get involved in income generation not for fun, but for survival. Those of us who are involved in the promotion and provision of assistance that will enhance a greater mastery of skills needed in income generation in rural Lesotho know what formidable challenges we are facing. Among some of the challenges one could pose the following as questions:-

- How do we facilitate a selection of the most viable income generating activities for rural groups without the slightest paternalism? Does paternalism matter?
- How can we ensure that a group or cooperative reaps the benefits of its toils early enough to provide further momentum for hard work and productivity?
- When providing financial assistance (a loan or a grant) for start-up costs, just how much is enough?
- How do we help a group, without discouraging it, to realise and cope with the fact that for every income generating activity started there is a risk element which needs to be managed and minimized?
- Given the various constraints (inaccessibility of certain groups, lack of organised rural groups, limited institutional capacity, etc.,) facing those of us involved in the promotion of income generation in rural Lesotho, how can the pressing need for equitable distribution of opportunities and resources be met?
- How do we ensure that revolving funds stay revolving to assist the biggest number of groups possible?
- How we can involve more of the experienced (and successful) groups in the "training" of the relatively new and less successful income generation groups in order to truly ensure a multiplier effect of the training of trainers approach?
- Is the use of technology in income generating activities always the answer?

These and many other issues will continue to be the challenges facing us. As we step up efforts to cope with these challenges let us remember that it is the rural groups that must truly benefit. Let us remember also that there are always a number of pitfalls and shortcomings facing innovations. History provides many lessons. For example, in his classic publication, Inside the

Third World, Paul Harrison writes:-

"The father of the Green Revolution, plant geneticist Norman Borlaug, won the 1970 Nobel Peace Prize for his contribution to enlarging the world's food supply. But the Green Revolution and mechanization have opened up great gulfs in rural society. They have brought social upheaval and often violent conflict in the countryside. The Green Revolution, in many places has turned red, red with blood, and red with the radicalization of the peasantry.

Increased profits and the decline in traditional morality have led to more and more bitter battles over the division of the spoils. Battles between landlord and tenant, as the landlords try to monopolise the extra profits to be got from the new technology by evicting tenants and rehiring them as labourers. Battles between landlords and the landless, as labourers, seeing the wealth generated by the Green Revolution and wanting more to themselves, try to force landlords into increasing their wages."

Although the situation and circumstances quoted above are not necessarily immediately relevant to our situation in Lesotho, the poverty, the inequitable distribution of wealth, the apparent oppression and cheating of the weaker by the powerful and others are familiar. As we proceed with our deliberations during the week, let us make an effort to address some of these issues.

As we continue to innovate and relate education more directly to the world of work, let us learn from the successes and mistakes of others. Our provision of education as a basic human need as well as "an activity that sustains and accelerates overall development" will be greatly enhanced if our approaches are both participatory and need oriented. After all, it is the rural poor who will liberate themselves from the pangs of poverty and hunger; our real role lies in providing education and training, financial and other resources and the much needed self-confidence to enable the rural poor to do it themselves.

Let us continue to use a multi-pronged approach to the provision of education for rural groups. Use of training workshops such as this one, use of simply written instructional materials (Lesotho's relatively high rate of literacy is an advantage we must exploit) including booklets, photostrips, newspapers as well as educational radio broadcasts will go a long way towards enabling those of us involved in skills transfer and the provision of knowledge to individuals and groups to achieve our objectives.

Finally, remember that the real measure of the success of this workshop will not lie only in how much each participant will contribute to and benefit from the workshop but also (and more importantly) in how our approaches in the promotion of income generating activities will be improved after this workshop. Let

us continue our dedication to facilitate rural development. Let us step up efforts to work towards a truly collaborative approach to helping the rural poor.

May I wish you a profitable week of hard work and real results in the foreseeable future.

With these brief remarks, I wish to declare this workshop officially open.

Thank You.

#### Closing Remarks

Transcription from tape recorder of end of conference remarks from two conference participants

Miss M.C. Mphutlane  
Central Planning and Development Office

".....to tell how I feel about my participation and to tell you how I benefited from having worked with you during this week. But in any case, you should bear with me if what I am going to say will be rather criticizing. But at the same time I must admit that the time I spent here this week has been very valuable for me. I have learnt lots of things which I didn't know about and it is a shame to see that there is so much in my country that I don't know about.

When I first got the invitation to come and attend this conference which I should rightly call a workshop, I read the invitation, but I really didn't get the feel of what the conference was about. I didn't see the objectives clearly defined and I was not sure whether it was proper that it was me who was nominated in my office to come and represent the office here, or to attend and get the fruits of the workshop. But in any case I came and as I joined this group, I also did not get the feel really of the objectives of this workshop, and I felt lost. It took me some time to be with the participants here, but in the end I realized what was meant by income generation. I began to appreciate the whole thing and I realized that the participants are the people who are really working hard to help the Basotho people to generate income. And I should say I learned lots of things. I don't know how I can assist those who are working hard to generate income and to live and solve this critical problem which Lesotho is facing, unemployment. Thank you."

