

**“ONE HEN” Role-play**  
(Microfinance Role-play Exercise)  
Overview and Instructions

## The Concept

This role-play exercise places participants in the roles of people living in extreme poverty in an unnamed sub-Saharan region in Africa. This exercise was derived from one developed by Opportunity International for adults, but has been adapted for schoolchildren. The scenarios are based on typical microfinance loan clients.

The children are to be grouped in groups of 9 or 10. If possible, there should be an adult or older leader with each group. There are two sets of cards on the table – one set is white (“character cards”) and the other is colored (“situation cards”). There should be 10 character cards and 10 situation cards for each group. If there are enough cards, the leader can play too.

In Part I, the children get characters, decide on businesses they want to start, and share ideas with their group. In Part 2, we hear how their businesses are doing, and learn that one member of the group cannot make his/her loan payment that week. The group must help solve the problem together.

### Part I – Getting the Loan (8-10 minutes)

[Moderator will introduce and tell groups when to start]

1. **Pick a character card.** Each player randomly selects a white character card from the pile— this is a character profile card. (There are more female characters than male, reflecting the realities of the face of poverty – leaders can reassure kids that it’s OK to play someone not their own sex, but if they don’t feel comfortable, they can change the name.) The character card gives basic information about the character’s name, family situation, and some choices of (a) a business the person could start with a small loan, and (b) what they hope to do with the money they hope to make from their business.
2. **Making Choices.** Each child should read their card and make their own choices among the options on their card.
3. **Discussing Choices.** One by one, each player reads aloud about their character and describes the choices they made. Each can discuss briefly some of the reasons he or she made the choice, and some of the things he or she thinks might be needed for the business, and how to make it successful. Others can add ideas, or think of ways the group can help.

## Part 2 – Problem Solving (8-10 minutes)

[**Moderator says:** “Congratulations! You have all received your first set of loans and started your businesses. Now we are at our weekly group meetings to collect loan repayments, and hear how everyone is doing. Everyone please pick a colored Situation Card from the second pile. When I say “go,” please go around in a circle and one by one read your Situation Card aloud to the group. You will see that some businesses are doing well, but one group member is unable to make his or her loan payment this week. This is a problem. If everyone’s loan payments are not made this week, then no one in the group can get another loan. So it is the group’s problem to help solve. After you read the cards, talk as a group about ways that we can help.”]

[\*\*Make sure at least one person in the group has a Card # 5.]

[When Moderator says to “go”, the following should happen.]

1. **Pick a situation card.** Each player randomly selects a colored Situation Card from the pile. This will describe what has happened with the character’s life and business. One by one, the players read their situation cards aloud to the group. One card states that the character is unable to make his or her loan payment this week.
2. **The problem.** The leader can remind the group that one person’s problem is the group’s problem. If any one of the group members doesn’t make his or her loan payment, then the entire group will lose the opportunity to get another loan. So we must work together as a group to come up with a solution, to get this week’s payment made.
3. **Discussing solutions.** The group should then brainstorm. Someone should be appointed to take notes or keep track of the ideas. If players have a hard time coming up with ideas, here are some that leaders might suggest for discussion.
  - Everyone agree to cover part of the delinquent member’s payment this week, and be reimbursed next week
  - Buy some of the delinquent member’s goods
  - Help sell some of the delinquent member’s goods
  - Go to the homes of the customers who owe the member money and put some collective “shaming” pressure on them
  - Help with the member’s family members so he/she can work
  - Bring food or medicine
  - Talk about lessons the group can learn from this experience – should we all have more savings? Should we learn more about good business practices? Do we need to learn about malaria?

### Conclusion and Closing

[Moderator will ask a member of each group to stand up and report on the solution or solutions the group reached for the problem.]

## Ideas for Additional or Follow-up Activities:

### 1. One Hen Book

Read *One Hen: How One Small Loan Made a Big Difference* and discuss the book. Depending on your objectives, the theme might include a) life in West Africa, b) starting and growing a business, c) community service and how one small loan or helping act can change many lives, d) world poverty, or e) group problem solving.

### 2. One Hen Website

Go to One Hen's website ([www.onehen.org](http://www.onehen.org)) to play games or find other educational resources on the site. Earn virtual beads to donate online to support microloan recipients in Africa and around the world.

The [www.onehen.org](http://www.onehen.org) site also has a number of curricula and suggested activities for children, under the Educator section, including language arts, financial literacy, math, social studies, music, agriculture, and art.

