



Photo: Niger, 2019 © Yuki Sugiura/British Red Cross



The Annex

Structure

-
- a. Acknowledgements
 - b. Acronyms and abbreviations
 - c. Tables, diagrams and other resources referred to in the handbook (organised by section)
 - d. Useful resources (organised by section)
-

a. Acknowledgements

Authors: Sharon Truelove (sjtruelove@hotmail.co.uk)
Jo Zaremba (jozaremba99@gmail.com)

Designer: Virginia Delgado (virginia@lionbox.design)

Editor: Kimberly Safford (k.safford@btinternet.com)

British Red Cross and the IFRC Livelihood Centre are extremely grateful to the authors Sharon Truelove and Jo Zaremba for their dedication and passion for this handbook. We would like to thank the over 90 experts and colleagues from across the Red Cross Red Crescent Movement, UN organizations and NGOs who provided their valuable insights for the prioritization and selection of the easy volunteer actions. The handbook was written with input from volunteers and project staff across the Red Cross Red Crescent Movement, and was tested in Malawi with volunteers, project staff and a small number of communities. The steps have been developed after careful research and consultation with many projects, experts, and with other volunteers from within the Movement and beyond. Heartful thanks to Malawi Red Cross Society and Danish Red Cross for facilitating the field research and consultation with volunteers and communities.

Special thanks go to the British Red Cross Technical Advisory team and the IFRC Livelihood Centre, specifically Nigel Ede, Caroline Zastiral and Finbarr Sweeney as well as Nacho Ignacio Román Pérez and Adriana Estrada Wilke for initiating and managing the handbook development and to Naziha El Moussaoui; Andra Gulei, Amos Mate, Debora Bonucci, Jo Cox, Peter Muhangi, Irene Amuron, Finbarr Sweeney for section reviews. Big thank you to Laura Tappenden and our excellent volunteers and interns Anna Whitwell and Elisabeth Gowens for their support with proof-reading and sourcing photos. Thank you to the BRC Communication teams for their guidance and to Virginia Delgado for the great design.

Thanks also to 'Action Against Poverty' (aptuk.org.uk) and the innocent foundation for permissions to use some of the photographs taken by Sharon Truelove.

This guide was designed by Virginia Delgado, and copy-edited by Kimberly Safford.

b. Acronyms and abbreviations

CBO	Community based organisation
CBDRM	Community Based Disaster Risk Management
CEA	Community Engagement and Accountability
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
EWEA	Early Warning and Early Action
FAO	Food and Agricultural Organisation of the United Nations
FGD	Focus Group Discussion
HH	Household
IFRC	International Federation of the Red Cross
MFI	Micro-Finance Institution
NGO	Non-Governmental Organisation
PWD	People with disabilities
PLWHA	People living with HIV/AIDS
RCRC	Red Cross Red Crescent
SLA	Savings and Loan Association

c. Tables, diagrams and other resources referred to in the handbook

Introduction: Voting or Election of Leaders

There are several simple ways for electing a group leader or voting on a decision. Be clear that at least two people or choices need to be nominated and where possible a mix of men and women should be considered.

- **Vote by hand raising:** Ask the candidates to leave the meeting space and ask people to raise their hand in favour of their preferred candidate. People may only raise their hands once.
- **Standing vote:** Ask the candidates to leave the meeting space and ask people to stand next to a sign / symbol representing their favourite candidate.
- **Casting vote:** Set up a tin or can that represent each candidate. People are given one token / coloured piece of paper / painted stone to place in the tin that represents their favourite candidate.

- **Secret ballot:** in some circumstances groups may decide they don't want people to know who they are voting for. In this case consider following the instructions below:

The group nominates up to four candidates for each position or role in the group¹.

- Each candidate is given a coloured card.
- Coloured ballot boxes (or bags) that match the candidates coloured cards are set up in a private area for voters to cast their votes.
- One by one, voters go to the screened off area that contains the coloured boxes and place their ballots anonymously.
- Votes are counted and winner announced.

