STUDY CIRCLES
THE MALAWI EXPERIENCE

CONCEPT AND PRACTICE

“Education is one thing – learning another:
You can never teach anyone anything,
just help someone to learn”
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The purpose of this manual is to share the Malawi experience on use of Study Circles while serving as a reference material for trainers. Back in 2002 We Effect officials arrived in Malawi to seek for partnership in implementation of rural livelihoods interventions aided by a self-learning methodology called Study Circle. At that time We Effect was called Swedish Cooperative Centre which has similar believes in cooperatives as a means for sustainable development with Malawi Union of Savings and Credit Cooperatives. We Effect engaged MUSCCO on how to grow cooperatives membership through education using Study Circles. The partnership culminated into a project called Capacity Building Enhancement through Study Circles. Five years later, building on the successes of the fore said project, We Effect engaged three farmer based organizations namely; NASFAM, FUM and MUSCCO to implement the popular Malawi Lake Basin Programme using integrated approach to development. Study Circles became a capacity building tool for marketing, financial services and organizational development as a methodology and ‘NOT’ an intervention cutting across all programme activities. Accordingly, the capacity of MUSCCO in the methodology was developed and strengthened through study visits and training to Zimbabwe and Zambia where We Effect had earlier partnered with farmers organizations on similar projects. Experience sharing and knowledge acquisition in study circles spread to East African experience where We Effect had similar projects. This made MUSCCO to be a member of a Study Circle Technical Working Group for Eastern and Southern Africa, led by Patricia Mukumbuta of Zambia and later Marcus Hakutangwi of Zimbabwe who were Study Circle Regional Coordinators one after the other. A Lesson from Patricia that has stuck with me is “Let’s adopt and domesticate Study Circles to suit our environment” While Marcus taught me that “In Study Circles, Each One, Teaches One, and that Study Circles take the Elders back to school, for learning is a continuous process” With the lingering discussion between Marcus and Leroy to establish a cross border “Bare Foot” University using the Study Circle methodology, it for sure can fill in the existing gap on extension services that is evident in most African countries, particularly Southern Africa.

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ACKNOWLEDGEMENTS

This manual is a product of ideas from many people. It is not possible to mention all of them who have contributed to this work but realistically, I am very indebted to Patricia Mukumbuta for my first steps in Study Circles, Marcus Hakutangwi for the confidence building and exposure as a partner in popularizing Study Circles, the passion we both cherished, Study Circles Groups in the following SACCOs; Ulimi, Chikangawa, Kasungu, Phindu, Tikwere, Ntcheu, Nsanje, Bvumbwe and Mwanza for the valuable insights and adaptations that made the Study Circle programme a success.

Special appreciation should go to Mrs Salaome Nthara of Tisangalare Study Circle in Kasungu for upholding the methodology and using it as a community development tool. Innocent Hauya, Precious Chadza and Mtendere Chitete who worked under me during the early days of Study Circle implementation, young men of passion for rural development and the zeal for innovation.

Finally, I am indebted to Mr. Sylvester Kadzola, MUSCCO Chief Executive Officer who believed in my abilities and strengthened the belief in me that rural development can and will change the economic landscape of Malawi owing to the fact that 80% of Malawians live in rural areas with low literacy levels. The motivation to publish these experiences is inspired by what Peter Drucker rightly said ‘‘Knowledge has to be Improved, Challenged, and Increased Constantly, or it Vanishes’’
CHAPTER 1

STUDY CIRCLES: DEFINITION & BACKGROUND

WHAT IS A STUDY CIRCLE

Imagine a dozen people (young and old, male and female) comfortably seated in a circle form under a mango tree or in a dilapidated grass thatched tobacco shade, each with a study material in his hands. One individual speaking, several others looking like they would like to make a point, another skimming an article as if searching for a particular item, and the others listening attentively. After an extensive one hour of rich experience and information sharing, the group part. Each going his way while commenting “what a nice study circle we had”.

A study circle is a small diverse group of 7 – 15 participants who meet about one hour weekly to address a critical public issue in a democratic and collaborative way. The group is led by an impartial trained facilitator who helps manage the discussions, but is not a teacher. People consider the issue from many points of view while the discussion progresses from a session on personal experience of the issue, to sessions that examine many parts of view on the issue, to a session that considers strategies for action and change. With this participatory approach, complex issues are broken down into manageable subdivisions, and controversial topics are dealt with in depth. While single-session programs can result in meaningful and productive dialogue, multiple sessions generate continuity and camaraderie within the group. With the aid of a study material coupled by the members’ own experience, the group explores different approaches to dealing with their problem at hand.

The study materials serve to catalyze the discussion and provide a common reference point.
Topics of discussion in a study circle are democratically chosen by the members themselves as per their need and liking. However, while there are many issues people face day to day, not all of them lend themselves to study circle dialogue and problem solving. Issues that work best for circles:

- Relate to concerns and daily lives of many different types of people in the community (that is, they are genuinely public issues)
- Capture widespread public attention because they are timely
- Are best addressed by many people through multiple forms

Some of the issues that have prevailed in study circle discussions in the country are democracy, HIV/AIDS, human rights, Malawian constitution, farming, financial education, and gender

**STUDY CIRCLE BACKGROUND**

Study Circles are based on “Folkbildning”, a term that originated in Sweden in the early 19th century and is used to describe non–formal adult education. Folkbildning was pioneered by the then Labour Movements and was aimed at educating workers and artisans in their workplaces, it was more school like and many left the courses before finishing.
In 1902, however, there emerged an enthusiastic prompter by the name of Oscar Olsson, who saw a number of loopholes in “Folkbildning” and suggested that it was not good and also impractical to put men and women in a desk after long working hours. Olsson argued that the people needed something else – something for their lives not their jobs, something that can give them joy of knowledge and not school knowledge hence he designed a new way of learning called study circle. Olsson's idea was that every circle should buy as many books as there were members in it. At the end of every year the books should be given to the lodge to form a library for all its members. Olsson thought that the importance for the lodge of a good library could not be estimated high enough. For him the study-circle was the best, simplest and cheapest means to establish and support up to date first class learning and libraries all over Sweden.