Mrs Rose Ramabitsa  
Director, Visual Problem Centre

I too have just been finger-pointed to give a short speech today. This happened during tea-time and I felt like running away, just disappearing into the air. But I thought it would be a good idea for me to really share with you what I got from this workshop.

To me the workshop has really been successful in the sense that all the things that I learned here are the things that I'm interested in, like it was mentioned during the workshop that the extension workers always lead the people behind them to the kind of activity that they are interested in. So to me this was very beneficial because it was just leading to the side where I really belonged. By so saying, I mean I am satisfied and I really thank all the people who organised this. So I would just like to share with you here what my experiences have been in regard to income generating activities.

Some 20 years back when I was just getting into marriage, I happened to come into a village, a society of women who were interested in voluntary organisations and I'm happy to mention that 'Me Mokokoane recruited me into that association by the name of Lesotho Homemakers Association. I think that is where I got the green light of what I want to be. So since she liked money very much, she always encouraged people to make things and produce more than they could use in their families, so as to sell and get some income. So, as you can see, it is about 20 years now that I have been in the struggle of income generation. I am not successful, believe me, I am still struggling and I don't think, I don't know what will happen in the end. But I am still struggling. This has proved to be the line I'm interested in.

So the Lesotho Homemakers Assoc and other women voluntary organisations had the objectives of which I can mention two. One was to improve the lives of the Basotho families in the rural areas mainly. And secondly, it was to generate income because during those times some people were earning R19 to support the whole family, a husband and seven children, that was very little. So they were really encouraging people to try by all means to assist their husbands. Not even many women were working at that time. So the second was to generate income.

So I went along with them and I have been very lucky to be in a position to get good leadership from those ladies. They were not that much educated, but they tried by all means to teach the people and the people that they were teaching used to get what they wanted to assist them with. So the organisations were spread all over the country and the people up in the mountains could bottle their peaches, could dry their green beans, and their vegetables. They would have food to use in winter. This was very good. So as time went on we started having courses on income generating, and I have been trying to participate in almost all of them because my interest then as I was taught by the organisation was to go and teach other people. So this really got into my blood stream. I am interested in teaching women, not very much for the salary to be paid, if at all I would have someone to

sponsor my family, just to keep my kids living, I think I would volunteer just to go around all the time, and just share what I have with the ladies. but then we are living in a world that does not allow us to volunteer wholly.

I have been helping ladies here and there to generate income. And some of the coops are successful, some are not, and I think we all have learnt what retards our progress in income generating activities. This is true. I have experienced a lot of failures and for sure there are some that are doing well and this is pleasing. Being involved in all this I happened to feel interested in helping the disabled people. In 1981 when it was the year for the disabled I had a feeling that maybe among the disabled there are people who can knit, who can sew, people who can do the basic things in life. As you know our blind are not exposed to any type of work in our villages. Then I said, okay this is their year, how can I assist as a woman? Then I came into the village, I talked to Ladies there who were interested. We started a skill training centre for disabled people in the village of Tsenola by the name of Visual Problem Centre. This was also the work of voluntary organisations. Then we started a school and those people are being taught how to knit, how to make basketry, how to sew. This year we are introducing them to knitting machines. But we have tried for four years to make them generate income. But as you know there is so much competition, so they cannot really compete with sighted people. We are now thinking of getting people from their villages. Let us say there is a blind girl from Quthing. We are going to see if in her village there is one lady who is really needing assistance, maybe as far as her family is concerned. Maybe she needs income more than any other. So we are going to ask that lady to come down to the centre to teach this blind girl how to knit by machine. And we are going to try to get them one machine to work in the village. And we are trying also to let our community be aware that the disabled person is part of the community. And we are trying to get sighted people to work with them. In the sense of helping a blind person because she cannot do as good as a sighted person. On the other hand helping this sighted person who cannot use her ability of seeing and walking and all that due to poverty. I don't think I should go a long way.

But all I can say is that the Basotho people have really been trying hard for many years to be really involved in income generating activities. I just hope that now that we are getting training and assistance from outside the country, maybe within the country I just hope that we are going to change our ways of teaching and so much that in the end we find ourselves doing the kind of activities that are going to make us earn a living, because this is the goal we are aiming at. We want to earn a living. So if at all we can find ourselves in a position where we can earn a living, then I think we should have achieved one of the goals.