### 3. Fundraiser

Discuss how your group can help others around the world with just a little seed money. Organize a bake sale or other fundraiser to raise money to help microentrepreneurs and their families through Opportunity International or another worthy cause. If supporting Opportunity International, the children can select a specific person to support with their funds at [www.OptInNow.org](http://www.OptInNow.org). The group can talk about the different businesses and countries, and vote on who they want to support with their fundraising proceeds.

### 4. Student-Led Discussions

Older students can offer to go to elementary classrooms or Sunday schools to read to and lead younger children in discussions.

### 5. Start a Small Business

Have the children brainstorm what it would take to start a small business (lemonade stand, crafts, dog walking, etc.) and make business plans for what they could do with a small loan. Have them present their business plans and discuss the process they went through. If desired, selected children could receive real loans and have a required repayment schedule, with regular progress reports and idea sharing sessions.

### 6. Share your Stories

Please send stories and photos about your activities to Opportunity International. We would love to hear what you are doing.

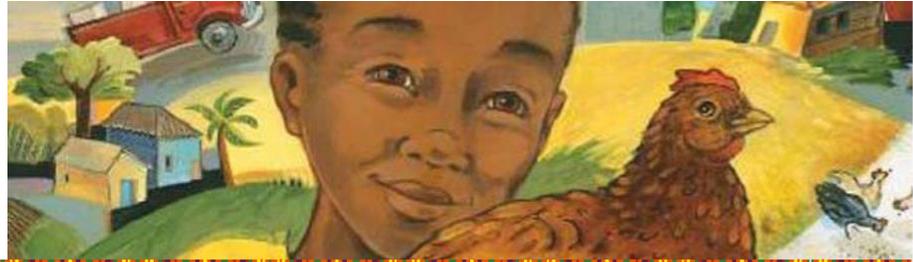
#### **Opportunity International**

Women's Opportunity Network

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# Character Cards

“One Hen, Opportunity International” Role-play  
For Elementary, Middle School, or High School Students

**Microfinance Role-play Exercise**

**Character Cards  
(Part 1 of Exercise)**

**Me and My Family**

My name is Kamale Mpofu. I have three small children and I take care of my husband, who was disabled in a mining accident. My sister and her three daughters recently moved in with us. We don't have a lot to eat.

With a small loan, I could start a business. I went to a bank to ask about a loan, but the guard called me "scum" and said he would have me arrested. Then I heard that I can get a small loan with a group in my village.

**What Business Would I Start with a Loan? (Pick one)**

- A. Buy baking equipment, and bake bread to sell from my house
- B. Buy leather and make shoes to sell in the market
- C. Make wooden bracelets and earrings and sell in the market

**What are My Dreams for the Future? (Pick one or more)**

- A. Send my kids to school
- B. Build a room with cement blocks, instead of mud and straw
- C. Start a second business

**Me and My Family**

My name is Maggie Nkomo. I am a widow with two boys and two girls. I don't always have enough to feed them, and can't afford school fees. (In parts of Africa, the "public" schools are not free.)

I would like to start a small business. I once got up the nerve to go to the bank to ask about a loan, and they made me wait seven hours. Then the bank officer sent me away because I didn't have any collateral for a loan.

**What Business Would I Start with a Loan? (Pick one)**

- A. Buy a cooler, and sell cold sodas near the teacher's college
- B. Start a small school in my house, and teach children to read
- C. Weave baskets and sell them in the marketplace

**What are My Dreams for the Future? (Pick one or more)**

- A. Feed my family three meals a day, with some meat once a week
- B. Send all my kids to school – including the girls
- C. Expand my business and hire some people to help

### Me and My Family

My name is Edward Shumba. My parents died when I was 10 and my brother was 15. I help my older brother support our seven younger brothers and sisters. Every day I go down to the town square and offer to do odd jobs. My older brother and I would like to start our own business.

### What Business Would I Start with a Loan? (Pick one)

- A. Start a poultry business - buy a hen and sell the eggs
- B. Buy a used motorcycle and start a delivery business, taking my neighbors' goods to the market
- C. Buy a portable washing machine and rent it out to people

### What are My Dreams for the Future? (Pick one or more)

- A. Help send my younger brothers and sisters to school
- B. Help my brother study to become a doctor
- C. Build an extra room on our house so we don't all have to sleep in one room



### Me and My Family

My name is Nomsa Moyo. My husband and I have four sons. Two of our boys have dreams of becoming doctors—an impossibility on our income. We are barely able to scrape up their primary school fees.