Sweden was during this era, still undeveloped and had large social and economic inequalities. Olsson realized that a major obstacle to their development was ignorance and hence need for strengthening education and also devising a learning methodology that was cheap but could reach many people at once. Through study circles, Olsson aimed at conducting adult education using convenient and highly participatory and democratic format.

Members of the community who participated in study circles met in their convenient places and at their own time to discuss issues that matter in their lives and also share ideas on how they can jointly improve their livelihood.

This way of studying after a few years spread to the labour movement especially to the Social Democratic Youth League and to the socialist temperance organization Verdandi. In 1912 the Swedish parliament (Riksdagen) decided that study-circle could be granted state subsidy if they belonged to a national organization with at least 20,000 members. Today, for more than a hundred years now people in Sweden have come together to study on their own conditions. People meet to learn more together, to strengthen their opportunities for influencing their own situation in life and often times to influence and change social conditions. Every year almost 350,000 study circles are arranged all over the country, with a total of nearly three million participants. Since many people take part in more than one circle per year, the actual number of participants is calculated to be one and a half to two million per annum. (The whole population of Sweden is just above eight million).
As a result of the success of the concept in Sweden, Study Circles spread to other Scandinavian countries and also the United States of America. In the late nineteen hundreds, study circles were introduced in African countries such as Zimbabwe and Kenya by the Swedish Cooperative Centre (SCC). Today, study circles are being used to strengthen communities and also enhance individual and community development in many more African countries among many others Malawi, Zambia, Mozambique, South Africa, Rwanda, etc.

In 2002, the Swedish Cooperatives Centre (SCC) partnered with the Malawi Union of Savings and Credit Cooperatives (MUSCCO) on a member mobilization and capacity building programme in SACCOs (Savings & Credit Cooperatives) using study circle as a tool. The program aimed at member empowerment and mobilization in the SACCOs so as to have viable and strong SACCOs in the country. However, with over 9,933 topics discussed in 1,120 study circle groups countywide, the concept proved not only to be a member mobilization tool but also a valuable tool in community development and improvement of livelihood enterprises for rural Malawians as evidenced by initiatives and activities that have emanated from the study circle groups.

Beginning 2004, the use and acceptance of the methodology was overwhelming and different stakeholders and MUSCCO partners started to work with the study circles. Of notable importance are PSI, MALEZA, Red Cross, etc.
CHAPTER 2

STUDY CIRCLES: OBJECTIVE, PRINCIPLES & ORGANISATION

AIMS OF A STUDY CIRCLE

In formal education, the aim is normally to transfer knowledge from the teacher or expert to a student or learner and the process is traditionally top-bottom. The student is expected to acquire the knowledge passed wholesale without him changing or modifying anything. In a study circle, the case is a bit different in that the aim is to enable the members gain knowledge by exchanging ideas and experiences, raising educational standards and social awareness that leads to broader and deeper understanding and greater self-confidence.

In this case, therefore, the purpose of study circles is to give individuals a tool to increase their knowledge, to make people more aware about the need for change and actively take the responsibility of addressing and participating in bringing change in their own communities.

GOALS OF STUDY CIRCLES

The basic goal of the study circle concept is to contribute to the improvement of the well being of the members through empowering them with knowledge and skills necessary for their development.

However, its specific objectives are:

- Develop a sustainable member-propelled, owned and managed mechanism of adult learning.
- Facilitate dialogue and learning among members facing common problems.
- Promote the art of cooperation among members in solving their common problems.

STUDY CIRCLE PRINCIPLES

Study circles, permanent or temporary, are formed as per need of the community members. The people come together voluntarily and are
governed by a set of basic principles to make sure that set objectives are achieved. Below is a discussion of some of the principles

1. EQUALITY AND DEMOCRACY
Study circle is based on the concept of equality among the participants implying that positions one hold in the society temporarily cease to exist during study circle deliberations. In a study circle there are no chiefs, pastors, ministers, labourer, houseboy but all are regarded as equal and worth being heard. Democracy and democratic principles are essential for the work of the study circle and study circle members and leaders should uphold that. The study circle leader’s work is to inspire dialogue – an exchange of views and information in a relaxed manner.

2. EXPERIENCES, COMPANIONSHIP AND COOPERATION
Study circle must start from the participants’ experience and knowledge. Beginning with their everyday experience, with identified problems, they will bring new knowledge to the study circle. The work and procedure of a study circle are characterized by cooperation and companionship, of working together towards mutually shared and resolved objectives. The participants assist each other instead of competing hence they share the progress and setbacks of their joint work. Such a study situation provides security for all and contributes to openness. This in turn will make knowledge about one self and others an asset for the studies.

3. THE FREEDOM OF THE STUDY CIRCLE AND ITS RIGHT TO SET ITS OBJECTIVES
Participants, being right full owners of the group, should be given full responsibility and freedom of deciding on what ought to be discussed, objectives to be set and how the circle should be managed.

4. ACTIVE PARTICIPATION
It is obvious that if the participants are not actively involved, there will be no co-operation, no joint responsibility, and no conversation and as a result no study circle. The participants’ active contribution is the foundation on which the study circle is built on. People learn best when they are active. They cannot share responsibilities as participants without acting and without personally having an opinion.
5. STUDY MATERIAL

All study circles should be equipped with some kind of study materials, which taken together should cover the intended number of meetings of the study circle. Such materials can be very simple-pamphlets or extracts from journals and newspapers. Whatever is used as a source of the planned studies- these provide a scene for the action of factual information (to be supplemented by the experience of the participants) and as support for the planned studies – these provide as scene for action of the study circle, where experience and views can be tested and developed.