I have really enjoyed being with all the participants here and it has been a great time for me to be here. I have met so many new

faces that I think I will keep remembering. And there will be a network as 'Me said. I would really want to thank all the people that really participated in the success of all this. Thank you very much.

Introduction of Official Closing Speaker  
Lipholo Makhetha  
Director, LDTC

Deputy Principal Secretary for Education, our guest speaker, I think my task is very easy this afternoon. I was just supposed to say thank you to you all. Anyway before extending my thanks to everybody who is here, I would like to make a few remarks. Unfortunately at the beginning of the whole process I was not able to participate. And perhaps some of the remarks that I'm going to make now would have been more proper to have been made at that time. But since this is just a beginning of a process, because you assured me that you want to network, you want this type of consultation to continue. So, as this is just the beginning I believe that some of these remarks will be pertinent and appropriate.

To start off with I must admit that we all work for various organisations, but working for various organisations we all have one goal and this one goal that we have is to generate income for the rural people. Generating income for the rural people actually is just an activity in itself that would lead to a higher goal which is promoting social justice. We work in different fields, some of us work in health, we want people to be healthy. But if people are to be healthy they won't depend only on drugs or vaccinations, but they will also need to generate income to be able to get that food, good nutrition, to get proper clothing, to build proper housing and health facilities. So in this way I see development as not just single programmes but as the work of inter-related activities which must support each other. So the fact that we come from so many organisations and yet we were talking about only one thing which is income generating should show us that we should consult more amongst ourselves, to know what each other is doing, so that as we work with the rural people we don't find that we duplicate efforts, or we don't find that we teach people different things whilst our goal is the same. Consultation will also go a long way in trying to hasten this process of development. So this is the first thing that I wanted to point out.

Unfortunately, I was only here part of the time. But at times I eavesdropped on some of the things you were saying. At some stage I felt, and I think I interpret correctly what your feelings were, that people were actually advocating for more participation by the groups in their own programmes. And I think that if we can, through our efforts be able to promote participation at grass-roots level, then we will be able to realise our goals. We

will be able to make our people generate more income. Now most of the time we talk about participation and to different people, participation may mean different things. So in my opinion, I would say that participation should have some, if not all, of the following characteristics.

When we talk about participation it is, in fact, foreign to the people. It too often comes as an idea from somebody from outside that particular group or community. So, that is the first characteristic.

Another characteristic of participation is that its goal should be fundamental, structural transformation and the improvement of the lives of those involved. We know that we have structures in our villages, we know we have people who are living there, but we should try to have a structural transformation in order to improve the lives of the people there. We should see to it that they take hints about good health, about good sanitation and they practise these things. Here I might just tell a story of one country in Africa. They went out on a campaign to build three-quarters of a million toilets in the villages. After building the toilets the people passed the toilets and still went into the bush. So you see, here there was no participation from the people. They accepted that we build toilets, but they didn't accept them as something that was useful to them.

The programme should benefit the community and not the programme personnel. And the community should be in control of the entire process of planning and implementation of the programme. What happens most of the time is that I'm employed, I go out there, I'm supposed to help people generate income. But you will find that most of the time what comes first is my work and what comes last is improving the lives of the people or seeing that the project or programme actually benefits the participants.

Another characteristic of participation is that it should work towards the emancipation of the exploited or oppressed groups. I'm not trying to preach revolution. But we know that it is the people who are outside there who are exploited, who need our services, so that the aim of our programme should be to try and make those people to participate, so that they are liberated from oppression and exploitation. The programme participants should gain an awareness of their abilities and resources, and the community should develop an awareness of its own ability, to mobilise and organise, and to plan its own future. So that our programmes, even as we go in should be geared not towards making the people continually dependant on our efforts and inputs. But it should be geared towards making them to be able to realise their resources so that even as we leave the villages, even as we leave the rural areas, they continue to operate.

So in true participation the role of the outsider should change. The outsiders must become committed participants and learners in a process that leads to militancy rather than detachment. As I was listening sometime earlier this week, we were talking about

what makes programmes fail, who should design them. If we want this to succeed, we should make people accept the programmes as theirs, they should be committed to these programmes. In this way, we find that the communities will come to have accountability, and once people have accountability of their own programmes, then they will become more and more committed towards their work. That is the work of the outsider and what we should see through participation, and what structure the participation we are advocating should take.

Having said this much, I think I don't want to steal the limelight from our guest speaker. Now I will perform what I was asked to perform earlier, that is, to thank everybody. I must say thank you to you all for the reaction which you showed by actually leaving your places of work and accepting our invitation to come here, spend five days, talking about nothing except what we are actually employed to do. I know, it must have been a hard decision as already has been mentioned in that, perhaps, as we were invited here, the objectives were not clear of what was going to happen here. And all of us might have come with some apprehensions about the outcome of such a gathering. And also some of us might have still been reserved about expressing themselves fully because we didn't know whether here we were to be open, or to be defensive of our own actions, of our own programmes.

