

Foreword

The training package Gender and Entrepreneurship Together – **GET Ahead for Women in Enterprise** – aims to assist ILO partner organizations in promoting enterprise development among women in poverty who want to start or are already engaged in small-scale business. The **GET Ahead** training package differs from conventional business training materials by highlighting essential entrepreneurial skills from a gender perspective, whether applied to starting or improving an individual, family or group business. It addresses the practical and strategic needs of low-income women in enterprise by strengthening their basic business and people management skills. It shows women how to develop their personal entrepreneurial traits and obtain support through groups, networks and institutions dealing with enterprise development.

The package reflects and complements the wealth of experience available in the ILO, UNIFEM, GTZ and other organizations. It draws upon generic tools such as those developed by the ILO's Start and Improve Your Business (SIYB) and the Social Finance Programme, and provides links to other key ILO resources such as those on association building and safe working conditions which are a vital concern for women entrepreneurs, particularly in small and micro enterprises in the informal economy.

The **GET Ahead** training package promotes the economic and social empowerment of women alongside men in enterprises:

- **Economic empowerment**, because poor women engaged in income earning usually have had few opportunities for education and training. They often have a double or triple workload, combining economic activities with looking after the household and providing family care. They need management and negotiation skills to transform their survival activities into more productive and profitable businesses in the long run.
- **Social empowerment**, because women in many countries have a lower status as compared to men. Many women stay close to the home, lack contacts with the outside world, and face mobility and networking constraints. Women need confidence- building and networking skills, to be able to trust their own judgement and rely on their own strengths.

The focus of the **GET Ahead** training package is mainly on women entrepreneurs but does not exclude men. A common saying all over the world is: *'Behind every successful man, there is a strong woman'*. The same is valid the other way around. Whether women are part of a family business or they run a business alone or with a group of other women, their success often depends on gaining the support and encouragement of their families. Therefore, this package is not women-specific, but gender-specific.

The training methods are participatory and action-oriented using real life experiences of participants and building upon these for lessons on better business management. Business women and men, as well as their business associations provide vital contributions to the training. The training package is designed as a structured set of modules with practical learning-by-doing exercises that highlight business development and gender relations. It brings together sources and ideas for exercises that have proved to be effective and appropriate for low-income women with little formal education as well as for top managers in the public and in the private sector. These groups face similar constraints when it comes to management, such as little time and balancing the many pressing demands on their energy and attention.

GET Ahead for Women in Enterprise was initially piloted in Thailand in 2001. The training package was expanded and field tested in Cambodia and Lao PDR in 2003. The initiative was undertaken by the Gender and Women Workers' Issues team of the ILO Subregional Office for East Asia (SRO-Bangkok) and the Women's Entrepreneurship Development and Gender Equality (WEDGE) team of the InFocus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED) programme. We would like to thank Nelien Haspels, Gerry Finnegan and Susanne Bauer for their commitment and leadership in producing this training package. We gratefully acknowledge the financial assistance provided by the Governments of Ireland, Japan and the United Kingdom, which complemented technical and financial contributions from the ILO.

It is hoped that many ILO partner organizations will find **GET Ahead** useful in providing effective support to disadvantaged groups, and improving their quality of work and life.

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Part 1. Training Introduction



1. Aims and Strategies: Why, What, Who and How

The overall aims of GET Ahead for Women in Enterprise are to:

- expand decent work and income-earning opportunities for women and men in enterprise in families and communities
- enable low-income women entrepreneurs and their families to shift from marginal income generation to profitable business development
- contribute to the social and economic empowerment of populations in poverty.

The strategies to achieve these goals consist of mobilizing business and gender networks and partner organizations in ILO member States, and increasing their capacity to promote women's entrepreneurship and gender equality in business development services for disadvantaged groups.

The learning objectives for users of the training package are to:

- promote women's economic and social empowerment among low-income groups and to understand the rationale for providing equal opportunities to men and women in enterprise development
- create a 'business mind' among low-income women engaged in small-scale income generation and in business
- increase the capacity of trainers to provide action-oriented, participatory training on basic business management skills to low-income women and their families.

The training package is intended for:

- entrepreneurs: low-income and low-literate women and their families involved in income generation in an individual, family or group business.
- trainers from ILO partner agencies: development organizations reaching out to women in income generation and micro-enterprises, together with successful and respected female and male entrepreneurs and their associations.