5. CHANGE AND ACTION

The study circle would not flourish if the participants were only concerned with learning for its own sake. But when study circles also strive for change of action, the learning will not only be more profitable but simultaneously also more meaningful. For individuals, this can result in personal enrichment and an empowerment of their environment. For the organizations, the harvest reaped from the members’ learning will increase their unity and strength. Therefore, this principle is essential for successful circle studies.

COMPOSITION

Study Circle employ an approach that puts member participation at the centre hence its composition has to be one that can create a better environment for such. It is important that membership in a study circle range from 7 – 15 including study circle leader to ensure that the following are achieved

- Equal participation of members in the discussion. No single member should dominate the discussion in a study circle as this defeats the purpose of knowledge and experience sharing.
- Activeness of members. It has to be noted that the larger the group, the less active some members are hence little or no cooperation, no joint responsibility, less conversation and therefore, no productive study circle.
- Ownership of the group. When a group is of more than 20 members, normally a committee is chosen to coordinate activities of the group and in many natural circumstances, these are regarded as superior and owners of the group hence participation and contributions of the ordinary members is less felt
On the other end, a study circle group should not be of less than 5 members because the less the members, the less the contributions and experience sharing hence a deficient pool of ideas to generate developmental ideas from.

It is important to involve the youth and women in study circle activities because it will help them to use and share their knowledge with others and teach them how to work together in a group.

Women can take advantage of the concept to increase and develop their self esteem and in a way make their voices heard. The youth are generally regarded as future leaders and study circles strengthen the idea by providing an opportunity for the youth to learn and exercise their leadership skills.

**FINANCING**

The study circle is developed as a concept with no or very little expenses. The work in a study circle rests on voluntary work both the study circle leader and the participants. The venue should be a place in a village where participants live.

**UNIQUE FEATURE OF MALAWI STUDY CIRCLES**

The original concept as practiced in the Scandinavian region is that once the study circle tackles an issue, the circle disbands. When another issue of concern arises, then the circles regroups, this time around the participants may have changed and others may wish not to be part of the circle for at that time the issue on the table may not be of interest. The case in Malawi is different, due to issues that communities have to deal with improve their livelihoods, once a circle has tackled an issue, they want to stick together and move on to another issue, then another and so on – thus circles have tend to be permanent. Because of this, projects have come out of this like demonstration gardens - for theory practice, home based orphan cares centres etc
Gwetsele Irrigation initiative

Tisangalare Orphanage
CHAPTER 3

STUDY CIRCLE ORGANISATION

Study circle groups are mobilized and organized by a well trained individual called Study Circle Organizer. This person is responsible for sensitization and publicity of the concept, but also identification and recruitment of potential members to form study circles. It is a voluntary job and below is a detailed outline of some of the roles of a Study Circle Organizer:

1. Sensitize and encourage community members to participate in study circles. S/he has to be active during meetings, participate in general or committee meetings, and suggest issues, which can be discussed and/or developed in study circle.
2. Mobilize members with similar interest into study circles and make a record of their names on study circle Registration Form
3. Request for study materials
4. Arrange for and facilitate a meeting for the prospective participants to elect a study circle leader, choose a venue and decide on the meeting time and when they will start the study circle sessions
5. Facilitate the participants to elect or find a suitable leader and organize a study circle when the decision is made to start a study circle.
6. Assist the study circle leader with practical problems like finding the needed study circle material, finding a suitable venue and identifying and contacting external facilitators.
7. Participate in the final session to find out how the participants have progressed in the study circle, and what they can do next.
8. Collecting attendance lists and written assessments at the end of each study circle.
9. Recommending different materials to the study circles for future discussions

QUALITIES OF A GOOD STUDY CIRCLE ORGANIZER

Not everybody can be a study circle organizer as the job requires a high
A good study circle organizer should have the following:

1. Good public speaking skills
2. Maturity
3. Team working spirit
4. Humble and able to listen to others

DUTIES OF A STUDY CIRCLE ORGANIZER

Duties of the Study Circle Organizer are:

1. To sensitize and encourage members to participate in study circles. S/he has to be active during meetings, participate in general or committee meetings, and suggest issues, which can be discussed and / or developed in study circle.
2. Mobilize members with similar interest into study circles and make a record of their names on study circle Registration Form
3. Request for study materials
4. Arrange for and facilitate a meeting for the prospective participants to elect a study circle leader, choose a venue and decide on the meeting time and when they will start the study circle sessions

An organizer stressing a point
5. Facilitate the participants to elect or find a suitable leader and organize a study circle when the decision is made to start a study circle.

6. Assist the study circle leader with practical problems like finding the needed study circle material, finding a suitable venue and identifying and contracting external facilitators locally. If there are several groups studying the same topic, the Organizer should coordinate the session with external facilitator so that all groups are participating in one session to enable dissemination of identical information to the participants and to minimize the cost for the sessions.

7. Prepare the first new study circle topics even if the study circle has already selected a leader. The Organizer and the leader should prepare and guide the session together.

8. Participate in the final session to find out how the participants have progressed in the study circle, and what they can do next.

9. Collecting attendance lists and the written assessments at the end of each study circle. Maintaining a good record of his own copies.

10. Recommending different materials to the study circles for future

It has to be emphasized that the success of a study circle lies in the hands of an organizer and the members. Collectively, the circle members should ensure to make sure that they are working towards the achievement of their set objectives and nothing else. Successful study circles attribute their achievements towards well planned and organized work plan and activities.

**STUDY CIRCLE LEADER**

A Study Circle leader is a person given responsibility to ensure that everybody takes an active part in the discussions during the study meetings/sessions in the study circle. However, the study circle leader is not a teacher but a facilitator and is normally trained in how to conduct the study session.

