

Living Income Community of Practice

Topic specific 2022 webinar series

The Living Income Community of Practice



Federal Ministry
for Economic Cooperation
and Development



Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



**Levers for Income Improvement: Supporting Farmer Leadership for
Entrepreneurship and Economic Development**

Apr 26, 2022

14:00-15:00 BST (GMT +1)

Today's Facilitators



Sheila Senathirajah
Senior Manager, Innovations
ISEAL



Liliana Petkova
Project Support, Impacts and
Innovations
ISEAL

Housekeeping Rules

THIS SESSION IS BEING RECORDED

- A link will be shared post this webinar
- A copy of the slide deck and recording will be available on our website within 2 weeks.

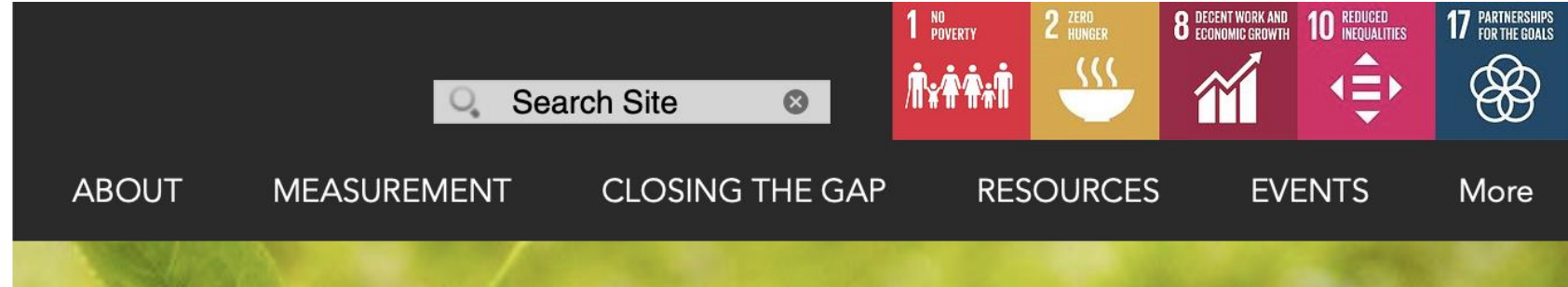
HOW CAN I ASK A QUESTIONS/COMMENT?

You will be kept muted throughout main session so,

- Raise your virtual hand (organizers shall unmute you)
- Type your question on the question box

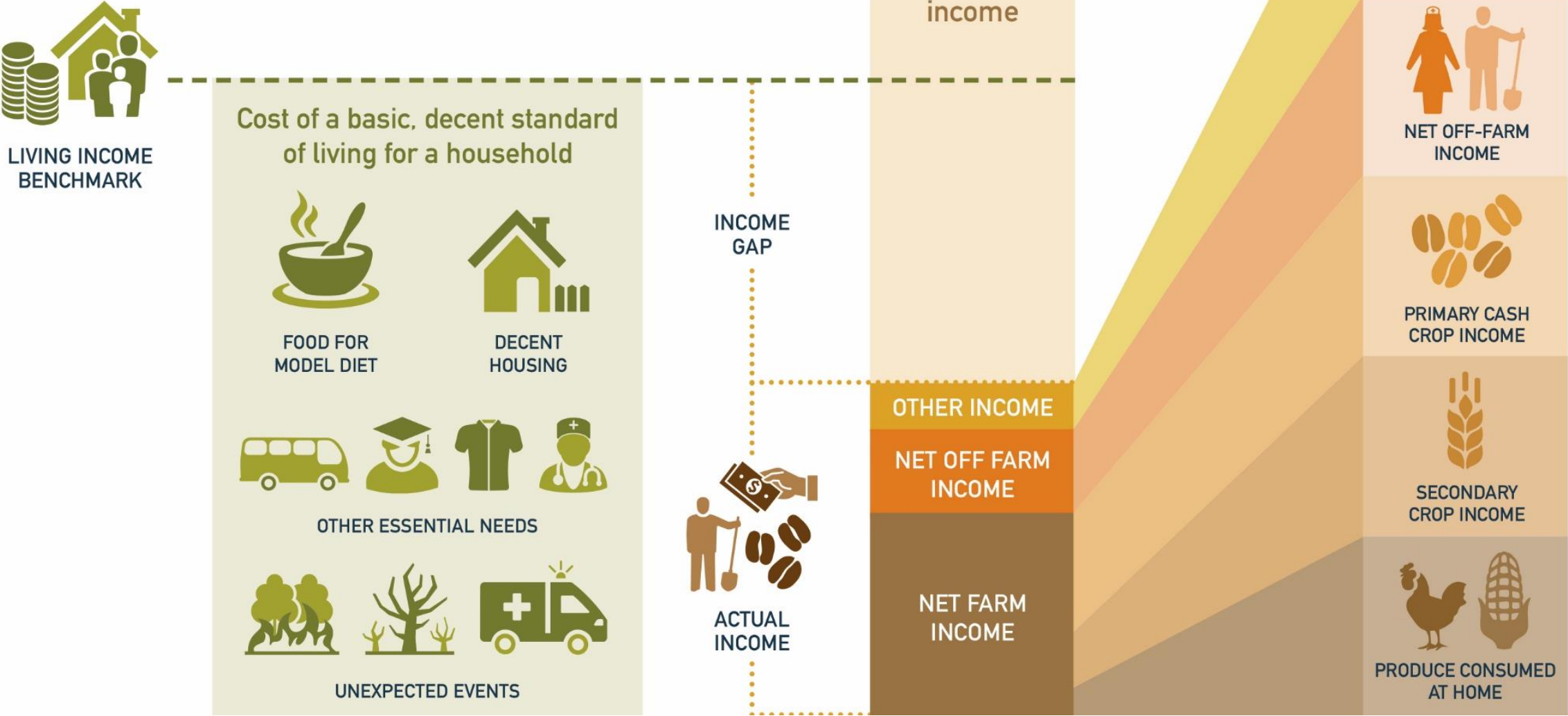
TECHNICAL DIFFICULTIES ? Reach out to liliana@isealalliance.org

The Living Income Community of Practice



Living Income Community of Practice is an alliance of partners dedicated to the vision of thriving, economically stable, rural communities linked to global food and agricultural supply chains.