Rationale

A large number of women are engaged in income generation and micro-enterprises. Many of them have no alternative livelihood and are engaged in family survival strategies. They operate in a poor working environment with little prospect of being able to work their way out of poverty. Worldwide, many development agencies promote economic activities, especially among disadvantaged groups through projects aimed at income generation, poverty alleviation and the empowerment of women. However, many of these programmes do not systematically address the problems and needs faced by these dynamic yet vulnerable women. Existing business training and other enterprise development services geared at women in poverty need to address the following challenges:

- **Shift from a welfare to a business orientation.** Many local development organizations with social objectives tend to approach small-scale business projects for women from a welfare point of view. Therefore, they often fail to provide female target groups with the practical business skills, knowledge and the 'business-mind' that is crucial for successful business.
- **Gender equality promotion:**
 - Conventional business training often does not address gender-specific constraints of low-income women in enterprise because it mainly looks at the knowledge gaps in establishing, managing or growing a business. This is disadvantageous to women as such services tend to be developed with a 'male perspective' which reinforces stereotyped images of men and women in enterprises.
 - Women in many countries have fewer resources than men in terms of education, time and money to spend on training, and/or face mobility constraints. As a result, especially low-income women benefit less from general business development services than men.
 - The exception to the rule has been the provision of micro-finance where women have been singled out over recent years because they are generally hardworking and reliable, and have proven to fulfil repayment obligations. In such cases, however, women's empowerment has not always been secured, because access to credit does not mean control over income coming into the household.
 - Moreover, many programmes are geared to addressing women's practical needs which has sometimes created resistance from their male counterparts and local leaders. Such trends are counterproductive and need to be reversed by using a gender-specific approach involving both women and men, and enabling them to pursue their strategic gender needs. Fortunately, this is now increasingly starting to happen. For example, in the promotion of Business Development Services (BDS) there is now increased awareness on the role of women both as clients as well as providers of services.
- **From focus on figures to priority on building a 'business mind'.** Knowledge transfer in enterprise development is often geared at increasing business accounting skills of audiences that are already fully literate, and capable of understanding and using numbers. Women with low literacy tend to be overwhelmed as their entry level is not adequate. However, they have a wealth of life skills and experience. Building on these the GET Ahead for Women in Enterprise training package aims to stimulate them to develop a 'business mind' which will motivate them to learn other skills as necessary. For example, prior to learning literacy and numeracy 'how-to' skills, they need to find out why it makes sense to manage one's finances and to become familiar with the most basic principles of costing and pricing.

2. Training Content and Structure

The training package consists of three parts. **Part 1** sets out the main aims and strategies, and gives an overview of the training content and structure. It provides tips for trainers and hints for organizing training on GET Ahead for women in enterprise.

Part 2 is organized in four main sections and covers a total of 10 modules. Each module consists of a series of exercises. Each exercise starts with listing the specific learning objectives for participants, gives an overview of the training aids needed, outlines possible preparatory activities which need to be carried out before the start of an exercise and provides a step-by-step session plan. The session plans provide guidance both in terms of key content and the process of training delivery. Each session plan concludes with key messages and pointers for the future for use by the trainer at the end of each session. At the end of each exercise, training aids such as text and illustrations on key messages, worksheets, as well as guides for group work or role plays, and handouts are provided for use during the sessions and for distribution to the participants as relevant.

The outline of the modules in part 2 is given below for a quick preview of the main content.

Module 1	Basics on Gender and Entrepreneurship
Module 1.1	Introduction of Training Programme and Participants
Module 1.2	Gender Equality Promotion: The Life Cycle of People and Enterprises
Module 2	The Business Woman And Her Environment
Module 2.1	The Business Woman: She Can Do It
Module 2.2	The Business Environment: She Is Not Alone
Module 3	The Business Project
Module 3.1	Business Ideas, Opportunities and Challenges
Module 3.2	Marketing
Module 3.3	Production, Services and Technology
Module 3.4	Finance
Module 4	People, Organization and Management
Module 4.1	Management of Self and Others
Module 4.2.	Business Support and Networking
Module 4.3	Action Planning for Your Business

Part 3 provides resource and reference materials for trainers and entrepreneurs. A Background Paper on Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise provides further reading on the opportunities and challenges faced by women entrepreneurs during the enterprise life cycle. A Quick Reference Guide is given with an overview of common business and financial terms. Finally, the training package includes the list of sources screened and used in preparing this package as well as other useful information sources, such as web addresses.

3. Tips for Trainers

How Do Adults Learn and How to Train Them?

Many of the intended beneficiaries are adults with low literacy but a wealth of life and work experience. They are usually good in reflecting practical experience and are not used to listen to theoretical concepts and long lectures. It is common knowledge today that adults learn most of what they know by their own experience. The GET Ahead for Women in Enterprise training package, therefore, makes use of the following training methodologies.