I will thank you for with having all those constraints I have been able to participate. In fact, I'm overwhelmed by the great response which we got from people working in other areas or in other organisations and ministries. I will also thank the people who organised this workshop so that it became what it became. Also I would go on to thank the people who actually donated their funds so that we were able to come together and discuss our problems. But as I said at the beginning, I will thank you for the determination which you seem to have after this. This should not be the end of the process but it should be a stepping stone towards organising some networking as you called it, or towards further flow of information between various organisations so that we learn from what others have done, how we can improve our own programmes, or how we can correct the mistakes that we have been doing all along. I would take this as having been a learning experience for all of us.

I think I'll do the last bit of my very long and boring talk. We have today representing the Ministry of Education to deliver the closing remarks Mrs Motselebane who is the Chief Educational Planner. I hope I'm not misrepresenting her. She is free to correct me anyway. She will now lead us in prayer. Mrs Motselebane.

Official Closing Speech  
Mrs Motselebane  
Senior Education Planner  
Ministry of Education, Sports, and Culture

Mr Deputy Principal Secretary, ladies and gentlemen. First of all I should correct the chairman when he said I'm the Chief Education Planner. I'm the Senior Education Planner not the chief.

It is an honour as well as a pleasure for me on behalf of the Principal Secretary for the Min of Education, Sports & Culture to have received the invitation to close this conference. I want to congratulate you all on the work you have accomplished so far. And to wish you success in this long road towards achieving our ultimate goal.

I would like to comment briefly on the issue of income generating as it affects employment. As the national Five-year Development Plans have emphasized the importance of employment-creation and labour-intensive techniques in industry. One estimate is that through increasing investment in industry and the application of labour-intensive policies, the level of wage employment in Lesotho may rise from approximately 45,000 jobs in 1985 to about 100,000 in the year 2000. It is also estimated that between 1985 and 1989 about 267,000 school-leavers will be looking for jobs. Given our economic situation and inadequate job opportunities, we see income generating activities as one of the best alternatives which would help reduce our increasing unemployment situation. I'm sure most of you, especially those involved in planning and implementation will bear me witness as you have more evidence than me, that most of the income generating programmes started since independence survived for a short time, and died a natural death. During this conference deliberations the question of why these programmes failed, that is, why they tend to be temporary was discussed thoroughly and thrashed out. The exchange of experiences, suggestions and strategies developed here will surely enable you to make better the continuation of the programmes when you go back to your respective organisations.

This conference has attempted to define what income generation is all about and has highlighted the factors that affect its success such as production, training, leadership, marketing and deeper involvement of the community at the planning, monitoring and evaluation stages. Some of the unanswered questions or wishes such as the profit motive, will be clearer when we reflect on them after this conference.

I would like to end my speech by reiterating the importance of planning with the people in income generating activities. If people working in the communal sector of production and in coops can contribute towards the success of small or large based rural income generating activities, they will surely create incentives

for school leavers to remain in the rural areas as productive members of the local community. This in turn, will help to regenerate agricultural and rural industry and go a long way towards establishing Lesotho as a self-sufficient society.

Let me congratulate the LDIC in a distinctive manner for its commendable job of providing a forum for exchange of ideas on successful income generating activities.

Mr Chairman, on behalf of the Principal Secretary of the Min of Education, Sports & Culture, and on my behalf as a colleague, I wish you all the success in your activities and organisations. I wish to thank you all for your contributions and sacrifices which you have made towards making this conference a success. Fortunately for us, at the end of our deliberations we are blessed by rain. Mr Chairman, with this short note I declare the conference closed. Thank you.

APPENDIX II

4

Name of Organization: Lesotho Planned Parenthood Association -  
Planned Parenthood Women in Development

Location: Qachasnek

Mailing Address: Box 8, Machabeng Hospital, Qachasnek

Telephone Number: Qachasnek 802

Description of Programme/Project:

-Name: Sehlabathebe Womens Handicraft Group

-Objective: To improve family income

-Target Audience: able bodied women who are interested

-Geographic Coverage:

-Time Period: On going

-Contact Person & Title: LPPA Coordinator in Qachasnek

-Type of Assistance Offered:

\*Training Assistance: LPPA training 2 women to help others

\*Financial Assistance: grant in form of materials

\*Other Assistance:

-Results of Programme/Project: More people and better skills in handicrafts in the village. Improved family life through increased income.

5.