The Living Income Story



Agenda & Speakers

Demonstrate the core equation that lies behind Emerging Leader's focus on mindset change

- **Steve Miles**, CEO Emerging Leaders

Concept in practice: Stories / data / experience from the field

- **Vijay Kiran**, Head Trainer, Emerging Leaders, India (India Programme)
- **Terry Kiruki**, Project manager, Emerging Leaders, Kenya (Kenya Programme)

Retailer perspective: Stories / data / experience from the field

- **Hazel Culley**, formerly Head of Sustainability at M&S, now Managing Consultant - Sector Lead FMCG & Retail at twentyfifty

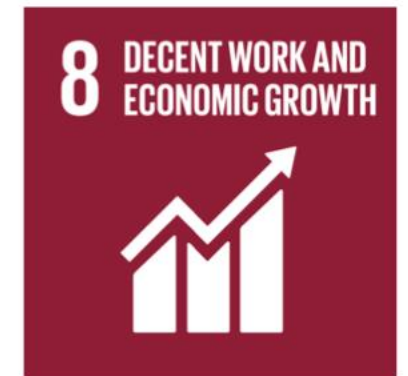
Wrap Up and Discussion

- **Steve Miles**



Emerging Leaders
Unlocking Human Potential

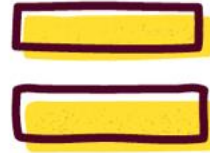
**Empowering people with the mindsets,
motivation and skills to flourish**





PERFORMANCE

(What I do)



POTENTIAL

(What I could do)



INTERFERENCE

(What stops me doing it)

The Reality:

Without mindset change the story stays the same

The Opportunity:

Change your thinking and you change your life

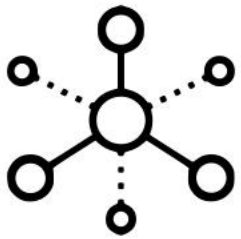
Two critical skillsets:



Adaptability

Increasing productivity & improving quality.

Climate change and constantly changing regulations require adaptability
Embracing new approaches, technologies, methodologies and innovations is essential



Diversity

Building resilience through developing additional streams of income

Helping farmers see themselves as business men & women motivates them to explore additional opportunities they have been unwilling or unable to consider investing in

Helping build resilience in workers by providing additional sources of income that compliment rather than conflict with their work improves focus & productivity in the workplace

The Programme

The programme is dynamic & able to engage with any level of literacy with a clear and proven theory of change

Unlocking your potential and equipping you to:

LEAD YOURSELF

LEAD Your FINANCES

LEAD Your PROJECT

LEAD Your TEAM / RELATIONSHIPS

LEADERSHIP FOR LIFE

Re-awaken your dreams and re-write the future

www.emerging-leaders.net

Project Timeline

M&S
EST. 1884

BARRY CALLEBAUT


Emerging Leaders
Unlocking Human Potential

Leadership for Life
Training - 56 Staff
October 2018



TTTs Trained 1000
Farmers
Feb-Aug 2019

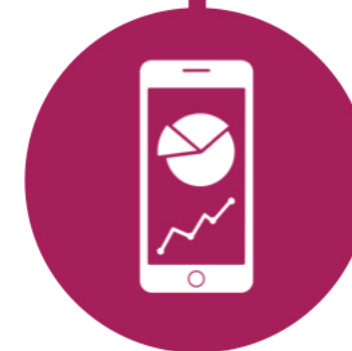


Midline Sample &
Control Group Study
March 2020

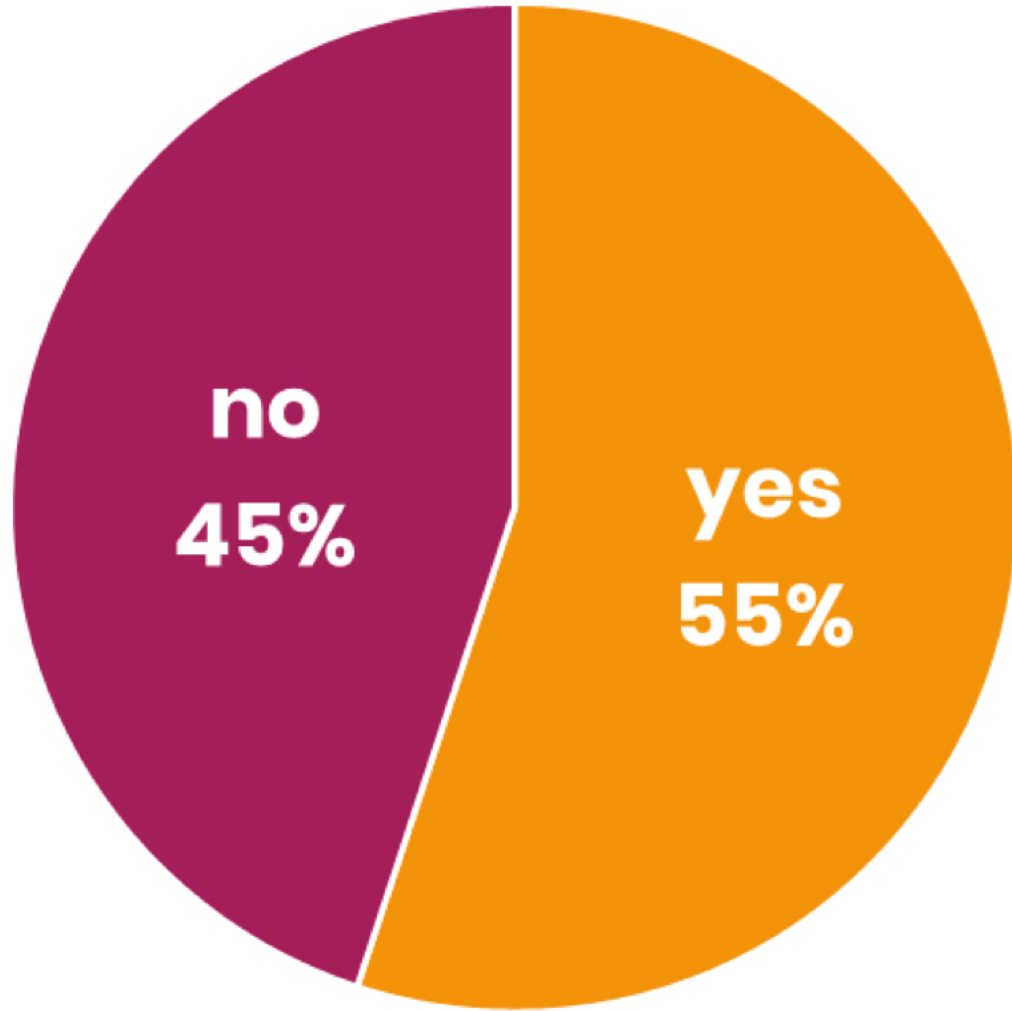
December 2018
Leadership for Life
Train-The-Trainer -
26 Staff



