



10. Income generating activities: mushroom growers in Malawi



The Titukuke mushroom growers in Malawi are an example of a creative and effective idea for appropriate livelihood activities.

In Lilongwe, the capital of Malawi, a Disabled People's Organization has initiated a number of self-help groups of persons with disabilities to generate income. Their activities include mushroom growing, maize and vegetable growing, poultry farming, baking and tinsplate working. One group, named Titukuke, has 25 members, the majority women. Some of the members have disabilities themselves; others are parents of children with disabilities.

The group's main activity is growing mushrooms for the hotel market in Lilongwe. The mushrooms are grown in small plastic bags containing a growing medium of crushed maize stalks. These bags are arranged on racks in a simple greenhouse (a shack with a grass roof and plastic sheeting walls). The spore (from which

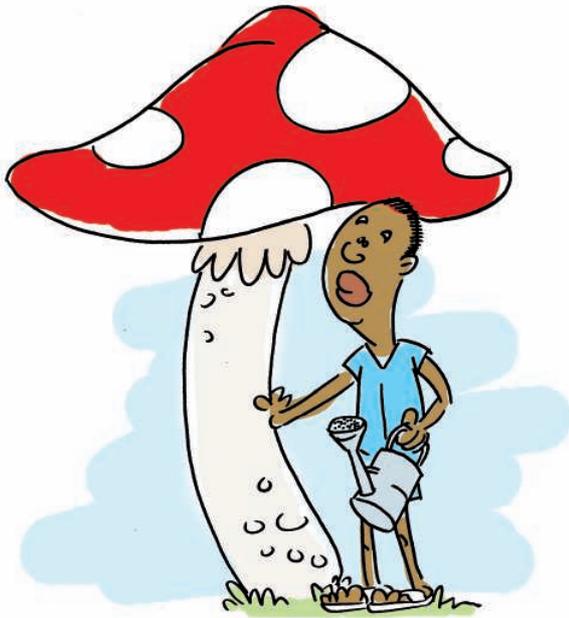
mushrooms are grown) is bought from Lilongwe University in bottles and introduced into the medium. It takes six weeks to produce white mushrooms four inches in diameter. After each harvest more spore is introduced and the process repeated. Apart from spore, water is the only other requirement. The growing medium must be kept moist. The ideal temperature is 25-28 degrees.

Group members operate on a rotation basis to take care of the mushrooms. A national fund provided the funds for the greenhouse as a grant.

Economics

A breakdown of production costs for the mushrooms by Titukuke is shown in the following table. All amounts

Expenditure		Income	
Item	Cost	Item	Selling price
Construction of greenhouse	\$120	1 kg of mushrooms	\$5
Plastic sheeting	\$90	15 kg produced every six weeks	\$75
Total set-up costs	\$210		
Plastic bags (per 1000)	\$8		
Maize stalks	free		
Spore (\$5 per bottle x 3 =)	\$15		
Total consumables per six weeks :	\$23	Profit per six weeks :	\$75 - \$23 = \$52



\$52 income per six weeks is not a vast amount. But if it is used to build up a savings fund to give loans to individual members, then it will form a steadily increasing asset for the group from which they can all benefit. In time it could be used as collateral to secure a bigger loan for a bigger project.

This method of mushroom production has a number of advantages for the Titukuke disabled group:

- There is a ready market. All that is produced is sold and there is unmet demand from hotels.
- Once the greenhouse is constructed, the production costs are comparatively low.
- The technology is simple and clean. No fertilisers or other chemicals are needed.

- Mushrooms are light and easy to transport on a bicycle.
- It is ideal for persons with disabilities, requiring no hard labour or digging. All parts of the process can be done from a wheelchair.
- Knowledge and skill are easily acquired.

Stefano Dunga is the main inspiration behind the group. He is married, is father of three children and has severe impairments in both legs as a result of childhood polio.

Stefano dropped out of school in 6th standard, because his father could not afford the fees for the last two years of school. His father was employed as a labourer at a church and had no land. He did not receive assistance from any organisation for rehabilitation or vocational training. However, he made his own callipers using metal rods and adapted boots, an illustration of his creative spirit and determination. Without these he would have to use a wheelchair, but with them he can move around on crutches.

Stefano learned radio repairing from a friend, which is now his main source of income. He has a shop in the market and earns about \$80 a month, but this income is not stable. He supports some other children as well as his own immediate family.

Stefano heard about the formation of the Titukuke group through his church. He sees a group as having great advantages for mutual solidarity and support. On a social level he has benefited considerably from the group, but he thinks it better to use it as a form of group savings than as a source of income for each member.