The process will be repeated until all positions are filled.

Once a person is selected for one role, they cannot be chosen or nominated for another.

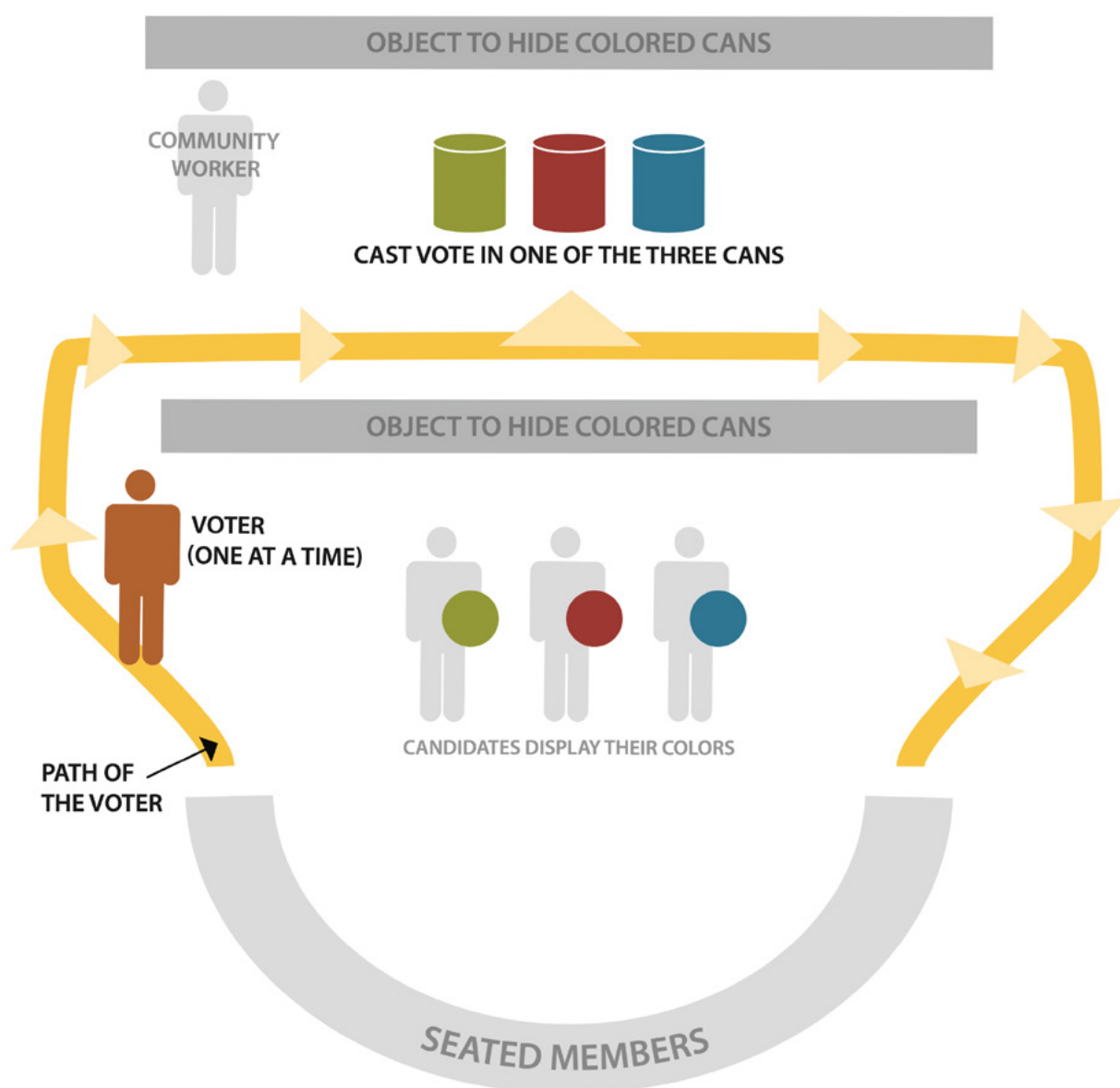


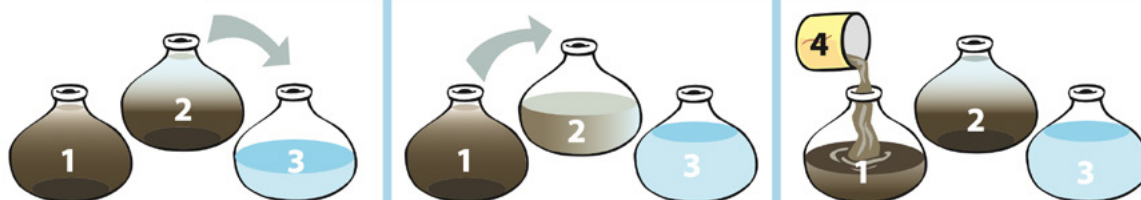
Illustration of a secret ballot election or voting procedure.

¹Adapted from IRC 2012. VSLA Facilitator's Guide.

Section 8 Safe Water, Sanitation and Hygiene: Visual aid on the Three Pot Method

This image shows how to carry out sedimentation using the three pot method, to reduce dirt and germs that cause disease by storing water in containers, allowing dirt to settle, and then moving the cleaner water to different containers over time.

The three pot method



Each day when new water is brought to the house:

- A** Drink water from pot 3.