As earlier said the core duty of an organizer is to mobilize and establish study circles and also in the process facilitate the identification of a leader. When the group is fully established, the organizer is free to form another study circle somewhere and delegate all his responsibilities to the study circle leader. It is therefore of prime importance that once chosen the study circle leader should understudy the organizer in how the circle is run and managed.
The leader does not need to be an expert (or even the most knowledgeable person in the group) on the topic being discussed, but should be the best prepared for the discussion. This means understanding the goals of the study circle, familiarity with the subject, thinking ahead of time about the directions in which the discussion might go, and preparation of discussion questions to aid the group in considering the subject. Solid preparation enables him to give his full attention to group dynamics and to what individuals in the group are saying.

SELECTING A STUDY CIRCLE LEADER
The process of selecting a study Circle Leader should be democratic and an open one to ensure that the one chosen is really the peoples’ choice. It is important that the person chosen be reliable, trustworthy and known as a person working in a democratic spirit. Choice of a wrong person might lead to the dying of the study circles hence the following points must be considered when selecting a Study Circle Leader;

1. The main idea in a study circle is resting on voluntary work both from participants and the study circle leader, so the leader must be devoted to work.
2. S/he must have the ability to approach other people
3. S/he must be a good listener. That means that the leader does not only hear people talking but listen and understand. One can say that a study circle leader needs big ears, big eyes and a small mouth.
4. If the group consists of only women or youth even the study circle leader should be preferably be a woman or a youth.

The selection can sometimes be a bit sensitive. But it is very important to be honest; otherwise the probability for failure will be high. It is better to be straight and honest at this stage than to spoil the work for a whole group of people.

If you select one of the members in the study circle, all the participants must agree and discuss the matter openly. The one who is selected by the group will feel the support and will try hard to fulfill their expectations.

TO BE A STUDY CIRCLE LEADER
In the study circle you are using ‘’Everyday Learning ‘’ or ‘’Active
Learning” which means that you learn:

- By exercises and training in working-life, in leisure-time activities and daily-life
- By immediate observations, when you see, hear and experience matters
- By solving practical problems
- By accepting and taking responsibilities
- By reading anything you find interesting
- By contact, conversation and exchange of views with other people
- By organizing group activities, meetings and conferences, which result in new knowledge insight and change of attitudes

Basically, learning is an active process and it will be improved by using a learning process where common efforts aim at combining the individual resources of those involved in the learning situation. It is therefore quite natural for study circles to base their work on training the members to address the problems together.

**GENERAL LEADERSHIP QUALITIES**

A good study circle leader should exhibit good leadership qualities. Basically, Leadership is in:

- Ability to see where you are going and how to get there
- Ability to get other people to see, to know, to want and to dare to get there
- Together with other people organize a task

In the study circle, the leader shall create and develop the learning processes that stimulate and encourage the participants actively to look for knowledge. The study circle leader should never act in an authoritarian manner. S/he must see himself/herself as one of the members in the study circle and must work according to agreements with the participants.

In order to be a good leader, the one chosen should:

- Put the participants’ own development in focus and ask the right questions
- Emphasize the development of dialogue between the participants and, encourage the participants to discuss solutions and ask questions among each other
- Develop the team spirit so that they feel secure
- Strengthen the participants self-confidence
- Apply a common view on the process of knowledge which will enable the participants to put into practice what they have learnt in their everyday situations
- Make different options clear
- Encourage co-operation among the member and stifle competition

The study circle leader is a resource person when it comes to organizing the studies but does not necessary has to be an expert.

**THE PARTICIPANTS**

One of the important ingredients of a successful study circle is the participants’ willingness to share knowledge and experiences with one another. This indicates that the participants have a very important role to play in ensuring that the study circle achieves its objective. As earlier mentioned under the fourth of the eight basic principles of the study circles, “it is the participants of the study circle who will be responsible for how they work and the studies are carried out.”

To be effective an effective study circle participant, one needs to do the following:

- Listen carefully to others. Make sure you are giving everyone the chance to speak.
- Maintain an open mind. You don't score points by rigidly sticking to your early statements. Feel free to explore ideas that you have rejected or failed to consider in the past.
- Strive to understand the position of those who disagree with you. Your own knowledge is not complete until you understand other participants' points of view and why they feel the way they do. It is important to respect people who disagree with you; they have reasons for their beliefs. You should be able to make a good case for positions you disagree with. This level of comprehension and empathy will make you a much better advocate for whatever position you come to.
- Help keep the discussion on track. Make sure your remarks are relevant; if necessary, explain how your points are related to the discussion. Try to make your points while they are pertinent.
• Speak your mind freely, but don't monopolize the discussion. If you tend to talk a lot in groups, leave room for quieter people. Be aware that some people may want to speak but are intimidated by more assertive people.

• Address your remarks to the group rather than the leader. Feel free to address your remarks to a particular participant, especially one who has not been heard from or who you think may have special insight. Don't hesitate to question other participants to learn more about their ideas.

• Communicate your needs to the leader. The leader is responsible for guiding the discussion, summarizing key ideas, and soliciting clarification of unclear points, but he/she may need advice on when this is necessary. Chances are you are not alone when you don't understand what someone has said.

• Value your own experience and opinions. Everyone in the group, including you, has unique knowledge and experience; this variety makes the discussion an interesting learning experience for all. Don't feel pressured to speak, but realize that failing to speak means robbing the group of your wisdom.

• Engage in friendly disagreement. Differences can invigorate the group, especially when it is relatively homogeneous on the surface. Don't hesitate to challenge ideas you disagree with. Don't be afraid to play devil's advocate, but don't go overboard. If the discussion becomes heated, ask yourself and others whether reason or emotion is running the show.

• Remember that humor and a pleasant manner can go far in helping you make your points. A belligerent attitude may prevent acceptance of your assertions. Be aware of how your body language can close you off from the group.
CHAPTER 4

INFORMATION CENTRES: BRINGING STUDY MATERIALS CLOSE TO STUDY CIRCLES

When the study circle concept started taking root, MUSCCO programme staff toured Zambia where an Information Centre (I.C) concept was observed and learned. This is a way of scaling up study circles as they are brought together in a locality. However to suit to the Malawian situation a few modifications were introduced in the concept as a contact farmer became contact person, and there are possibilities for a performing organizer becoming a contact person depending on the wish of the members.