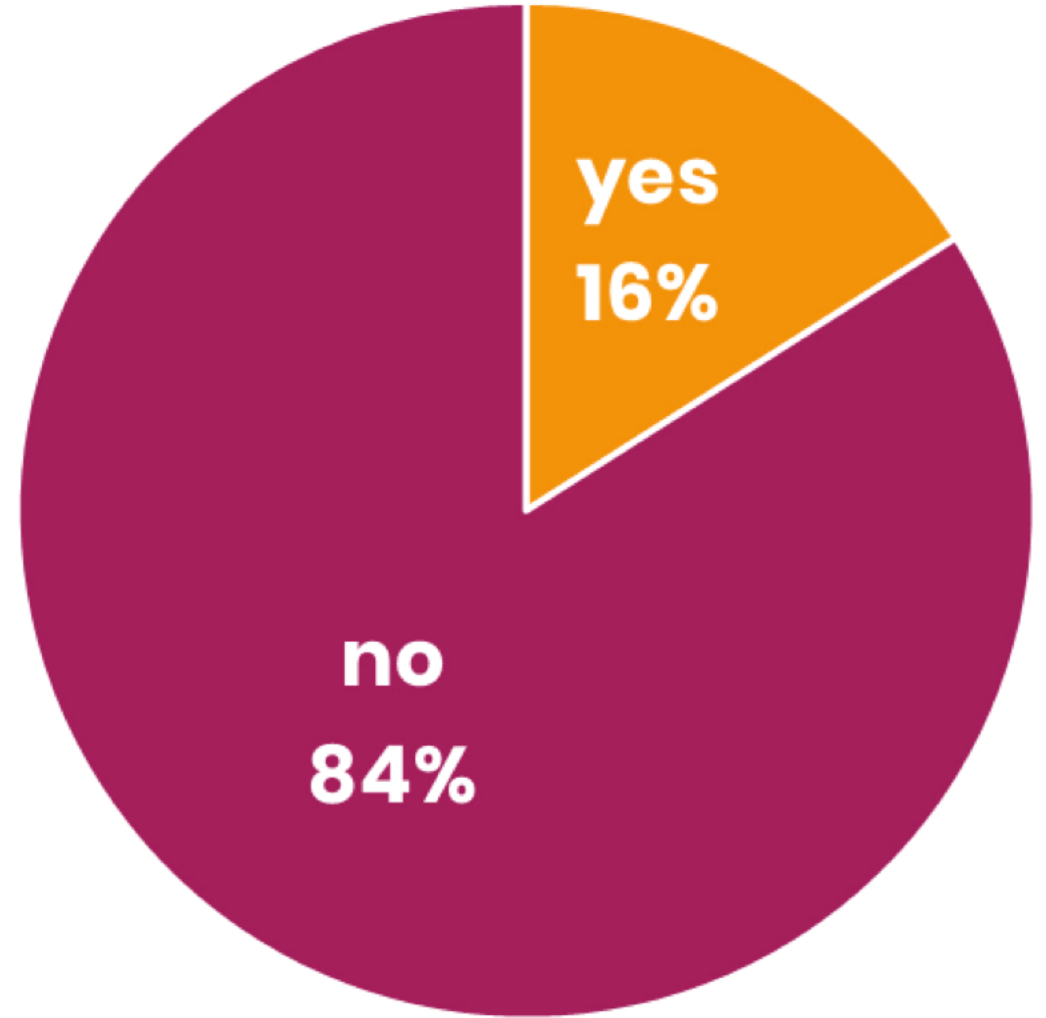
Aug-Dec 2019
CC Tool – Uptake of
PP Packages &
Interim Results



Did you start a project?



Leadership for Life



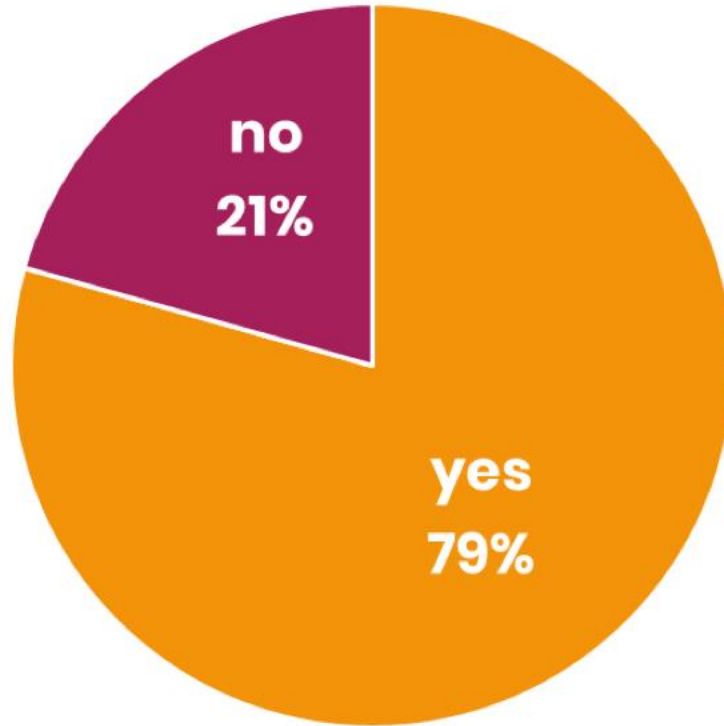
Control Group

How much monthly household income?