Name of Organization: Lesotho Planned Parenthood Association

Location: Butha Buthe

Mailing Address: LPPA, Box 263, Butha Buthe, 400

Telephone Number: Butha Buthe 040318

Description of Programme/Project:

-Name: Butha Buthe Knitting Group

-Objective: To improve life of families

-Target Audience: 40 women

-Geographic Coverage: Pella Tsoeu, Khabo, Menkhoaneng in Butha Buthe

-Time Period: On going

- Contact Person & Title: LPPA Director or Field Educator in Maseru
- Type of Assistance Offered:
  - \*Training Assistance: family planning, nutrition, cookery, sewing, knitting, tie & dye.
  - \*Financial Assistance: None
  - \*Other Assistance:
- Results of Programme/Project:

6.

Name of Organization: Ministry of Agriculture- Nutrition (Home Economics Section)

Location: Lesotho

Mailing Address: Box 92, Maseru (Ministry of Agric. Headquarters)

Telephone Number: 323600 ext 37/38 (Maseru)

Description of Programme/Project:

-Name: Village level nutrition education

-Objective: to reduce malnutrition; to promote income generation

-Target Audience: All rural women

-Geographic Coverage: Lesotho

-Time Period: on going

-Contact Person & Title: Ms. N.M. Ntsane, Chief Nutrition Officer

-Type of Assistance Offered:

\*Training Assistance: in home economics and nutrition

\*Financial Assistance:

\*Other Assistance:

-Results of Programme/Project: Improved knowledge of nutrition and cookery; improved home making skills including knitting, sewing, hobbytex, etc.

7.

Name of Organization: Catholic Relief Services

Location: Maseru Township

Mailing Address: CRS, Box 159, Maseru, 100

Telephone Number: 322427

Description of Programme/Project:

-Name: Fish, Duck, and Horticulture Project

-Objective: Supplement mothers and childrens diets and generate income for better living.

-Target Audience: Mothers of underweight children at CRS clinics

-Geographic Coverage: Lowlands and foothills

-Time Period: 2 years

-Contact Person & Title: Letsie Khumamang, Project Manager

-Type of Assistance Offered:

\*Training Assistance: Short courses in management and in different fields of agriculture

\*Financial Assistance: Grants

\*Other Assistance: Sample booking, etc. from LDTC

-Results of Programme/Project: self sustaining - be able to function continuously. Mothers enroll for four years after which a new group is enlisted.

8.

Name of Organization: Ministry of Agriculture - Basotho Rural Women in Development Project

Location:

Mailing Address: Box 92 or Box 301, Maseru

Telephone Number: 323600 or 315801

Description of Programme/Project:

-Name: Basotho Rural Women in Development

-Objective: To improve the income earning ability of rural women in order to improve their standard of living and that of their children.

-Target Audience: Rural women and children

-Geographic Coverage: Eventually all of Lesotho but so far - Nqheku, Maklonang, Khototie, and Molmeng

-Time Period: 3 years

-Contact Person & Title: J.L. Kwelamira, Project Technical Advisor; M. Thatho, Project Manager; and M.

Makosholo, Deputy Project Manager

-Type of Assistance Offered:

\*Training Assistance: short term and at sites; done by nutrition assistants and other resource people as needed

\*Financial Assistance: inputs in form of equipment from UNICEF; financial advice from LCCUL

\*Other Assistance:

-Results of Programme/Project: No results yet; just delivered inputs to groups

9.

Name of Organisation: Womens Bureau

Location: Maseru (Thabana Li-Mele)

Mailing Address: Box 527, Maseru

Telephone Number: 324762

Description of Programme/Project:

-Name: Women in Self Help

-Objective: To train trainers who will train women in self reliance on agro based handicrafts and other projects.

-Target Audience: All women (rural and urban)

-Geographic Coverage: Lesotho

-Time Period: 2 years

-Contact Person & Title: Mrs. Khiba, Principal

-Type of Assistance Offered:

\*Training Assistance: At Thabana Li-Mele Centre

\*Financial Assistance: Revolving Loan Fund

\*Other Assistance:

-Results of Programme/Project: Women are now trained in various skills in villages (10 districts) by outreach training programme

10.

Name of Organization: Lesotho Agricultural College

Location: Maseru

Mailing Address: Box 829, Maseru

Telephone Number: 322484

Description of Programme/Project:

-Name: Lesotho Agricultural College

-Objective: To produce farmers; To produce extension agents

-Target Audience: Basotho youth

-Geographic Coverage: Lesotho

-Time Period: On going; 2 (3) year courses

-Contact Person & Title: Principal

-Type of Assistance Offered:

\*Training Assistance: General Agriculture - diploma & certificate

Forestry - diploma

Machinery (agric) - certificate

Home Economics - certificate

\*Financial Assistance:

\*Other Assistance:

-Results of Programme/Project: Many students have become extension agents (positive). Many are unable to find jobs/ glut of the product (negative).