- B** Slowly pour water stored in pot 2 into pot 3.
- C** Wash out pot 2.
- D** Slowly pour water stored in pot 1 into pot 2.
- E** Wash out pot 1.
- F** Pour water collected from the source (bucket 4) into pot 1.
Strain through a cloth if possible.

Allow the water to settle for a day and then repeat the process.

Only drink water from Pot 3. This water has been stored for at least 2 days, and the quality has improved. Periodically this pot will be washed out and may be sterilized by scalding with boiling water.

Using a flexible tube to siphon water from one pot to another disturbs the water less than pouring.



Tip

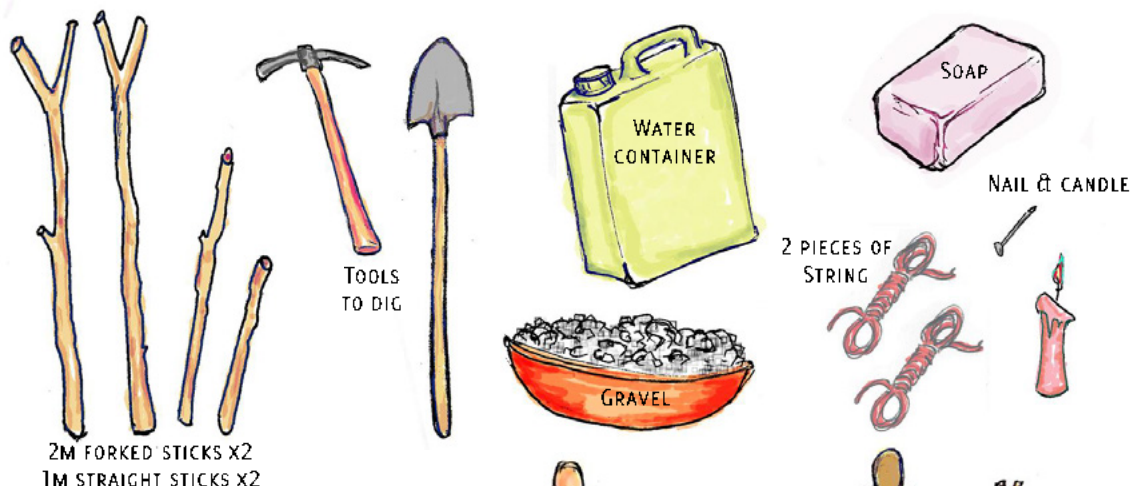
This method can be improved by using a straining cloth when pouring into the pots.