THE COMPLEMENTARITY ROLE OF INFORMATION CENTRES (I.C).

The study circle concept has proved to be a sustainable way to improve communities’ knowledge and active participation in helping government achieve its developmental efforts and also in enabling MUSCCO achieve its mission, however it was observed that key to the success of the concept richly lies in people’s willingness to solve their own problems and also availability of good study materials that can stimulate questions and discussions within the groups. In order to ensure timely availability of the materials to the groups, it became inevitable that resources are brought closer to where the groups are and hence the need for establishment of rural Information Centres managed by the communities themselves. The information centres provide a structure that is not intended to replace the existing structures but to complement them. They are meant to empower the communities and are part of the overall study circle structure. The information centres are the contact points between the grassroot membership of study circles and other Community Based Organisations on one hand, and MUSCCO and other stakeholders on the other.

SERVICES OFFERED

To ensure that a number of rural Malawians’ needs, apart from information only, are addressed every Information Centre can offer the following:
MINI LIBRARY
The main service offered by the library is provision of reading materials to the community members. People borrow and return the materials as per agreed time.

VOLUNTARY COUNSELLING AND TESTING
In helping mitigate the effects of HIV/AIDS pandemic and in ensuring that people are well informed on the disease, information centres offer VCT services to community members.

HEALTH AND MEDICAL SERVICES
In selected I.Cs, once in a fortnight, health and Medical workers visit the centre to offer medical services to the community members through a mobile clinic initiative.

GAMES AND CULTURAL SERVICES
To fill the recreation and entertainment gap in the rural communities, the centres offer games and cultural services such as Bawo, Chess, Drama, Dances, etc

TALKS AND MEETINGS
Experts in different disciplines such as agriculture, health, community development, law, etc are regularly invited to give talks at the information centre on topics identified by the study circles or suggested by the communities.
INFORMATION CENTRE

TYPES OF INFORMATION

Information is universally acknowledged to be a lynchpin of sustainable and equitable development hence in any liberalised economy, priority must be given to policies that address the problem of information supply. Rural people need a wide range of information. The information needs should not only be confined to developmental or agricultural information as rural Malawians operate very complex systems of livelihoods. The livelihood systems are interrelated. For example, education and health, can contribute to the standard of living as much as agriculture can. Therefore, there is need for these Information Centres to cater for all types of information.

The poorest and more vulnerable people of the society need access to reliable information so that during difficult times they can opt for the best survival strategy, which will enable them and their families to keep going even during times of extreme hardship. New knowledge and skills are also crucial assets that can improve a household income generating capability and reduce vulnerability to shocks such as economic downturn, loss of employment or the illness of a wage-earning family member. Hence, the information needs include the following;

- Survival information, which is related to health, housing, income, economic opportunity, political rights, etc.
- Citizen action information, which is needed for effective participation as individuals or members of a group in the social, political, legal and economic process.

IMPLEMENTATION OF INFORMATION CENTRES

The concept of information centres is relatively new in MUSCCO. It is borne out the frustration of the failure by SACCO and Study Circle district coordinators to reach out to the grassroots members. The old structure of study circle implementation did not effectively link the grassroots membership to the district structure, let alone the national structure. It was taking a long time for the leadership at the district level to attend to the problems at the grassroots level. The most important reason for opting for information centres lies in its emphasis on SACCO members’ and rural people empowerment. The circumstances under which the members are operating have been altered by the liberalisation of the economy. This policy calls for initiative, self-reliance and hard work among the members. It is a challenge and the members are expected to rise to the occasion.
Whereas in the past the study circle structure was well defined up to the district level, the situation below the district was not so clear. Because of this it was taking very long for the National and District Coordinators to attend to the needs of the members in a faster and more efficient way. The information centres, which are identified by billboards facilitate formation of a structure below the district level and thereby facilitate information flow between the members and their leaders. It is a two way flow of information with feedback mechanisms clearly put in place hence being focal point for outreach programmes.

**EXPECTED OUTPUTS FROM THE INFORMATION CENTRES**

- Increased membership to SACCOs and thereby enhanced lobbying Capacity
- Increased awareness by members on SACCO operations
- Increased participation by rural Malawins in their community’s developmental initiatives

**OWNERSHIP AND MANAGEMENT OF INFORMATION CENTRES**

The information centres are owned and managed by rural Malawians who are Study Circle members. The villages surrounding each centre form a development committee whose membership consist of democratically elected leaders of the study circles and clubs from the surrounding villages. The leaders from each of those committees elect a contact Person from among themselves to be in charge of the information centre.

**ROLE OF THE CONTACT PERSON**

The contact person will be the custodian of the information centre together with the committee. Some of the responsibilities of the contact person will be as follows

- To lobby for material support from concerned stakeholders
- To organize meetings for members of the information centre.
- To keep membership cards.
- To organize training in the area and identify experts in the concerned field to facilitate the trainings.
To maintain regular contact between the district office and the information centre.

To look after the training materials and equipment.

To keep a register of members in the area.

To act as a contact for any developmental activity in the area.

USES OF INFORMATION CENTRES

The information centres are subjected to many uses. It has already been mentioned in passing that information centres are used as conduits for information flow to and from rural people.

The information centres provide a basis for creating new structures at the grass root level to make the operations of SACCOs relatively easy and efficient. The situation was such that the human resource capacity was limited as there was only one District coordinator to service the members in a district. The introduction of the centres put the members at the centre of Study Circle activities.

Many rural malawians do not have enough access to decent medical and health services as hospitals are in many cases located at the boma.
This has resulted in the villagers dying with diseases that are preventable and curable. Information Centres help bring these services closer to the rural people through a mobile clinic initiative in collaboration with health officials in the concerned districts.