Indicator	Leadership for Life	Control Group
Average number of earners per household	2.5	2.2
Average Monthly income per earner:	450 GHC Female: 318 Male: 576 (removed 7 outliers)	340 GHC Female: 244 Male: 434
Average Monthly income per household:	1,114 GHC (removed 7 outliers)	759 GHC

**46% higher
monthly income**

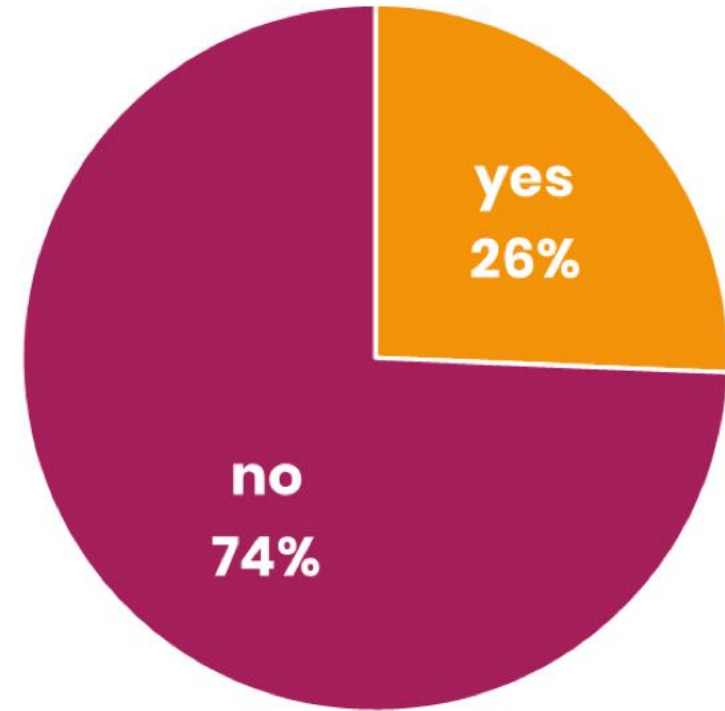
Do you use a budget for family expenses?



Leadership for Life

Avg Monthly Savings: 220 GHC

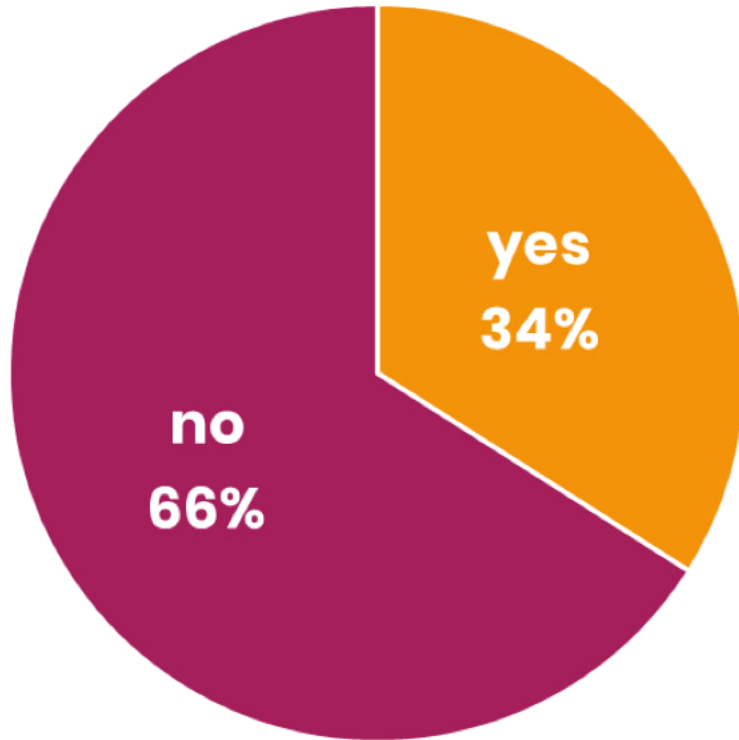
**116% higher
savings**



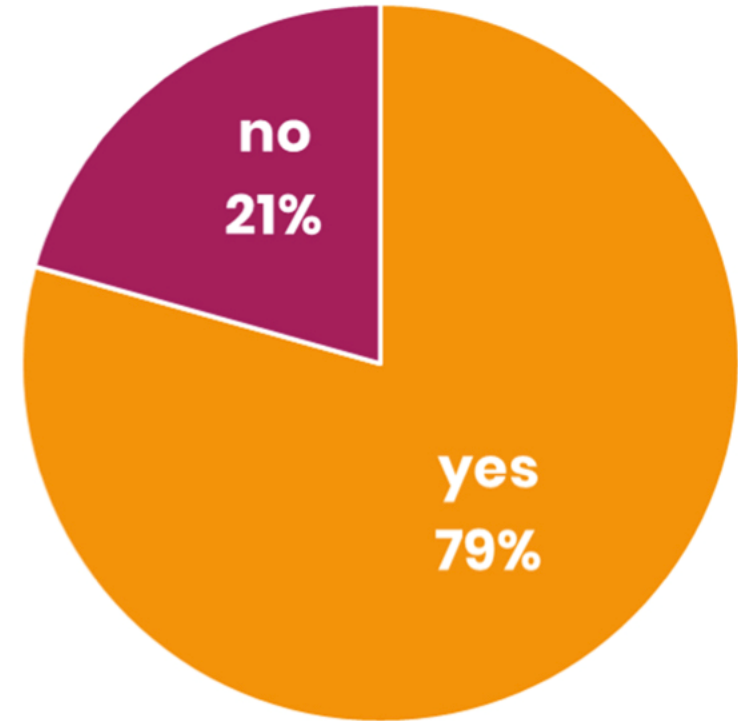
Control Group

Avg Monthly Savings: 102 GHC

Did farmers change family budgeting behaviour?



BEFORE Leadership for Life



AFTER Leadership for Life

INDIA

Experience from the field

SMALL-HOLDER FARMERS

**We worked with 38
small holder farmers
over 4 days on:**

- **mindset & behaviour change**
- **leadership**
- **financial literacy**
- **livelihoods**