IFRC (2008) Household water treatment and safe storage in emergency
(<https://ifrcwatsanmissionassistant.wordpress.com/water/>)

Section 8 Safe Water, Sanitation and Hygiene: Instructions for How to Build a Tippy Tap



HOW TO BUILD A TIPPY TAP



1. DIG TWO HOLES 18IN DEEP AND ABOUT 2FT APART

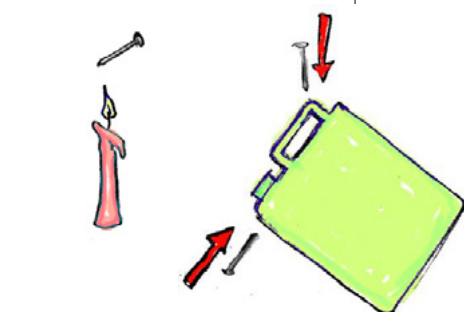


OIL BOTTOM OF STICKS TO PREVENT TERMITES

2. PLACE THE FORKED STICKS, ENSURE THEY ARE LEVEL



3. FILL HOLES WITH SOIL & ROCKS, AND PACK TIGHTLY



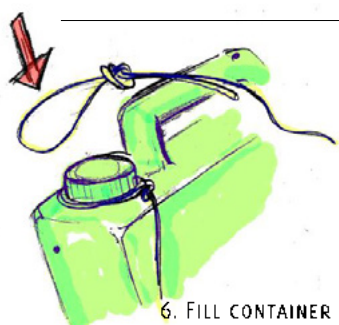
3. HEAT THE NAIL AND MAKE HOLES IN THE WATER CONTAINER



4. MAKE A HOLE IN THE SOAP AND THREAD STRING



5. HANG CONTAINER AND SOAP ON CROSS STICK AND PLACE ON SUPPORTS.



6. FILL CONTAINER WITH WATER AND ATTACH STRING.

7. ATTACH OTHER END OF STRING TO FOOT LEVER STICK



8. MAKE GRAVEL BASIN BETWEEN STICKS TO PREVENT MUDDY AREA



Section 9 Nutrition Awareness: Four Food Groups Table

This table explains the four basic food groups that make up a healthy diet:

Four basic food groups* (for a healthy diet choose every day from each group)

Staple foods (starches) – energy

- Grains and cereals
 - wheat, sorghum, rice, millet, maize/corn, teff, etc.
- Products made from grains
 - bread, noodles, tortillas, chapattis, pasta, polenta, couscous, rice cakes, etc.
- Tubers and roots
 - cassava/manioc, potatoes, lotus, yams, taro, etc.

Vegetables and fruits – micronutrients

- Vegetables
 - green leafy and orange vegetables: spinach, cabbage, lettuce, fresh green herbs, chard, amaranthus, carrots, pumpkin, tomatoes, red peppers, etc.
 - other vegetables: okra, cauliflower, broccoli, onion, radish, mushrooms, eggplant (aubergine), etc.
- Fruits
 - orange fruits: papayas, mangos, pomegranates, etc.
 - other: dates, citrus fruits, avocados, melons, apples, guavas, berries, plums, etc.

Meat/animal products and legumes/nuts – proteins, micronutrients

- Pulses, green beans and peas: chickpeas/cowpeas, kidney beans, soy beans, lentils, green peas, etc.
- Products from beans:
 - tofu/soy curd, bean sprouts
- Nuts and seeds:
 - groundnuts, almonds, cashews, sesame, etc.
- Fish and shellfish
- Meat, insects and game
- Poultry
- Eggs
- Dairy:
 - milk, yoghurt, curds and cheeses, dried milk powder

Fats – energy, vitamin A

- Butter, ghee and margarine
- Vegetable oil (fortified with vitamin A)
- Oily seeds:
 - sunflower seeds

* Suitable for Africa, Americas, Asia, Europe and the Middle East, but can be adjusted to suit specific geographical context.