11.

Name of Organization: Visual Problem Centre

Location: Tsenola Village in Maseru District

Mailing Address: Box 2395, Maseru

Telephone Number: 315373

Description of Programme/Project:

-Name: Visual Problem Centre

-Objective: To improve the lives of the blind people in Lesotho. To help the blind acquire skills that will help them generate income.

-Target Audience: Blind people in Lesotho

-Geographic Coverage: Lesotho

-Time Period: On going

-Contact Person & Title: Hank Stelzer, President or Rose Ramabitsa, Director

-Type of Assistance Offered:

\*Training Assistance: The blind come to the Centre for a free training on various skills and the Centre takes care of the training expenses for all their staff there.

\*Financial Assistance: When blind go home after training they receive raw material on various types of skills they acquired.

\*Other Assistance: Centre assists in follow ups and on going advice

-Results of Programme/Project: The programme seems to be working well though it takes long for the training to be sufficient because the participants learn by feeling. The Centre intends to change the programme by mixing the blind and the sighted into small cooperatives so that the training can go faster and so that they can start income generation.

11.

Name of Organization: Lesotho Cooperative Credit Union League

Location: Maseru, next to Victoria Hotel

Mailing Address: LCCUL, Box 439, Maseru, 100

Telephone Number: 312760

Description of Programme/Project:

-Name: Small Farmer Production Credit

-Objective: To increase production for consumption and cash

-Target Audience: Credit union members

-Geographic Coverage: Lesotho

-Time Period: 1985 to 1999

-Contact Person & Title: Tsepo Matane, RSD or A.P. Bohloa,  
General Manager

-Type of Assistance Offered:

\*Training Assistance: committee, member, and employee training in book keeping, management, crops, and animal production.

\*Financial Assistance: Loans from LCCUL to local credit unions;

\*Other Assistance: Donations: ox drawn equipment, 75% building donations, technical advise

-Results of Programme/Project:

1. So far 11 credit unions have tilled 435 acres for 439 members

2. Membership has grown - (more savings - more loans -

move acreage - more production. This is a projected result from winter and summer loans.

3. Two credit unions have sold broilers profitably.

4. Ariana (spelling?) is bringing income to societies in a small scale.

12.

Name of Organization: Ministry of Agriculture - Young Farmers Clubs

Location: Lesotho

Mailing Address: MOA, Box 92, Maseru, 100

Telephone Number: 323600, Ext 28

Description of Programme/Project:

-Name: Young Farmers Clubs

-Objective: Make young people like agriculture

-Target Audience: young farmers in villages

-Geographic Coverage: Lesotho

-Time Period: On going

-Contact Person & Title: Young Farmers Supervisor, Box 92, Maseru

-Type of Assistance Offered:

\*Training Assistance: Teach boys and girls skills on gardening, woodwork, sewing, knitting, cookery. Teach cooperation skills.

\*Financial Assistance:

\*Other Assistance:

-Results of Programme/Project: Eventually promising. More projects started by members for learning.

13.

Name of Organization: UNESCO Commission for Lesotho

Location: Maseru

Mailing Address: Box 47, Maseru

Telephone Number: 325932

Description of Programme/Project:

-Name: Participation Programme

-Objective: Assist individuals and groups to development

- themselves eg by providing training
- Target Audience: Groups and individuals
- Geographic Coverage: Lesotho (we have publicity problem)
- Time Period: 1 year
- Contact Person & Title: Secretary General for UNESCO  
Commission
- Type of Assistance Offered:
  - \*Training Assistance: Yes
  - \*Financial Assistance: Yes
  - \*Other Assistance:
- Results of Programme/Project: Trained personnel

14.

Name of Organization: Min of Rural Development and Coops -  
Appropriate Technology Section

Location: Maseru

Mailing Address: Box 686, Maseru

Telephone Number: 324539

Description of Programme/Project:

- Name: Appropriate Technology Section
- Objective: To make and disseminate appropriate technology
- Target Audience: Poor rural people
- Geographic Coverage: Lesotho
- Time Period: 2 years
- Contact Person & Title: Mrs. Mphana, Dissemination  
Coordinator
- Type of Assistance Offered:
  - \*Training Assistance: Organising week long courses to  
train people in making and using  
appropriate devices.
  - \*Financial Assistance:
  - \*Other Assistance:

-Results of Programme/Project: Not yet visible. Project at  
its beginning. Uniform distribution of all fuel saving devices  
throughout rural Lesotho. People save time, money, and energy by  
resorting to the cheaper technology. the money saved can be  
channelled to other basic needs.

