

How to increase the amount of money in the community

What do you think that a leaking bucket has to do with money in your community?

Imagine that this water is money, and the bucket is your community.

Money comes into your community in several ways. For example:

- Wages
- From the sale of vegetables to passers by
- Gifts of money from overseas
- Government grants
- Activities in the community attended by persons from other areas, e.g. church services, sporting events, school events.

The holes in the bucket represent money that goes straight out of the community again. For example:

- Public taxi fares
- Whatever you spend in the nearest town, e.g. clothes including school uniforms, food, items for the house, books and pens for school, furniture
- Airtime
- Hospital fees



Grafik from
<http://www.jenellelivet.com/home/why-your-funnels-leak-and-what-to-do-about-it/>

Some water stays in the bucket, and that represents money that stays in the community, For example:

- When you buy vegetables or eggs from your neighbour
- When you pay a local person to repair your house or your bicycle
- When you buy furniture from the local carpenter
- When you pay the tailor to make clothes
- When you buy natural medicines from a recognised member of your local natural medicine group.

This money is worth far more! Let me explain why.

Let us imagine that your local money is called dollars. Then let us say for example that you have 100 dollars in your pocket. The roof of your house is leaking, so you pay a local builder 100 dollars to repair the roof. This man now has 100 dollars in his pocket. Then he buys eggs and vegetables from one neighbour for 20 dollars, and a goat from another neighbour for 80 dollars. Then these two neighbours now have money in their pockets, one has 20 dollars and one has 80. So this 100 dollars has been used 3 times: Firstly by you, then by the roof repairer and then by the neighbours. So to the community is has been worth not 100 but 300 dollars.

Now let us say that you spend your 100 dollars in another way. You take the public taxi to town and back. That costs 10 dollars. Then you spend 90 dollars on a new mobile phone, airtime, your lunch and some new clothes. You return home. You no longer have 100 dollars and nor does

anyone else in your community. That money, like the water going out of the holes in the bucket, has leaked out of the community.

So I hope it is clear that the more you spend your money inside the community, the more the community benefits.

Key question: How do we stop money leaking out of the community?

Simple answer: By spending as much money as possible inside the community.

BUT – this means that the food, other items you need and basic services need to be available in the community. This means that, for example, you must do the following in the community:

- Grow enough fruit and vegetables to meet everybody's needs. If you have a surplus, then you can sell some fruit and vegetable outside the community and so more money comes in to the community.
- Produce enough eggs, chicken and meat.
- Grow medicinal plants and make natural medicines.
- Make and repair clothes – so you need at least one tailor.
- Make as many products in the community as possible, e.g. bags, reed floor coverings, energy saving stoves, tippy taps, furniture. So you need many craftsmen!
- Re-use and recycle as many waste materials as possible.
- Compost organic and animal waste and use it to fertilise the garden, use natural insect repellents such as neem and use no commercial pesticides.
- Use local builders and other tradesmen.
- Repair as many items as possible, e.g. bicycles, mobile phones, houses, electrical items.
- Learn new skills from others in the community instead of paying for teaching elsewhere.
- Create your own source of clean water. Maybe build a water filter using sand and gravel, or use the SODIS method.
- Produce your own energy, e.g. grow wood for cooking, build a solar panel to produce hot water, build solar ovens and driers.

Exercise:

Make a note of all the money you spend in the course of the coming week. Each time you spend money, note whether you spend that money in the community, or outside. Then calculate the percentage that you spent in the community – like this:

$$\frac{\text{Money spent in the community}}{\text{Total money spent}} \times 100$$

Your aim should be to make this as high as possible. 50% is average, 80% is excellent!



Picture taken from "Training for Transformation: A Handbook for Community Workers by Anne Hope and Sally Timmel, Mambo Press, 1984

Suggestion for a community meeting:

Arrange a community meeting. Be sure to invite those people who are likely to be enthusiastic and to persuade others in the community. Share this paper with them.

1. Make a list of all the ways people spend money that goes out of the community.
2. Make a similar list of all the ways people spend money inside the community.
3. Share ideas of what you can do to stop money going out of the community, and to increase the amount of money that circulates within the community.
4. Make some decisions about initiatives you can take.
5. Ask each person to do the exercise described above.
6. Arrange to meet again to review progress, maybe two weeks or one month later.