IFRC Nutrition Guidelines, 2013



CONSTITUTION FRAMEWORK

HOW THE ASSOCIATION WILL GOVERN ITSELF

I. BASIC INFORMATION ON THE ASSOCIATION

- Name of the association?
- Address of the association?
- Date the association was formed?
- Date of registration, if any?

II. OBJECTIVE OF THE ASSOCIATION

- The purpose of the association is to be an independent, profitable provider of financial services to its members.
- The association will provide saving, loan and insurance services to its members.

III. RELATIONSHIP TO EXTERNAL SOURCES OF FINANCIAL SERVICES

- The association will not borrow from financial institutions during the first cycle of savings and lending. If it does so in subsequent cycles, it will follow these principles:
 - The association must be the borrower and not individual members.
 - The association will not allow the lender access to information on individual loans.
 - Members' savings cannot be used as collateral for an external loan.
 - Any borrowing by the association must not exceed the total value of all members' paid-up shares.

IV. WHO MAY BE A MEMBER OF THE ASSOCIATION?

- Age limit?
- Gender restrictions?
- Residency requirements?
- Other common circumstances?

V. COMPOSITION OF THE MANAGEMENT COMMITTEE

- Chairperson?
- Record-keeper?
- Box-keeper?
- Money counters (two)?
- Key holders (three)?

VI. ELECTION PROCEDURES

- How many terms can one person serve on the management committee?
- Elections must be held at the start of each new cycle.
- What is the minimum number of members who must be present to hold an election?
- The election procedure will use a system that allows everyone's vote to be secret.
- The minimum number of people that must stand for each position is two.
- A candidate for election to a post must be proposed for office by another member.

VII. REMOVAL OF COMMITTEE MEMBERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the General Assembly can request a review of a member's suitability to sit on the management committee. If a majority of the members decide that the person should be removed from the management committee, the member must step down and another member be elected to the same position.

VIII. MEETING

- The association will meet every week to mobilize savings and disburse loans.
- The cycle of meetings will continue for a maximum of 52 weeks before the association shares out its assets

IX. MEMBERS LEAVING THE ASSOCIATION

- If a member leaves the association because he or she has no alternative (such as moving out of the area) how will the association calculate how much he or she be paid?
- If a person leaves the association before the end of the cycle for no legitimate reason, how will the association calculate how much he or she be paid?
- If a person is expelled for failing to make regular share-purchase/savings deposits, how will the association calculate how much he or she be paid
- If a person is expelled for failing to repay a loan, how will the association calculate how much she or he be paid?

X. EXPULSION FROM THE ASSOCIATION

- For what reasons should a person be expelled from the association?

XI. DEATH OF A MEMBER

- If a member dies how will the association calculate how much money should be given to his or her heirs/survivors?

Sample Constitution from IRC, 2013 (pp. 74 - 77)



XII. FINES

- The following table lists the fines that can be charged for offences committed by members.

OFFENCE	AMOUNT
Non-attendance at a meeting for personal reasons	
Lateness to meetings	
Failure to memorize association rule	
Chatting through proceedings	
Showing disrespect to a fellow member	
Failure to remember decisions and activities of the preceding meeting	
Failure of a management committee person to perform his or her duties	

XIII. AMENDMENTS TO THE CONSTITUTION

- Two-thirds of members must agree before the constitution can be altered.
- Any member of the General Assembly can propose a change to the constitution.

SERVICES OFFERED BY THE ASSOCIATION

I. SAVING

- Members may buy – one to five shares each meeting.
- What will be the value of a share?
- Members may contribute an equal agreed-upon amount at the start of every future cycle to speed up growth of the loan portfolio. The amount can be more than five shares if all members agree.