I just learned that I may be able to join a “trust group” in my village and get a loan to start a small business. This is very exciting for me.

### What Business Would I Start with a Loan? (Pick one)

- A. Buy a renovated oven and bake bread to sell
- B. Buy a cooler and make popsicles to sell in the marketplace
- C. Buy a hairdryer, scissors and supplies, and start a small beauty shop in my house

### What are My Dreams for the Future? (Pick one or more)

- A. Earn enough to send at least one of my boys to college
- B. Start a second business, like selling hair supplies or making cakes for the local school
- C. Help my community get electricity or clean water

**Me and My Family**

My name is Edif Karwi, and my husband and three children all died of sickness. I care for my six grandchildren. We have a roof over us and eat at least one meal of boiled maize and beans a day, but my grandchildren had to stop going to school because I do not have money for school fees.

**What Business Would I Start with a Loan?** (Pick one)

- A. Build a room in front of our house to sell dry goods and groceries
- B. Buy old shoes and repair them to resell
- C. Make my famous spicy soup and sell it at lunchtime to the workers at the local shoe factory

**What are My Dreams for the Future?** (Pick one or more)

- A. Send my grandchildren to school, so they can learn to read
- B. Have three meals a day for my family, and also help give food to other families who are even poorer than me
- C. Save money so that we can build a bigger house, away from the polluted river

**Me and My Family**

My name is Elizabeth Nganda. I moved to town to live with my sister, far from my family. We came to the city to find work, but the pay is very bad. If we could start our own business, we could make more money to send back to our families.

**What Business Could I Start with a Loan?** (Pick one)

- A. Buy vegetables in bulk and sell them at a stall in the marketplace
- B. Make my front porch into a “bookstore” and rent little pamphlets to read by the hour, and also give reading lessons
- C. Buy a sewing machine, and make and sell clothes

**What are My Dreams for the Future?** (Pick one or more)

- A. Earn enough to send at least one of my boys to college
- B. Start a second business, or expand my first one
- C. Go back home, build a local health clinic, and bring a doctor to the village

### Me and My Family

My name is Moses Kazonda. I live on a farm. I raised six children. Two of them help me on the farm. If I could buy another plot of land to expand my farm, I might be able to send my oldest son to university to study agriculture. Not surprisingly, two banks turned me down for a loan.

### What Business Could I Start with a Loan? (Pick one)

- A. Buy a plot of land and raise chickens
- B. Build a new shed and raise pigs
- C. Join together with my neighbor and buy a tractor that we could share, to increase our production

### What are My Dreams for the Future? (Pick one or more)

- A. Earn enough to send my son to college
- B. Bring new irrigation systems to the farm and the village
- C. Join with neighbors to bring a teacher to our village



### Me and My Family

My name is Mary Kranteng. I have been married for six months. My husband is often away for many days at a time, looking for work. I just learned that maybe I can join a “trust group” and get a small loan to start a business.

### What Business Could I Start with a Loan? (Pick one)

- A. Sell vegetables in the marketplace
- B. Make my famous vegetable stew and sell it to workers for lunch outside a local factory
- C. Buy a cow and sell the milk to the local school

### What are My Dreams for the Future? (Pick one or more)

- A. Expand my business so my husband can join me in the business and we can work together
- B. Study to become a teacher
- C. Save so we can have a better life

### Me and My Family

My name is Patience Kutoroko. I have a large family -- my husband and six children, and three of my sister's children who also live with us. We need to make money to support the family and pay for school fees, medicines, shoes, doctor visits, and healthy food (our youngest children are underweight). I hear that if I have a good business plan, and join a "trust group" in our village, I could get a small loan.

### What Business Could I Start with a Loan? (Pick one)

- A. Buy sacks of grain and grind the maize with grinding stones
- B. Buy a cooler and start a small corner store
- C. Buy a hairdryer, scissors and supplies, and start a small beauty shop in my house

### What are my Dreams for the Future? (Pick one or more)

- A. Earn enough to send at least one of my boys to college
- B. Bring a doctor to our village once a month
- C. Send money to my husband's parents, so they can eat better and get medicine