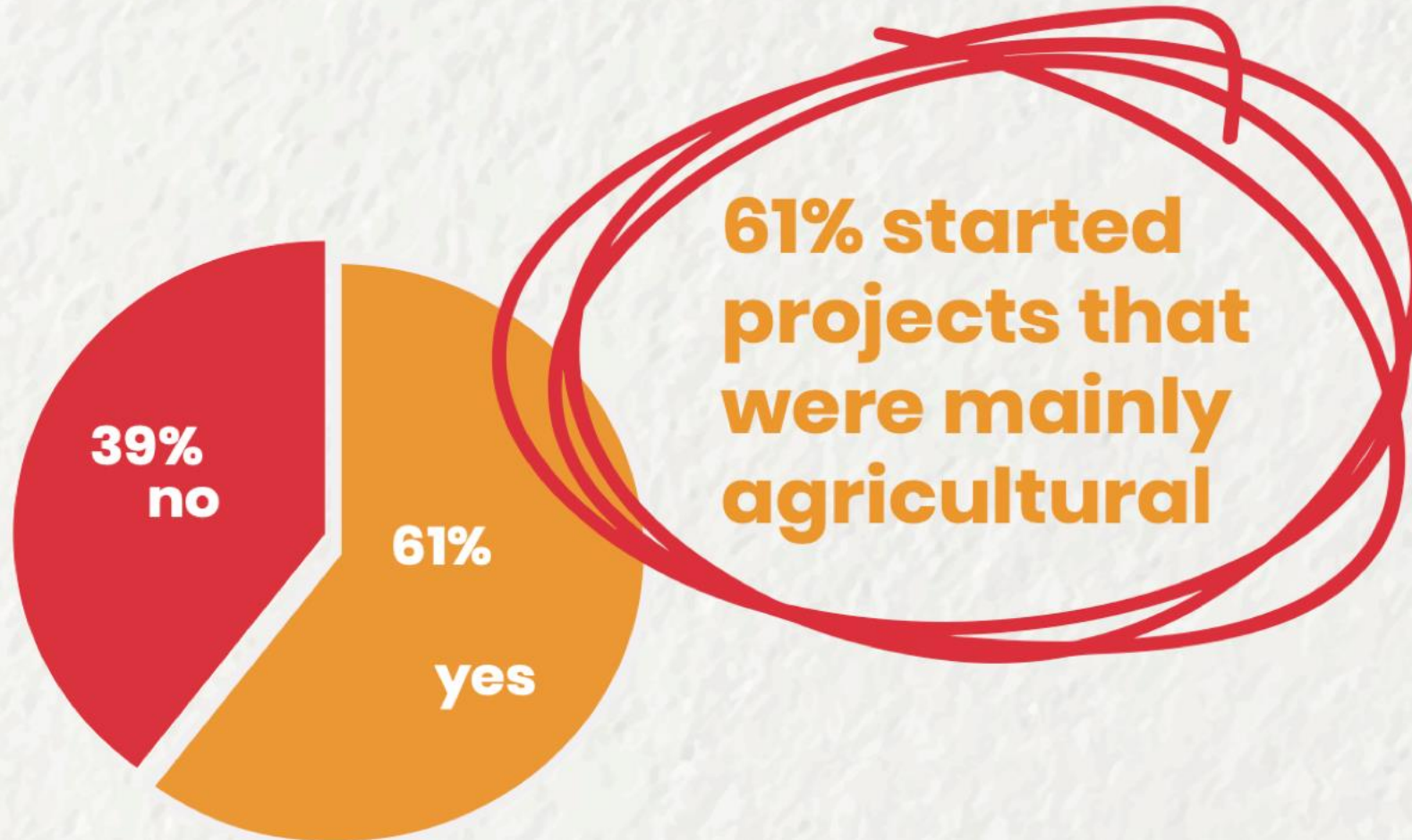
**They continued to meet
in 'leadership hubs' for
peer learning**

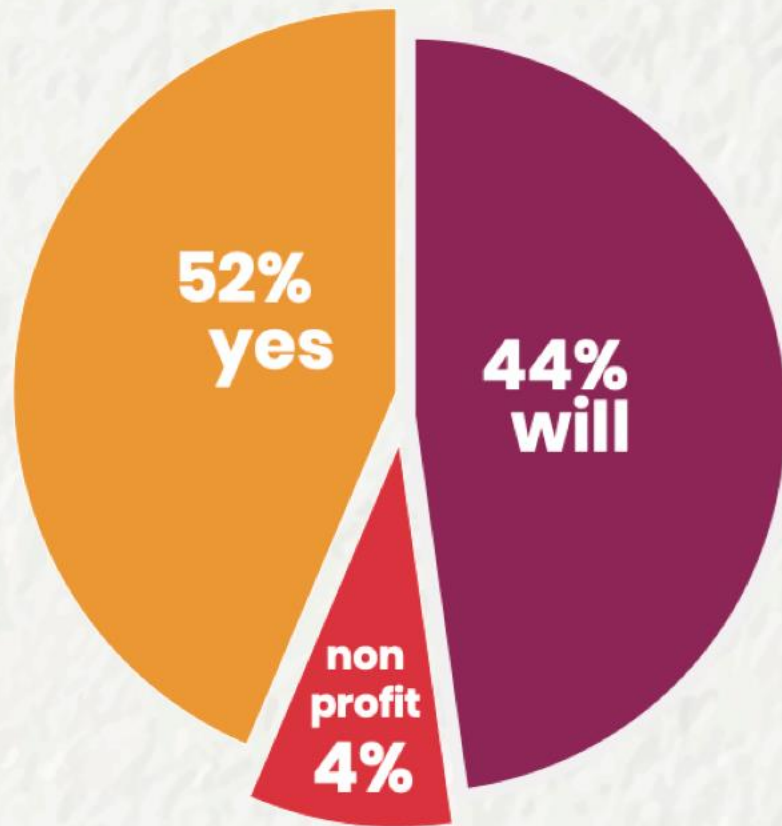
**We returned twice to
mentor and support
them**



new projects

did they start projects?





- **52% created a project generating income within 4 months**

- **44% said their project would generate an additional income**

- **4% started non profit projects**

average income increase / month of 78%

→ **that's more than an extra £250 per month!**

Examples of projects after training

Growing additional crops like papaya, banana, ragi, tamarind, guava, etc.

Additional income generation projects like rearing of goat, sheep, silk-worm, chicken, etc.