Another function of the centres is the rationalisation of training approaches which is fostered by the concept. The training of the farmers is taken to their door steps and hence the establishment of information centres remains a pre-requisite for a successful implementation of farmer training programmes.

It must be emphasised that the establishment of information centres is not in any way designed to replace the existing structures for other organisations. They will complement other structures as the role of MUSCCO is to facilitative. Most of the activities in terms of service delivery to the members is achieved through collaboration with other stake holders, such as District Governmental Departments, Non Governmental Organisations, financial institutions, commercial organisations. The only major difference they make is, unlike in the past, rural Malawians now have an increased capacity to do things on their own and empowered to influence developmental activities and policies affecting them.

CONCLUSION

The Study Circle and information centre concepts are relatively new approaches to both individual and community development in the country. However, the general consesus in Malawi is that decentralisation will not make any significant contribution to the economy and development of the country if the capacity is lacking among rural Malawians themselves. There is urgent need to build the capacity among the rurals to chart their future. The information centres will ensure capacity building by putting emphasis on training and experience sharing. Through effective training and exposure, Malawians will be able to see opportunities by themselves and in the process will effectively create pressure for the services that they genuinely need.
IMPLEMENTATION STRUCTURES

To ably roll out the implementation of the concept, structures were created based on the nature of the implementing agency. Below are descriptions of structures used by MUSCCO and MLBP – all this under leadership of MUSCCO.
MUSCCO

The structure in MUSCCO is as follows:

NATIONAL COORDINATOR

↓

SACCO EDUCATION COMMITTEE

↓

DISTRICT / SACCO COORDINATOR

↓

STUDY CIRCLE ORGANISERS

↓

STUDY CIRCLE LEADERS

↓

STUDY CIRCLE PARTICIPANTS
The structure on Malawi Lake Basin Programme is as follows;

Experience has brought a lesson that the implementation structure for each programme or organization can be modified for suiting, provided that the roles of the organizer and leaders are clearly defined to provide the day to guidance in the implementation.
CHAPTER 5
STUDY MATERIALS & PLANNING
THE STUDIES

Imagine an evangelist preaching the word of God without using or referring to the bible or a sheikh spreading the word of Allah without the support of a Koran to authenticate his message. How many would believe his words wholesale without even referring to the bible or Koran? Like the preachers, so too do the teachers in classrooms at all levels use guides. Conversely study Circles too, to strengthen quick understanding of the topic under discussion, use study materials.

A study material is the main ingredient of a study circle as it guides the members’ thinking and helps them to open up as the discussion progresses. It provides the members a starting point from which they argue and agree on something new and helpful in their lives. Just as a car cannot move without fuel, so too study circles cannot function without a study material. Study materials can consist of nearly anything; brochures, pamphlets, scientific reports, parliamentary reports, newspapers, magazines, minutes from general meetings, minutes from committee meetings. However, the study circle organizer or leader should make sure that the materials have been simplified and can easily be understood even by the semi illiterate.

The Study Material must be attractive and thought provoking to ensure that the participants and their leader find them useful as a valuable support. A heavy study material with difficult words can make the participants lose interest and may quit making them feel the concept is for the highly educated. On the contrary, if the material is also too simple, problems may also arise as it would discourage the participants from thinking and using their brains. A good study circle material must represent some kind of a challenge to the participants.

To make the study material easy to understand, try to follow these recommendations:

1. Carefully identify the target group (for the Study Circle and the Study Material)
2. Consider how much of the factual information that has to be included in the basic study material and how much can be covered by supporting material.
3. Give general information in the beginning of the material and if possible in the beginning of each chapter.
4. Propose questions to stimulate discussions among the participants – not to test their knowledge.
5. Encourage internal follow up and evaluations within the Study Circle.
6. Divide the text into chapters, or better still, into meetings especially if the expected participants have not participated in the Study Circles before.
7. Always add a list of supporting study materials, reference books to facilitate for participants to dig deeper into their subjects.

**STUDY PLAN**

Having identified and collected the materials, the study circle then proceed by sorting these into a topical or chronological order, after which the materials are divided according to the session planned for the topic. The involvement of study circle participants in actual planning is very important as it demonstrates joint responsibility of the circle’s activities.

In the study plan, sessions must be planned, goals of the group in studying the particular material and also means of achieving such goals clearly outlined. This helps the members in evaluating their efforts to determine whether they are on the right track or not.

Sources of information and other necessary resources must be identified and arranged for. If there will be need for an external facilitator, arrangements and communications should be made before hand.
Different social activities within the study circle framework should be considered. The participants have the privilege to make changes in the plan during the work in the study circle. Remember that the group might need more information from someone who is an expert in some areas. Their study plan is considered as a tool and can be changed at any time.

Other issues that need to be included in the study plan have been discussed separately below:

**VENUE**

The Venue should be as close as possible to the homes of the participants or where they work. It is important to choose a place that is convenient for all and can be reached without spending a lot of money.

The place should be quite and where you can study without disturbances from the neighborhood. It is not a good idea to have a study circle close to a trading place or tavern.

*A study circle meeting under a shade*

**TIME SCHEDULE**

A time schedule should be produced indicating the steps towards the agreed goals. The group should decide the topics to be discussed and the experiences of the participants before the time schedule is produced.

Members decide on when and how often they will have to meet.

**RESPONSIBILITY**

Decide who is responsible for what.
- Who is going to be study circle leader?
- Who is taking care of the minute when you decided something or have come to a conclusion?
- Who is responsible for the study material?
- Who is responsible for the venue that everything is in order when the session is starting?

In the study plan members also decide on how every one is supposed to contribute to the development of the study circle and how to deal with those who misbehave. All this is done to avoid problems and misunderstandings in the study circle but also to save time.

**EXTERNAL FACILITATOR**

It is very good to use an external facilitator as the members get input from someone who is an expert in the area you are studying. H/she can help the members come up with solutions about questions they raised during the work without getting a proper answer.