### Me and My Family

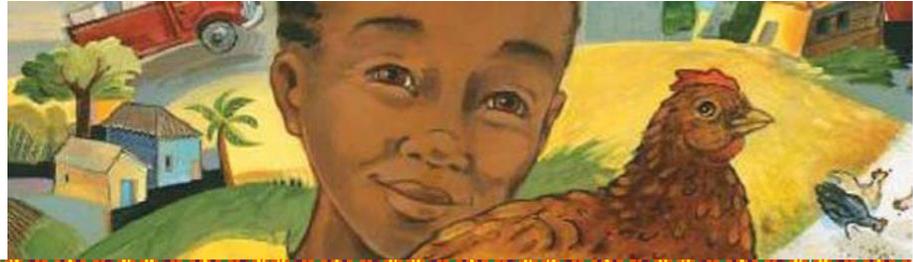
My name is Jennifer Mwesigye. My husband and I are struggling to support our family. My mother also lives with us. We live in a single room, in a house with a mud floor.

### What Business Could I Start with a Loan? (Pick one)

- A. Buy a sewing machine and make clothes to sell
- B. Buy vegetables and sell them in the market
- C. Fix old appliances and resell them

### What are my Dreams for the Future? (Pick one or more)

- A. Build another room on the house, and add a concrete floor
- B. Feed our family nutritious food, including a meat meal once a week
- C. Together with my trust group, help the local orphanage, by giving them money for food and toys



# Situation Cards

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**Microfinance Role-play Exercise**

**Situation Cards  
(Part 2 of Exercise)**

\*Make sure that someone has Situation Card E

## My New Situation A

With my loan of \$150 I started my business, and it has been very successful. I think I will need to expand soon and hire some employees.

I also have something truly amazing-- a savings account -- and have been able to afford keeping the kids in school. We are eating healthy food every day. I feel lucky, but I also know that it is in part because of my own efforts.

I have enough, as usual, to pay this week's loan amount.



## My New Situation B

With my first loan I bought what I needed for my business. It was scary at first, but people say I am a very good businessperson. I have been elected president of our trust group. Now people come to me for advice. I feel so confident in myself that I think we can start bringing change to our community. We are all working together to bring a well for clean water into our village.

I definitely have the money to pay this week's loan payment.



## My New Situation C

I got a loan to invest in my business, and it has been so successful that I want to diversify by adding another business. That way, if there is a problem with one, I can have another source of income.

I was able to hire 3 people to help, and my employees also make enough money that they can feed their families too.

Paying the loan this week is no problem.



## My New Situation D

I started my business, but in the first week, all my profits were stolen and I couldn't make the first loan payment. I want to thank my trust group members for helping me out during that difficult time. Since then, I have gotten back on my feet, and I am more careful with my money. I even have a savings account!

I'm able to make this week's loan payment.



## My New Situation E

With my new business, I have been making more per week than I did before. However, I am short on my loan payment this week because some people still owe me money. They haven't paid me--even though I saw one of them buy a television the other day.

Also, I am worried about a family member who is sick with malaria.

I am not able to make a week's loan payment. I don't know what to do – can the group help? I know that if I can't pay, then no one in the group can get another loan, so we are all in this together.



## My New Situation F

Thank you for letting me be part of this Trust Group. I got my first loan, and used it for supplies. Thank you for encouraging me and helping me with advice for the business. Business is good!

I pay my loan amount without fail every week.



## My New Situation G

I was able to use my loan to start or expand my business. My Trust Group taught me how to expand my revenue by diversifying into other areas as well.

I'd like to be able to afford to help other people. I am happy that I'm now able to provide meals for a young widow and her two children, and I hope to do more someday. I have encouraged other community members to join a Trust Group. I tell them, "Get up, don't wait, you can do it."

I have the money to pay my loan amount this week.



## My New Situation H

I got a loan and my business is doing very well. I work hard, but life is good. Thanks to the eyeglasses I was able to buy, I'm seeing better too. I would like to suggest to the group that we pool some money together and bring a doctor into the town once a month.

I can cover my loan amount this week.



## My New Situation I

I was nervous about starting a business, but the group supported me. With my first loan of \$171 dollars, I was able to buy the equipment and supplies I needed, and it is going well. I'm now able to help my family eat much better, and I am saving. I used to be very shy, but now I lift my head up proudly and look people in the eye. I think I can do almost anything!

I have the money to pay my loan this week.



## My New Situation J

With my loan, I was able to get a good start on my business. It was hard at first, because I got sick and almost missed a weekly payment. But the group helped me in the business until I got well. Thank you so much. This loan has made a big difference, but perhaps more important is the support and encouragement that I get from this group.

I can cover my loan amount this week.