Created shed for 7 cows

Some farmers built or renovated their own house

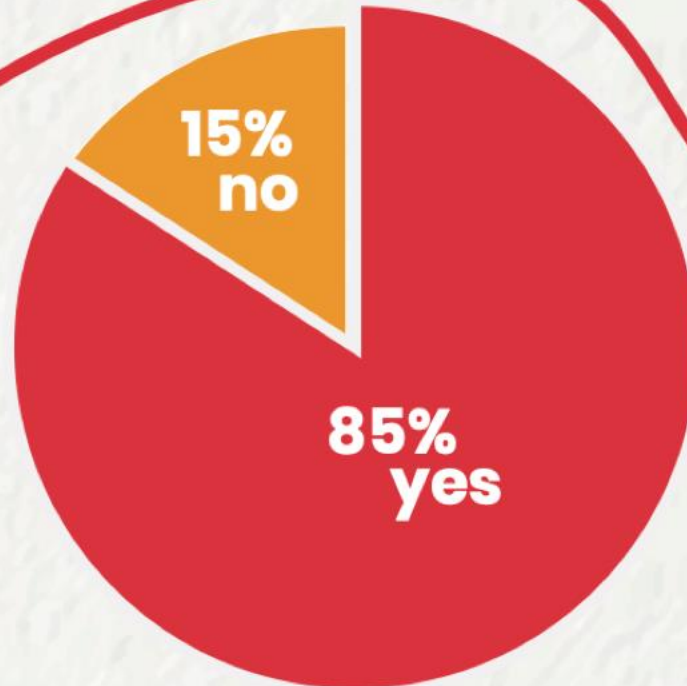
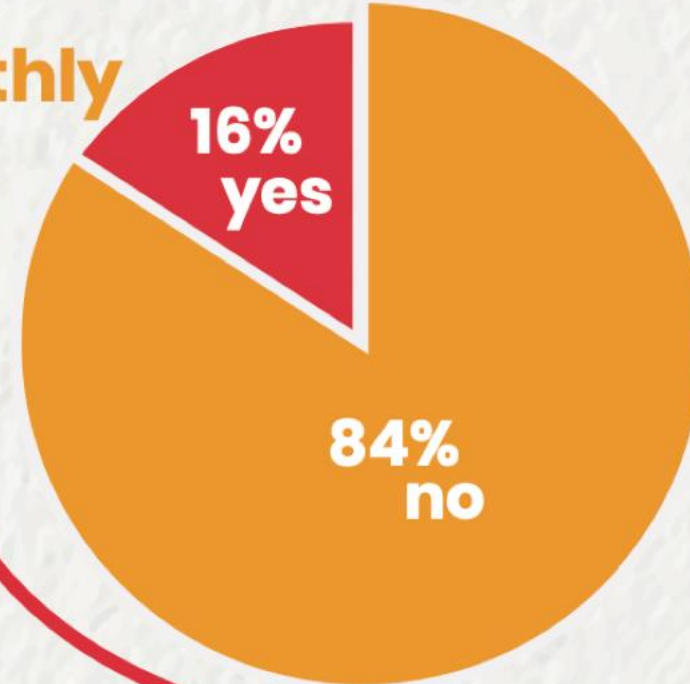
Started footwear showroom



Shivaram

do they budget?

before
the average monthly
saving was **£19!**



now
the average monthly
saving is now **£67!**

Business Impact – headlines

Quantity → 1200 tonnes to 1600 tonnes

Yield → 3.5 tonnes to 5 tonnes per acre

Quality → 3 trucks rejection to 1

New producers supplying → 33 farmers to 53 farmers

Increase in uptake of farmers adopting FSA

KENYA

Experience from the field



IMPACT

FCDO Funded project
(Fairtrade Foundation & MM Flowers)
Naivasha, Kenya

A case study

- 171 vulnerable workers from 4 farms
- Enable participants to start IGAs to supplement income
- Provided seed capital to a selected number (25%)

100% of the grant recipients started IGAs

45% of non-grant recipients started IGAs

64% of the businesses started had made an income within the first month

Income generated in first month = 30% of average salary

A case study



IMPACT

(Fairtrade Premium project)
Nanyuki, Kenya

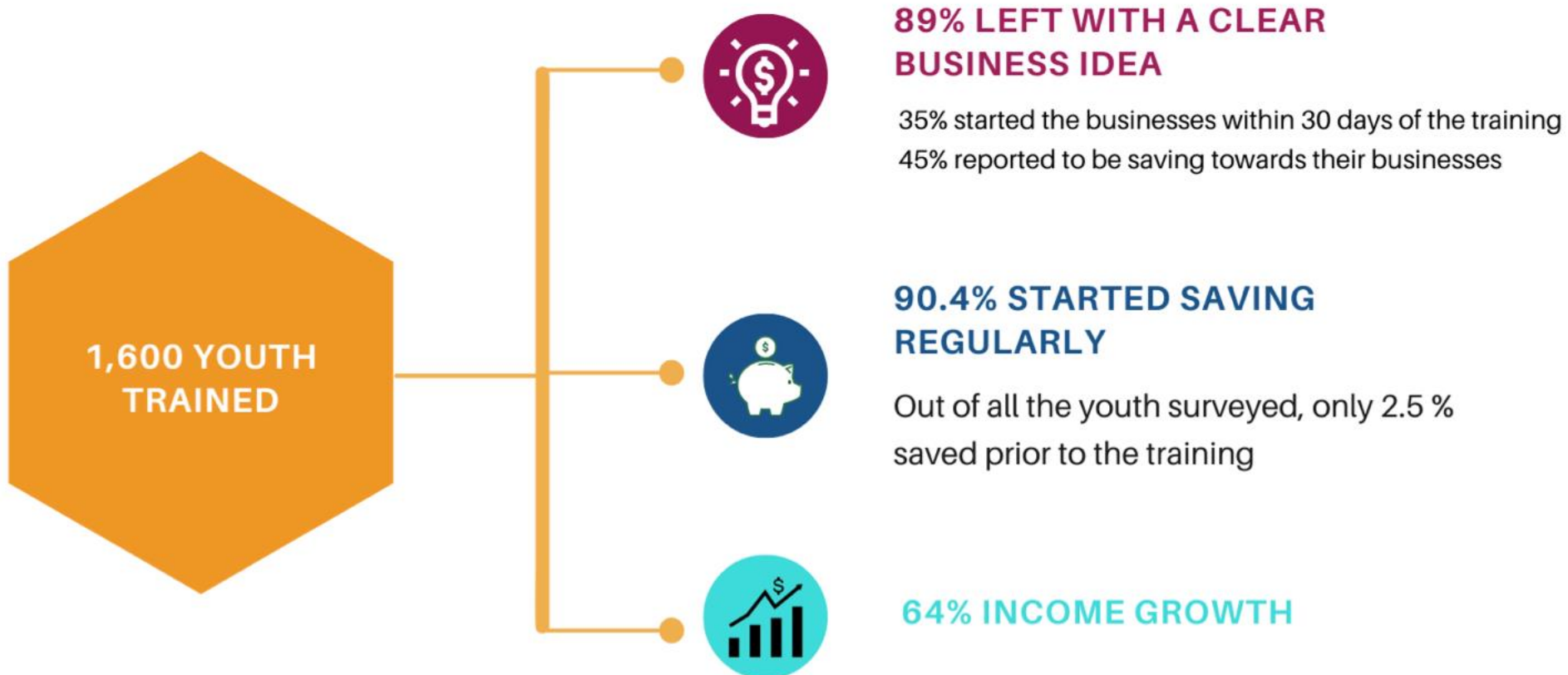
- **Selected 98 vulnerable workers from 2 farms**
- **Aim – Enable participants to start livelihood projects to supplement their income & break dependency cycles**
- **Provided seed capital to all participants**