Before the session with an external facilitator, the study circle members have a session on finding out what problems and what questions they want the facilitator to tackle. The questions are then divided among the participants beforehand; this gives a good training opportunity to speak in public, as all are well prepared in advance.

*An external facilitator (in white) sharing knowledge with Kadewele Study Circle members*
CHAPTER 6
WRITING STUDY CIRCLE MATERIALS

Study Circle materials are specifically written to aid self learning amongst participants. A standard study circle material has the following features; study plan, illustrations and discussion questions at the end of a topic. To produce a good study circle material, trained writers and cartoonist in the concept are desired. The writers/cartoonists can either package existing materials in the study circle format or write from scratch a topic of interest. In both cases, writers consult study circle participants to test the material – this is called writing with the participants. Our experience is that participants contribute to the quality of the material in the following ways; relevance of the local language being used, content of the materials for they know what they want out a material. We have an experience where an educationist who does secondary school text books had to abandon the job when he read the comments from the participants test groups.

Once study circles are mature – meaning level of permanency, they come up with a list of materials they desire to study. At this point, prioritizing becomes crucial so that a direction is given to the coordinators on which materials should be written or translated if available already in a foreign language. At this point, a sample of study circle participants from different districts is brought together for topic prioritization. Using Priority Information Themes (PIT) has assisted to order the suggested topics of interest for production. In brief, PIT is a methodology which isolates vital few from trivial many.

In the yet to be published book, test groups of study circle participants should be acknowledged as they were part of the writing process. In some cases, study circles have attempted to write materials that need polishing, on specific topics and history of study circles in their communities.

The following criteria should be taken into consideration;

- Fits the target group
- Has relevant/enough facts
- Divides into chapters or sessions
- Gives advice of supporting
- Proposes questions to stimulate discussions
- Encourages activities and ‘research’ between the meetings
- Has information about the content in the beginning of the material

**TESTING STUDY CIRCLE MATERIAL**

Let some study circle groups, up to five, test the material and listen to their opinions and ideas before you print. Try to find out if the material has the following;

- Enough facts
- Easy to understand and follow
- Guides the group through the meetings
- Encourages discussions and activities during and between the meetings

**STUDY CIRCLE APPLICATION.**

The general desire that the methodology instills in participants is the urge to practice what they learn. These practices as you will read in the subsequent paragraphs are in myriad enterprises the people engage into.
Sivasoni Fungulani, a small scale farmer but also a study circle member recounts how, despite after several attempts, he managed to realize his long time dream of owning a grocery. Just like any other ordinary Malawian, he did not have enough capital to start the business but every year for 13 years he has been practicing tobacco farming could manage to raise an average of about MK50,000.

He always wondered why he failed to use his tobacco proceeds effectively so as to move a step further in his financial independence ladder. In 2004 he got a loan from one of the micro finance institutions in the country which he used in opening his first ever grocery business, at the end of the year the business had collapsed. To repay the loan, he sold his only cow leaving himself poorer than he was before accessing the loan.

In 2005 he participated in a study circle on “small scale businesses” where he shared experiences and knowledge with other community members. He learned basic skills in running small scale businesses, shared with others on commonly used terms such as capital, profit, loss and how one can effectively use money generated from the business. Six months later after selling his tobacco, he wanted to try what he had learnt and things worked out smoothly. His business is growing and his life has changed positively. The knowledge he gained in the study circle has helped him and his family fight and alleviate some of the effects of poverty that arose partly due to economic inactiveness.
The question that one can ask from Sivason’s story is “Is poverty and illiteracy related?” This chapter discusses the relationship of the two and how study circles can be employed by individuals, communities and the government in the fight against poverty.

**DEFINITION OF POVERTY**

There is no single definition of poverty as different writers and commentators have defined the word differently, this is because, as Piachaud argues the definition of poverty is a moral question and depends on the environment and circumstances the question has been asked. Agreeing with Piachaud, Spy (2006) argues that poverty is best defined in terms of the society where it takes place: what people can eat, and where they can live, depending on the society they live in. Argumentatively one can say to be poor in Africa means one is starving, while to be poor in America means one cannot afford to eat in a restaurant.

However the diversity, poverty in simple terms can be described as the lack of sufficient resources such as food, water and shelter and the absence of material needs for one to participate fully in accepted daily life (Scottish Poverty Information Unit). In very simple terms, poverty can be seen in a parent failing to pay school fees for his/her children; a family struggling to afford two meals per day; living in a leaking and dilapidated house and more simultaneously drinking unsafe water from unprotected wells and dambos.

Conventionally, poverty is represented in two main models.

- **Absolute poverty** is based on subsistence, a minimum standard needed to live. Seebohm Rowntree's research identified a 'poverty line' on the basis of minimum needs. The Copenhagen Declaration defines absolute poverty as "a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services."

- **Relative poverty** is based on a comparison of poor people with others in society. Peter Townsend defines poverty as "the absence or inadequacy of those diets, amenities, standards, services and activities which are common or customary in society."

The different meanings and models of poverty already discussed suggest that the approach to the eradication or reduction of poverty has to be diverse too. It would be a mere dream to claim that there is a single way of ending poverty hence one need to think widely apart from suggesting that provision of employment, access to loans, provision of
farm inputs, strengthening of technical skills can help fight poverty. It is true that when one is employed, his income flow improves but does that improve his access to his entire basic human and birth rights?

In Kasungu Community SACCO, about 2,450 farmers accessed a farm input loan in the year 2005 but according to the SACCO Manager only 25% of the farmers repaid the loan. 75% either struggled or didn’t even attempt repaying and according to one of the farmers, the loan left him poorer than before as he had to sell some of his livestock to offset the loan. This is a clear indication that may be access to loan alone cannot help fight poverty but there is a hidden important factor that needs to be considered again.