NOT ALL PARTICIPANTS IN THE CONFERENCE COMPLETED THIS FORM.  
THIS APPENDIX IS NOT INTENDED TO BE A COMPLETE LIST OF ALL INCOME  
GENERATING PROJECTS IN LESOTHO

Appendix II

INFORMATION ON INCOME GENERATING PROGRAMMES/PROJECTS

Completed by participants at conference.

1.

Name of Organization: Christian Council of Lesotho

Location: Thaba Khupa, 25 kms from Maseru on Roma road

Mailing Address: PO Box 929, Maseru, 100

Telephone Number: Roma 284

Description of Programme/Project:

-Name: Thaba Khupa Ecumencial Centre

-Objective: To train commercial farmers

-Target Audience: All able bodied Basotho

-Geographic Coverage: Lesotho

-Time Period: 18 month residential plus 2 years extensive

-Contact Person & Title: V.K. Koali, Principal

-Type of Assistance Offered:

\*Training Assistance: Intensive farming

\*Financial Assistance: short term loans available in  
2nd year

\*Other Assistance: Extensive follow up

-Results of Programme/Project: 57-60% success rate.

2.

Name of Organization: Taung Phamong Integrated Rural Development  
Project

Location: Mhales Hoek District

Mailing Address: PO Box 140, Mhales Hoek

Telephone Number: 85273 & 85344

Description of Programme/Project:

-Name: Taung Phamong IRD Project

-Objective: Aid rural development thru improvement of  
education

-Target Audience: Rural people of Taung & Phamong wards of

Mohales Hoek District

- Geographic Coverage: See Above
- Time Period: 6 years ending Dec '85 with renewal possibility of 5 years
- Contact Person & Title: Reno Schalm- Project Manager  
K. Peter Nilssen- Project Engineer
- Type of Assistance Offered:
  - \*Training Assistance: Will help locate appropriate personnel
  - \*Financial Assistance: Offers grants of materials and skilled labour
  - \*Other Assistance: Professional advice
- Results of Programme/Project: Successful development of communal gardens. Developing handicraft centres, village water supplies, construction of schools and clinics.

3.

Name of Organization: LCCUL and FAO/ Peoples Participation Project

Location: Raleqheka, Ramabanta, and Tlali

Mailing Address: LCCUL, Box 439, Maseru

Telephone Number: 312760

Description of Programme/Project:

- Name: Peoples Participation Project
- Objective: Income Generation
- Target Audience: Rural poor- groups
- Geographic Coverage: Foothills
- Time Period: 3 years
- Contact Person & Title: Associate Expert, Nat'l Project Coordinator, and Group Organizers
- Type of Assistance Offered:
  - \*Training Assistance: By group organizers and LCCUL field staff
  - \*Financial Assistance: By LCCUL
  - \*Other Assistance:
- Results of Programme/Project: Groups have been formed

## Appendix III

### EVALUATION SUMMARY

In addition to asking for participants' reactions on each workshop session, conference organisers also asked for suggestions for improving the workshop and comments about workshop facilitation, location, and meals.

Following is a summary of suggestions:

Visit an income-generating project	8 responses
Hold a follow-up workshop	4 "
Increase time for sessions	4 "
Prepare participants ahead of time	4 "
Use microphones during sessions	3 "
Invite other ministries & private sector	2 "
Use films	2 "

Here are some of the specific suggestions:

1. Invite participants from both successful and unsuccessful income-generating groups to share ideas.
2. Conduct the conference in Sesotho, inviting members from income generating groups to discuss their needs and problems.
3. Should schedule a few excursions to income-generating projects and interviews with members instead of so much group work (time-consuming, not very useful.)
4. Participants should receive conference papers ahead of time so that they can suggest topics.
5. It would be more effective if participants were asked to come having prepared papers.
6. Programmes should be sent to participants in time.
7. We should have discussed methods of coping with common group frictions. For example, a problem solving session on how to cope with "passive resistance".
8. Should have cut down on the number of irrelevant remarks made by participants - too much time spent on trivia.
9. Needed more ice-breakers to send away unnecessary thoughts.
10. Needed more time to read the manuals.
11. Participants should record changes in their work as a result of the workshop and share them through distance education

techniques such as radio.

12. We needed more work in small groups since it was here we were able to develop thoughts, although sometimes we were not clear on the group task.

13. We should limit the number of topics in order to cover them more thoroughly (i.e., follow through to conclusion stage.)

14. The workshop should accommodate participants who come from a great distance.

#### Comments about LDIC Facilitation:

A majority of conference participants felt the facilitation was well done, and that the facilitators were knowledgeable, good organisers and good speakers. Other comments:

1. The staff is open to suggestions - they have very positive attitudes.

2. Staff was good at initiating discussions.

3. The staff "taught themselves how to organise the conference." That is, they learned from participants how the conference should be structured.