100% of the staff trained started IGAs within a month after the training

82% started saving regularly after the training

97% started budgeting and planning after the training

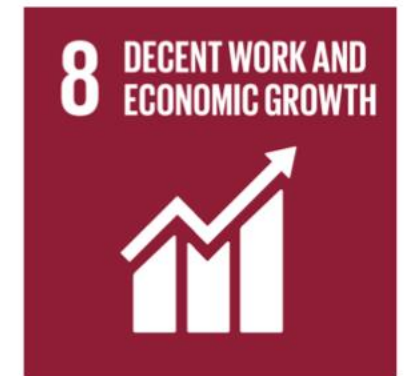
UWEZO KWA VIJANA IMPACT





Emerging Leaders
Unlocking Human Potential

**Empowering people with the mindsets,
motivation and skills to flourish**



IMPACT ACROSS MULTIPLE SETTINGS AND COUNTRIES

FOLLOWING TRAINING

98% 
OF WORKERS SAID THEIR
LIVES HAD IMPROVED
SINCE THE TRAINING

73% 
OF WORKERS FELT THEIR
JOB SATISFACTION
HAD IMPROVED

78% 
OF WORKERS SAID THEY
HAD **MORE CONTROL**
OVER THEIR LIVES

MEASURED IMPACT

60% 
OF WORKERS SAID
RESPECT HAD
INCREASED ON SITE
SINCE THE TRAINING

63% 
OF WORKERS INTERVIEWED
FEEL SAFER AT WORK
SINCE THE TRAINING OCCURRED

50% 
OF WORKERS
STRONGLY AGREED THAT
COMMUNICATION
ON SITE IMPROVED

36% 
OF WORKERS REPORTED IT WAS NOW
EASIER TO RAISE ISSUES WITH MANAGEMENT
THAN PRIOR TO TRAINING

77% 
OF WORKERS PERCEIVED
MANAGERS TO BE
TAKING HEALTH & SAFETY
MORE SERIOUSLY
SINCE THE TRAINING

64% 
OF WORKERS
ACROSS ALL SITES SAID
MANAGERS TOOK
SANITATION MORE
SERIOUSLY
SINCE THE TRAINING

WORKERS TODAY
ARE ABLE TO
SAVE \$22 USD
PER MONTH MORE
THAN BEFORE THE TRAINING 

Discussion and Q&A



Questions

(the following are written questions arising from the webinar which were not able to be addressed on the day due to time limitations. Emerging Leaders CEO Steve Miles has provided responses below)

Q Is the focus of these projects encouraging additional income-generating activities to eventually leave marginal jobs and move into business? Or is it intended that this is done above and beyond their employment? Do you factor in considerations of time burden, particularly for women? It seems that encouraging additional income generation is good from an income point of view but could add to the time burden for women.

It's a project by project basis depending on desired outcomes of partner. Often in the case of workers in a farm / plantation setting (eg Like the FCDO workers project in Kenya) the aim is to help workers start IGA's that complement rather than conflict with their work commitments. In helping them come up with an idea we encourage them to consider the resources they have in their hands right now - skills, knowledge, experience & time being a crucial factor too.

We also help them think about the 'people they will partner with' (people they know and people they need to get to know). Often these are family who will help them start or even run the IGA for them.

Agree there is a risk for this to be an added burden, hence why we encourage them to think about partners. The project we are about to pilot in Kenya with Farm Africa / Waitrose foundation will explore how we can mitigate this even further. Every worker brings either a spouse or unemployed youth from the family unit as part of the training so they share responsibilities on raising the living income for their families. We also explore the issue of good & bad leadership & that leadership exists for the benefit of others. Into this we explore how words & actions have an impact and how we can either be people who build people up or push people down. We also address the issue that we can do more together than we can on our own. Often family relationships improve significantly because of the knowledge gained, but especially the knowledge shared within the family unit. We have so many stories how spouses sharing about money / savings has brought both honest conversations and new approaches. Likewise, with IGAs a shared vision motivates a family to work more together.

Questions

Q Do you also facilitate some other services to secure impact (such as access to agro-inputs, finances, collective services [Cooperatives], or to market)?

Our approach is to collaborate with other organisations / agencies that can bring the technical training / additional inputs. We focus on the 'soft' / essential skills piece of mindset & behaviour change; financial literacy & starting additional livelihoods projects. As the thing before the thing we consistently see what EL does magnifies or accelerates the take up in technical training that follows. Now people have the mindsets and motivations to want to grow - to reimagine and rewrite a different story. They have the framework, the plan and they now look for the partners (people they know / people they need to get to know) who can help them achieve their goals.

Q Do you also have insights on contexts or conditions where the approach did not work, or worked less effectively?

To be honest not really - the impact is pretty consistent across different settings/contexts / projects. We take MEAL very seriously and especially the learning part of it so we are constantly reviewing what we do and how we do it. For example how we are adapting/changing:

- The leadership hubs (peer hubs) which follow the initial training was a development to increase ownership & taking greater responsibility on the ground
- Unemployed youth require a longer journey - more support along the journey because of a lack of role models and exposure to ideas beyond their known experience. So we are adapting the programme to be more phased and adding in more mentoring as part of the journey as well as growth and exposure events to increase knowledge / expand horizons
- We have found on gender based programmes - men are essential to incorporate. If you empower some without addressing those who 'hold power' over others then it can cause other issues along the way
- With our earlier TTT scale programmes - we found high levels of people taking out loans to start projects, something we actively discourage. So we now have implemented a better monitoring/coaching & support system for trainers in the field to ensure they stay on script.

Questions

Q What about partnerships and collaboration? Are there projects ongoing that have worked with local government partnerships or programs on the ground partner with them?

Something we are keen to see more. Our partnership in Cocoa in Ghana was about training their team to implement. It's our model for scale and we are keen to see this happen more and more developing more strategic partnerships where EL provide the programme / train trainers and then support and monitor progress, coaching along the way. We have found the need to implement refresher training for trainers and trainer drift happens over time so keeping them sharp and on point is essential. We did some work in Rwanda with the education department helping graduating teachers start IGAs, because they weren't getting the level of income desired / required and were therefore sometimes not turning up to teach as off working elsewhere. There are greater levels of bureaucracy and playing politics is hard, but we also see the value of ownership by local government in creating system change not just individual change

Q Do you work with the dairy sector?