Eradication of poverty is all about access to health and education, protection of human rights, individual participation in the economy, good governance, the right to justice and food, gender equality, and access to information among many others. If these are to be achieved, according to the UN resident Coordinator in Malawi, Michael Keating special emphasis and attention has to be put on education (The Nation, 24th October, 2007). The education in reference here is both formal and informal; it is in the latter that our attention and focus is in as the study circle concept falls in this bracket.

The impact of programmes like study circles are not easily observable but are equally as important. Through information and experience sharing that is done in study circles, members become:

- Better informed on health related issues, thus contributing to disease prevention and better family health
- More productive, thus leading to higher income levels and improved quality of life
- Empowered, especially women and girls, hence strong enough to make concrete and functional independent decisions
- More active in the community & society
- Aware of the power of education, thus leading to increased Participation in children’s education

At the individual and societal levels, these programmes allow individuals to:

- Respond to democratic aspirations
- Create a culture of peace
- Reinforce identities
- Cultivate an educated and active citizenry
- Reduce inequality between sexes

Through education, ordinary community members gain higher self esteem. The participants acquire greater confidence in themselves and a
greater sense of self initiative. Empowerment is one of the most significant benefits of adult education and its effects on self esteem and self confidence is especially significant among women in strongly dominated societies.

**STUDY CIRCLES & HEALTH**

Education (formal or informal) and health go hand in hand. Different studies have concluded that acquisition of some education (however basic) leads to demonstrated improvement in health status and positively impacts disease prevention and children’s health.

Studies suggest that literate adults are healthier and raise healthier children. Knowledge shared in study circles creates changes in habits which in turn affect health. Through study circle discussions and experience sharing, members equip themselves with information and knowledge to improve their children’s and family’s health and nutrition status. In this regard, mothers (who make 80% of study circle total membership) benefit a lot and are empowered to use health services to:

- Obtain vaccines
- Obtain contraceptives
- Space pregnancies
- Engage in healthier domestic activities
- Engage in nutritious eating habits
- Obtain better knowledge of hygiene (Brown, 1990: Commings, 1995)

It is also inevitable that individuals who have some education normally

- Dig pit latrines and keep them safe
- Dig rubbish pits
- Wash hands and cover food

Communities are also using the study circle concept as a platform for enhancing dissemination of HIV/AIDS prevention and mitigation information. HIV/AIDS information, education and communication activities for prevention and AIDS mitigation are hatched from such discussions that have resulted into community propelled and owned initiatives with special focus on breaking down stigma and caring for the widowed and orphaned persons. The study circle members, many of whom rely on labour for production, having realized that the epidemic has adversely affected their output due to deteriorating health but also diverting their productive time to caring for the sick have used the concept as a leeway to develop socio – economic safety nets that have emphasis on support to orphans and households fostering orphans and the elderly.
STUDY CIRCLES & INDIVIDUAL EMPOWERMENT
Through education, ordinary community members gain higher self esteem. The participants acquire greater confidence in themselves and a greater sense of self initiative. Empowerment is one of the most significant benefits of adult education and its effects on self esteem and self confidence is especially significant among women in strongly male dominated societies.

By participating in Study Circles, individuals gain ownership of issues, discover a connection between personal experience and public policies, and gain a deeper understanding of their own and others’ concerns and perspectives. They discover common ground and a greater desire and ability to work collaboratively to solve local problems. Through study circles, the individual is able to create new connections with other community members that lead to new levels of community action.

STUDY CIRCLES & GENDER
Gender equality refers to the equal enjoyment by men and women of socially – valued goods, opportunities, resources and rewards. It does not mean that men and women become the same, but that their opportunities and life chances are equal. Study Circles, apart from strengthening
public speaking skills, empower women with technical and income generating skills as a way of improving their opportunities for a better living. This is in response to the idea that women throughout Malawi take overall responsibility of the welfare of the home and children and also carry out most of the agricultural work. Such skills help women to gain their economic independence.

Unlike men, women often face discrimination and violence at home and in their communities. This concept provides the knowledge and means to confront issues of inequality and create more space for women in the local societies. Conversely, study circles also allow women to take more active roles in their communities thereby enhancing their influence in the communities’ decision making process. By familiarizing themselves with communication and public relation skills, social processes and by having greater access to information, women are in a better position to defend their rights.

Local women selling vegetables
CHAPTER 7
STRENGTHENING THE PROGRAMME

To sustain the enthusiasm in participants and provoke desire in study circles, several activities are used, as away of strengthening the programme.

Exchange visits: in some cases called “look and learn” visits can be used as incentives to performing groups where they go to another circles for exchange of ideas. In this case, through interaction the visiting team of performers, advise the hosting circle on how they can apply the concept to better their situation. In another, case a non performing circle is taken to a performing circle for purposes of learning on site, especially where the visitors can see demonstrations.

Open Days: In a particular community, study circle come together to display what is being done in circles. These occasions if well coordinated become good opportunities to award certificates to those that finished going through a material and have gone into practice.

Review Meetings: As a national programme, in MUSCCO, twice a year review meetings are conducted to check progress as per set targets. During these meetings, progress reports are presented by district coordinators. In 2007, during a mid year review meeting sister programmes from Zambia, Mozambique and Zimbabwe were presented, and it is during this meeting that comparison, tilted towards Malawi programme, in terms of innovation. Such meetings have acted as catalysts for performance as districts do not want to present an inferior performance at the next meeting.

Documentaries: Documentation of success stories and lessons learnt is an important aspect of any programme. Through newspapers, stories about the good of study circles have been carried in Malawi papers on a quarterly basis, in some cases twice in quarter. A documentary of Study Circles in Malawi was produced and aired on the national TV station four times and this attention to MUSCCO and in particular the Study Circle programme. To this end, a brochure on study circles has been produced to market the methodology, and plans are underway for MUSCCO to champion a national symposium for all organizations that use participatory methods of adult education in the country, whose outcome will be a network.