II. LENDING

- Only members are eligible to borrow.
- The maximum amount a member can borrow is three times the value of her shares.
- The maximum length of a loan term is four weeks during the first cycle.
- A member must repay a loan before she or he can take out another.

- What service-charge rate will be applied every four weeks?
- What will happen if a member does not repay a loan?
- When should the association consider a loan in default and begin recovery action against the defaulter?
- If a borrower dies, the loan need not be repaid.

III. SOCIAL FUND

- What will be the contribution to the social fund?
- How often will contributions be made to the social fund?
- For what types of emergencies will the social fund offer benefits?
- What will be the benefits for the death of a spouse?
- What will be the benefits for the death of a child?
- What will be the benefits for the death of a parent?
- What will be the benefit for a member whose house or workplace is accidentally destroyed?
- What will be the benefit for sickness of a family member?

N.B. Each group will develop a list of benefits from the social fund that participants think are most important. The suggested list above may need modification.

Sample Constitution from IRC, 2013 (pp. 74 - 77)

d. Useful Resources

In this section you will find a list of additional resources, including links to trainings, guidance documents and websites, where you can find more information about the topics covered in this handbook. It is arranged by section, in the same order as the handbook.

A large number of references informed this handbook, but those listed here are primarily those considered suitable for volunteers to refer to and are accessible online.

Introduction

This website contains a range of learning materials, tools and guidance to help you better engage the community in activities:

British Red Cross 2020. *Community Engagement Hub*. <https://www.communityengagementhub.org/>

To learn more about the Red Cross Red Crescent approach to community engagement, see:

ICRC / IFRC 2016. *A Red Cross Red Crescent Guide to Community Engagement and Accountability (CEA)*. <https://media.ifrc.org/ifrc/wp-content/uploads/sites/5/2017/12/IFRC-CEA-GUIDE-0612-LR.pdf>

To learn more about the Red Cross Red Crescent approach to making communities safer, stronger, and more resilient see:

IFRC 2016. *Roadmap to Community Resilience*.
<https://media.ifrc.org/ifrc/document/road-map-community-resilience/>

To learn more about the Mothers' Club approach that promotes women's resilience and empowerment through savings and loans, community sensitization activities on different themes and income-generating activities, see:



IFRC Livelihood Resource Centre 2017. *The Resilience Fund approach of Mothers' Club. Technical Guidance Note.* <https://www.livelihoodscentre.org/es/web/livelihoods-centre/-/mothers-clubs-aproche-technical-guidance-note>

Section 1. Gardens

To see how to build a keyhole garden, watch the video from Baphalali Eswatini (Swaziland) Red Cross Society supported by Finish Red Cross

Finish Red Cross and Baphalali Swaziland Red Cross 2016. *Keyhole garden.* Youtube Video: *Apua viljelyyn avaimenreikäpuutarhasta:* <https://bit.ly/39Umlaa>

Section 2. Compost

For further details on how to train others about composting, refer to:

Karanja, Nancy & Kwach, Harrison & Njenga, Mary. (2015). Low cost composting Training Manual. Urban Harvest, UN-Habitat and University of Nairobi https://www.researchgate.net/publication/319187370_LOW_COST_COMPOSTING_TRAINING_MANUAL

ECHO West Africa 2017. *How to prepare compost in 3 weeks?* <https://bit.ly/3e3Lfal>

Section 3. Shaded Seedling Nurseries

Further details on seedling nurseries can be found here:

FAO 2013. *Establishing a tree nursery in Kenya.* <http://www.fao.org/3/CA3116EN/ca3116en.pdf>

Humanity Development Library. *Tree nursery: Establishment and management* <https://bit.ly/2x1jU8z>

Section 4. Homemade Liquid Fertilisers

Training material and booklets on organic fertiliser and soil fertility management for farmers are available in English, French and Swahili here:

FiBL 2011. *How do I supplement my crops' nutrient requirements?* African Organic Agriculture Training Manual. Module 2 – Booklet 5: Soil fertility supplements. <https://www.organic-africa.net/training-manual.html>

ECHO West Africa 2017. *The preparation of organic liquid fertilizer.* ECHO Community <https://bit.ly/39Pqb4n>

Section 5. Improving Farming Practices (*Identifying ways to overcome crop losses from drought, floods and other hazards*)

For more information on climate smart agriculture, which is an approach to adapting agriculture to climate change, see:

Agrilinks 2020. *Climate-Smart Agriculture.* <https://www.agrilinks.org/training/climate-smart-agriculture>

World Bank 2020. *Climate-Smart Agriculture.*

<https://www.worldbank.org/en/topic/climate-smart-agriculture>

World Bank 2014. Youtube Video: *Surprising ways to combat climate change in Kenya.*

<https://bit.ly/2xWrI0R>

FiBL 2011 *African Organic Agriculture Training Manual.*

<http://www.organic-africa.net/training-manual.html>

Section 6. Lead Farmers and Demonstration Farming

This document explains how lead farming and demonstration has been effective in Rwanda, and has lots of guidance on different techniques including compost and fertiliser:

Ruganzu et al 2015. *Farmer Field School Facilitator's Module: Integrated Soil Fertility Management.* <https://bit.ly/34kUMFG>

For more information and guidance on the lead farmer and demonstration farming approach, see:

FAO 2020. *Global Farmer Field School Platform.* <http://www.fao.org/farmer-field-schools/en/>

Section 7. Water Harvesting and Conservation

For tips on how to work with the community, you could refer to the booklet:

IFRC 2013. *Training Curriculum for Community-based Volunteers. Repair and Maintenance of Water Supply Systems*. <https://ifrcwatsanmissionassistant.files.wordpress.com/2018/10/1256600-echo-drr-watsan-curriculum-en-lr.pdf>

Technical details on how to construct roof water harvesting using different types of materials is available from:

Practical Action 1998. *Rainwater Harvesting, Practical Action Technical Brief*.

<https://answers.practicalaction.org/our-resources/item/rainwater-2>

WaterAid 2013. *Rainwater Harvesting, WaterAid Technical Brief*.

www.wateraid.org/publications/rainwater-harvesting-technical-brief

For more advice on how to conserve water and soil nutrients, you could refer to the booklet:

FiBL 2011. *How Do I Protect the Soil Nutrients And Water From Loss? Module 2 - Booklet 3: Soil and water conservation*. African Organic Agriculture Training Manual.

<http://www.organic-africa.net/training-manual.html>

For advice on how to choose the best landscape intervention to protect your soil and preserve water, see:

Greener Land 2020. <http://www.greener.land/>

For more information on run off rainwater harvesting you could look at this guidance:

Practical Action, 2004. *Run Off Rainwater Harvesting: The Path to Enhanced Livelihoods*.

<https://bit.ly/2XgJJft>

Section 8. Safe Water, Sanitation and Hygiene

For more detailed information on safe water, volunteers are encouraged to read:

IFRC 2008. *Household Water Treatment and Safe Storage in Emergencies*.

<https://ifrcwatsanmissionassistant.files.wordpress.com/2018/10/ifrc-hwts-manual.pdf>

This document is also available in: French, Spanish, Chinese (Mandarin), Kiswahili, Vietnamese, Malay, Nepali, Burmese, Bahasa, Pidjin (PNG, Solomon Islands and Vanuatu), Tamil, Arabic, Bengali (India), Bengali (Bangladesh), Hindi, Somali and Kirundi (Burundi), at:

<https://ifrcwatsanmissionassistant.wordpress.com/water/>

For an illustration on how to construct a tippy tap for handwashing in English and other languages see

Tippytap.org: <http://www.tippytap.org/build-a-tippy-tap-manual>

Section 9. Nutrition Awareness

The IFRC 'Nutrition Guidelines' is a good reference guide on nutrition. It is recommended that volunteers try to get a copy from the relevant person at national headquarters, or try to print a copy, to learn from. It can be found online at:

IFRC 2013. *Nutrition Guidelines*. <http://www.ifrc.org/PageFiles/113913/Nutrition%20Guidelines.PDF>.