4. I liked the group forming system where groups were formed by counting off.

5. The case-studies and handouts were very educative.

Participants also had some comments about weaknesses of facilitation:

1. Sometimes group discussion went on too long.

2. There was some unnecessary censorship during brainstorming by facilitators.

3. Sometimes speakers used words that were too technical.

4. Instructions were not always clearly understood.

5. Sometimes introductory remarks were vague and not helpful.

Most people had positive comments about the conference location and meals provided. People liked the location because it was easy to reach by taxi. They enjoyed the meals, especially after the first day - at that point all meals were served buffet style. Some of the weaknesses about location and meals:

1. Room was too noisy (5 responses)

2. Newsprint difficult to read sometimes because of placement.

## Appendix IV

### ANNOTATED BIBLIOGRAPHY

Ten papers were prepared and distributed for the conference on "Income Generation in Lesotho" held in February, 1985. Following is a brief summary of the contents of each paper.

#### 1. Developing a Framework for Understanding Income Generation for Rural Groups

This paper outlines broad issues in the field of income generation so as to give the reader a framework by which income generation for rural groups can be understood and analyzed. As such it does not attempt to provide definitive answers to the issues of income generation for rural groups but instead provides a structure whereby further questions can be raised. In particular it looks at the definitions and assumptions of income generation for rural groups.

The original LDTC concept of income generation is to provide people with technical skills and financial credits where necessary so that these can be utilized in the cooperative production of some product for sale in the marketplace. This definition is applied broadly to a range of income generating and pre income generating groups. Other factors which should be taken into consideration when trying to define income generation include the fair and equitable distribution of profits to members, the role of individual versus group activities, and the different stages of development groups go through - a consolidation, expansion, and post-expansion phase.

Many of the LDTC groups are really not income generating groups but learning groups, project organisers have discovered. The paper presents evidence that large scale income generation takes place only after the learning process, often in smaller units or even individually. The paper concludes with a series of commonalities which successful income generating groups seem to have in common.

#### 2. Four LDTC case studies-

Boiteko Lekhalong La Baroa

Mathebe Nutrition Group

Ipopeng Leribe Poultry Association

Khobotle Figgery Association

These four case studies represent groups assisted by the LDTC Assistance Fund. All four groups have received technical and

financial assistance for some time- in the case of Khobotle, since mid 1982. Each case provides information on the background of the group, its progress, a description of LDTC training, results to date of LDTC training and financial assistance, and lessons learned about the nature of income generating groups.

### 3. The Leadership Patterns of Income Generating Groups

This paper provides a definition of leadership by citing current thought. The paper examines assumptions regarding leadership among rural groups. It concludes by making a number of observations about leadership patterns among groups in Lesotho.

### 4. An Appraisal of the Intensive Training Model

This paper presents a general view of the Intensive Training Model which is currently used by the LDTC Service Agency Section with rural income generating groups. It provides a case study of training with one LDTC Assistance Fund group.

### 5. The Intensive Training Model - Training Modules on Group Functioning, Simple Bookkeeping, and Programme Planning

This paper is a collection of training lesson plans in group functioning, simple book-keeping, and programme planning which the LDTC has used and pretested with its current Assistance Fund groups. In addition, many of the lessons have been used in LDTC "Training of Trainers" workshops with extension agents. Besides the lesson plans, the paper contains information on adapting the material as well as notes for trainers.

### 6. The Lesotho Teaching Centre's Assistance Fund: Operating A Revolving Loan Fund

This paper presents an overview to the LDTC's operation of the Assistance Fund, a revolving loan fund providing technical and financial assistance to educational and income generating groups. The paper also presents some guidelines for establishing a revolving loan fund. The final chapter of the paper looks at a cost benefit analysis of one Assistance Fund group with a discussion of the long term continuation and replicability of the model once the donor funded project ends. The appendix contains examples of guidelines and forms, such as the Selection Criteria and standardised contract used in the operation of the Assistance Fund.

## 7. Nonformal Education Training Manual (pre test version)

Pre test copies of the Nonformal Education Training Manual were distributed to all the participants with the request that they provide feedback to the LDTC on the manual. The manual is intended as a practical resourcebook for all people involved in training either at the local or national level in the country. The manual contains information on the setting of nonformal education (theories of adult learning, definitions of NFE, participatory training, etc.), information on how to plan for a training programme by providing information on the steps that should be considered when designing a programme, and information on needs assessment techniques, setting training objectives, designing and implementing various training activities, and evaluating the programme. The manual concludes with suggestions for trainers on improving their own training programmes.

## Appendix V

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15

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