Not at present, but that is down to opportunity not desire. As mentioned as the programme is principle based it works anywhere with anyone. For example we hadn't worked in mango until 2019, but we took the lessons learnt from working with small holder farmers in coffee, tea, fruit & cocoa which gave us a good baseline. We take very seriously the role of understanding context to shape the application of the programme with partners. But as it's principle based very little adjustment to the content is required - it's the application of the principles that then comes into play. So we would love to explore with you if that is of interest.

Questions

Q How do small-scale farmers access your program/service? Through existing donor projects or by directly hiring your services?

Usually it's through either a supplier or partner on the ground. We rarely work in isolation.

Interestingly what we do find is that because the programme is different to most others - farmers coming on Day 1, come back on following sessions with others in tow. They find it so helpful they want others to benefit. That isn't always helpful, but it does provide access to more. This was true in Ghana with Cocoa & India with mango. The result was mango supplier ended up doubling the number of farmers supplying mango and in cocoa they increased the number of people in their supply chain also.

Q Do you have experience in the coffee sector? Yes, we do - we worked with small holder coffee farmers in Rwanda in partnership with M&S / Taylors. I also spoke as a IACO conference in Ghana on engaging youth in the agricultural supply chain. We would love to do more so again keen to explore further.

Q Was there any scoping of living income gap coverage done? or was it case by case basis? At present there hasn't been - mainly because our work / research and therefore associated funding has been driven by our partners rather than by us.

Q Do you work in Latin America, or would you consider partnering with a farmer training program in Latin America?

I am actually on a call today with a supplier and retailer from Nicaragua to explore potential project later in the year. We are just translating our workbook for participants into Spanish for some work with migrant workers in Spain which will also be used here. Would love to explore this further with you. We did some work with WWF in South Africa in partnership with M&S a few years ago which was very successful. It was a solution / sanitation project they were struggling to get communities engaged with. By adding Leadership for Life infant of the technical training it dramatically improved engagement and solutions were quickly identified by the communities and actions taken. This is a great example where mindset & behaviour change with the focus of projects being more directed can work really well together. Identify the challenges; give scope for options and then help communities / farmers / cooperatives plan and deliver the project

Questions

Q What is the duration of the project overall?

These can be done over consecutive days or over a few weeks. Often now we integrate Module 4 - Lead your TEAM later if feasible so people get to focus first on themselves and their individual IGAs before then getting them thinking about working with others. Cafe's (mentoring and support happens one month & two months after the initial training)

Module 4 - Team often takes place at the same time as Cafe 1 or 2. Essentially rather than a fixed format we work with partners to work out the best / most practical model for maximum impact and minimum disruption. If it's a scaleable project with TTT incorporated our current model is for any potential trainers to first go through the programme themselves. Then a TTT would usually be 3 - 6 months after so we can identify trainers who are actively applying the principles. Without fail these are the best trainers - incarnational trainers! People who haven't just got the programme, but the programme has got them. They facilitate as practitioners not theorists of the principles and therefore speak with an authenticity which is both compelling and powerful and therefore their message carries a greater 'authority'.

Q How do you manage the potential unintended consequence of removing the main employer off the hook, who arguably should pay enough income in the first place?

Our perspective is that whilst the ideal would be all employers immediately raise salary to living wage the reality is it's not going to happen either in the immediate or in the short term. However, there is a very real need now for those in poverty. Therefore we see what we do as a bridge in some cases to help cover the gap now. Our focus is on helping those in poverty lead themselves out of poverty. Whilst others work on policy & law and advocacy we see our work on empowering those who need support. We also, where we can, seek to amplify the voices of those we support and bring awareness of challenges faced and also success stories to celebrate. If we can help family units raise their collective living income above the living income standard then we are helping families begin to move from surviving to flourishing.

Questions

Q Do you do value chain development and market building to enable the IGAs to perform better?

At present no we don't but aware this could be a helpful step so again we are looking for those we can partner with who can bring this expertise. One of the ways we are doing this in the short term is through suppliers on the ground seeking for them to explore ways they can offer additional avenues either directly or through connections to help support diversification. As mentioned above one in the Project module as part of the plan design for their IGA we help them identify people they may need to partner with who can help them grow their business. I think in larger-scale projects we could do this more & better. So happily open to learning and understanding ways we can link people to the right people. With the Uwezo Kwa Vijana youth project in Kenya we are now providing additional training modules to help expand their knowledge and horizons. Rather than do it for them we are trying to connect them with people (people they can partner with) who can help them take the next steps but our model means we encourage them to take those steps - we don't do it for them. And we are seeing them do that and thrive.

Q What would be the conditions/challenges you foresee if you had to scale up your programs to thousands (or even more) of SHF?

Our cocoa project in Ghana reached 1000 SHF's. We trained 15 trainers, they trained 1000. We are planning a project to now scale that to reach 4000 in 1 year to then scale into 5 countries. Likewise in Kenya, we are about to launch a project to reach 500 in the pilot and 5000 in the scale over 2 years. Again we are still learning - but the key criteria for us is a partner who wants to work with us and see the value in what we do rather than ticking a CSR box. Mindset and behaviour change are critical for ending poverty, but it isn't quick and can't be done in a 1-hour 'hand wash' programme. So if you are looking for a quick fix - this probably isn't it. But if you are looking for a longer-term sustainable one - that continues to bring returns in many and varied ways then this works great.

Therefore I think having a mind on the longer-term - invest now for a good return now, but great value return later

Investing well in and supporting trainers with regular monitoring and coaching is also important to preserve quality - if done well this programme is a game-changer.

Questions

Q Did participants self-select in the programme? How did you address this 'bias' when you compared results with a comparison group?

Apologies if I misunderstand the question, but if I understand correctly: Participants are selected by our partners - in some cases they opt in, in others, they are opted in. In terms of the comparison, v control group re cocoa - data of those trained were selected by a simple random sampling methodology that give confidence on data of 95% (+/- 5%); the control group data was selected by cluster sampling based on geography. We also took out the high-end outliers so they don't affect data too much. What we are looking to do with all our data collection / MEAL is to use it to give us insight rather than make us look good. We use it as a tool to understand what is working and what we can do better so we are continually improving.

Engagement Opportunities- 2022

VIRTUAL | Living Income Practitioner's Workshop 15 & 16th June 2022

A practical workshop for those looking to turn commitment into action through the delivery of a credible and impactful living income programme.

REGISTRATION NOW OPEN!
(*LICOP website*)

Thank you!



Federal Ministry
for Economic Cooperation
and Development



Deutsche Gesellschaft
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Photo © tea field Kenya Rainforest Alliance RA