This document has a lot of useful messages and good pictures that you could copy and use to teach people about nutrition:

USAID et al 2011. *Booklet on Key Essential Nutrition Actions Messages*.

https://www.thp.org/files/Booklet_of_Key_ENA_Messages_complete_for_web.pdf

Here is a short on-line video in English showing an example of promoting work with community to integrate the key family practices:

UNICEF 2011. *UNICEF works with communities to improve key family practices in Niger*. Youtube

Video <https://bit.ly/2x1xetC>



Section 10. Reducing Fuel for Cooking

For more types of energy efficient cookstoves and an example from Namibia Red Cross Society see:

Global Alliance for Clean Cookstoves. The clean cooking catalog

<http://catalog.cleancookstoves.org/stoves>

Namibia Red Cross Society. Elephant Cook Stove Construction Manual.

See also short Youtube video: Faces2Hearts in NAMIBIA 2019: Elephant stoves help people in Namibia! <https://www.youtube.com/watch?v=K30qX9tzrIY> and Namibia Red Cross Society 2018.

Mpacha stove construction <https://www.youtube.com/watch?v=bT550YmH-IY>

Section 11. Early Warning and Early Action

The following toolkits and training materials can help you to train yourself and others on early warning and early action:

IFRC 2012. *Community early warning systems: training toolkit and guiding principles.*

<https://www.preparecenter.org/topics/community-early-warning-systems-training-toolkit>

Red Cross Red Crescent Climate Centre. *Training Module on Early Warning Early Action.*

<https://www.climatecentre.org/training/module-2/subitem-2a>

IFCR 2008. *Early Warning, Early Action:* <https://www.climatecentre.org/downloads/files/reports/Early%20Warning%20Early%20Action%202008.pdf>

This website provides examples on early warning systems in the Caribbean:

IFRC and CDEMA. *Early Warning System Toolkit.* <https://www.cdema.org/ews/>

Weather forecasting services exist at regional and national levels. The IFRC with IRI Columbia University have set up a service that provide 3-months and 6-day forecast maps and information by region and globally including tips on what types of early action communities can:

IRI Data Library: *IFRC Forecasts in Context:* <http://iridl.ldeo.columbia.edu/maproom/IFRC/FIC/>

The FAO Quarterly Early Warning Bulletin integrates information on threats to the food chain and food security for the three months ahead:

FAO. *Food Chain Crisis Early Warning Bulletin.*

<http://www.fao.org/food-chain-crisis/early-warning-bulletin/en/>

For country specific Famine Early Warning Systems information refer to FEWS NET: <https://fews.net/>

Step by step guidance and toolkit on how to conduct vulnerability and capacity assessments with the community is available here:

IFRC Enhanced Vulnerability and Capacity Assessment toolbox <https://www.ifrcvca.org>

For action-oriented key messages on risk reduction for households and schools by hazard see:

IFRC. *Public Awareness and Public Education for Disaster Risk Reduction*

<https://media.ifrc.org/ifrc/messages-disaster-prevention/#3>

This toolkit will help you to educate children on disaster risk:

UN Office for Disaster Risk Reduction 2004. *Let's learn to prevent disasters: educational kit and riskland game.*

<https://www.undrr.org/publication/lets-learn-prevent-disasters-educational-kit-and-riskland-game>

Section 12. Savings and Loans Associations

For more in depth information on how to run savings and loans associations, see:

IRC 2012. *Village Savings and Loans Association - Facilitator's Guide.* <https://bit.ly/3aRw16J>