Stefano is the most active member of the group. He would like to go into mushroom growing in a bigger way. At present he divides his time between the mushrooms in the morning and radio repairing in the afternoon. The main difficulty he faces is the lack of capital and the difficulty of getting a loan. Micro-credit organisations and banks demand collateral. That could be built up through group savings.

Key quote

“The name of this group is Titukuke, which means ‘we have to develop ourselves’. That is my philosophy. I made my own callipers and learnt radio repairing from a friend. We have to help each other and ourselves. The group is all about helping each other. Each member makes a special contribution.”

*New brooms sweep clean,
but it is the old ones that know
all the dirty corners (Ghana)*

Assignment

Competencies

The participant:

- gains an understanding of the value of income generating activities as a means to development
- enhances skills to assess and budget livelihood activities
- translates principles of livelihood into practical measures

Session preparation

Setting:

the assignment is presented as a quiz. One student is chosen as referee. The other participants split up in 3 groups.

Approximate duration:

- reading and plenary discussion: 30 minutes
- quiz preparation: 45 minutes
- quiz: 60 minutes.

Required materials:

to keep the scores of the quiz you could choose:

- flipchart / poster paper and markers
- blackboard and chalk / whiteboard and markers

Suggested session design:

plenary discussion and quiz

- What did you personally learn from the above case study? Discuss your personal learning points with the group.
- Each group first writes down answers to the following 11 questions using one piece of paper per question. In a plenary session the referee asks the groups to present their answers for each question and stick the papers on the wall. For each answer the referee gives each group a number of points: the group with the best and most complete answer gets 3 points; the group with the least complete or correct answer gets 1 point; the remaining group gets 2 points. When all questions are discussed the points are added up. The group with most points is winner of the quiz!

1. Name four skills that are required for persons with disabilities to get into work, whether self-employed or in a paid job?
2. What is the difference between a grant and a loan? What are the advantages and disadvantages of each?
3. What are the best approaches for vocational training programmes to get their graduates find a job?
4. What are the advantages and disadvantages of mainstreaming persons with disabilities in vocational training?
5. How can a CBR-programme support a poor rural family with a child with a severe disability as far as livelihood is concerned?
6. What is the importance of savings in a microcredit system?
7. What are the advantages and disadvantages of NGOs and CBR-programmes providing financial services to persons with disabilities?
8. What might be the main reasons why persons with disabilities do not access mainstream financial services?
9. Name at least 3 ways in which a CBR-programme could support persons with disabilities to get a paid job?
10. What are advantages and disadvantages of specific vocational training programmes for persons with disabilities only?
11. Name at least 4 possible roles of Self Help Groups in setting up livelihood programmes.

Considerations:

1. The importance of education as a basis for any form of employment. Many people with disabilities, especially in rural areas, may have less education than their non-disabled peers. CBR programmes need to see the importance of education from the beginning of a disabled child's life. Investment in education is a vital part of a family's full acceptance of the disabled child.
2. The difference between the formal and informal economy: the formal economy means paid jobs in the government or private sector, usually with a contract which accords certain rights and benefits and allows governments to levy taxes. The informal economy means self-employment, or low-wage employment in a small business, without entitlements. In most poor countries the informal economy is much larger than the formal in terms of numbers of people who work in it. But too many CBR programmes view the informal economy as the only option for poor and disabled people. It is very important for CBR-programmes to look beyond the traditional jobs usually found in the formal industry and have the aspiration to get disabled vocational training graduates into formal employment as well.
3. The difference between rural and urban: employment opportunities are always greater in urban areas. For many people with disabilities, a sedentary job using a computer may offer better prospects than for example handicrafts in a rural area.

4. Types of skill: Four different skills are necessary for employment or self-employment: **foundation skills** (e.g. basic literacy and numeracy); **technical / professional / vocational skills**; **business skills** (especially for self-employment), and **core life skills** (the attitudes, knowledge and personal attributes necessary to function in the world of employment). Core life skills are frequently omitted or sidelined in vocational training, but especially for people with disabilities, are the most crucial skills of all.

Recommended reading

- International Labour Organisation: *Skills Development through CBR*, 2009, webpage: http://www.ilo.org/wcmsp5/groups/public/@ed_emp/@ifp_skills/documents/publication/wcms_132675.pdf, opened: August 2011
- World Health Organisation: *CBR Guidelines - livelihood component*, 2010, (DVD)