- The **'learning-by-doing' approach**, also known as 'action learning' and 'experiential learning'. Lectures should be kept to a minimum. Analysis and 'theory' **follows rather than precedes** practical exercises. This enables participants to analyse and learn from their own experience. It enables participants to transform their undiscovered talent, analytical skills and experience into tangible, structured knowledge and skills. They will learn how to use a step-by-step approach to problem solving, grasping opportunities and calculated risk-taking. This learning process is especially suitable for both low literacy groups, as well as high level policy makers and top managers. These groups, although miles apart in terms of access to education and other assets, share characteristics such as little time and many other pressing demands on their energy.
- The training methodology is **participatory**, involving the participants actively in the process of acquiring new information. The exercises allow for a maximum of creativity and flexibility. The learning happens because participants get excited and motivated through practical exercises in which they gradually transform their 'unknown', often unconscious experience into tangible knowledge and skills. Specifically targeted and relevant to women trainees, the exercises are designed in such a way that trainees can link their own experiences both to personal and society-related constraints that hinder their development. This also calls for **respect for all**, and allows for **diversity of views and opinions** among the participants who all bring their own cultural, social and educational experience
- It is important to present the aims of each session in **a brief and clear** manner at the start of each workshop or exercise. Do not give too much information in the beginning. Otherwise, participants cannot discover the learning points on their own. At the end of each exercise, summarize the main learning points, conclusions and suggestions for the future. Each new training day should start with a summary of the key messages from the previous day.

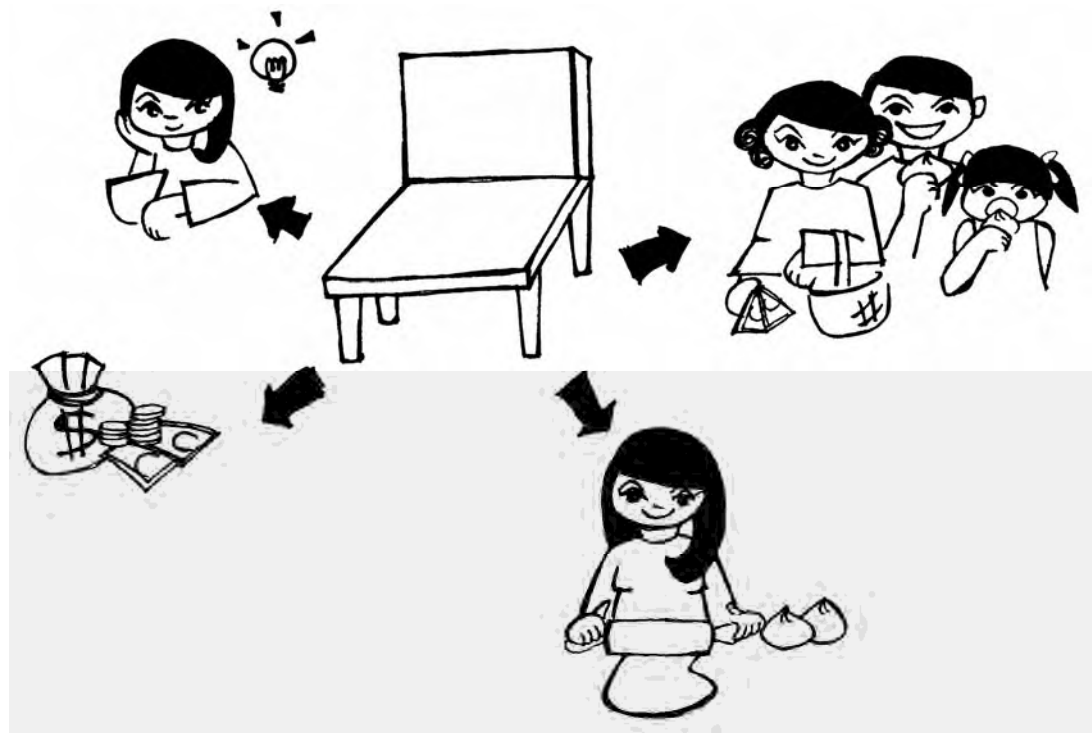
How Do Low-Literacy Target Groups Learn?

Get Ahead Training for Women in Enterprise is suitable for participants, who cannot read, who have functional literacy skills (only reading basic words and figures, not writing) and who can read and write.

It is desirable, however, that the majority of participants is able to **read and write numbers** (numerical literacy) and can use the basic functions of adding, subtracting, multiplying and dividing on a calculator. For those who do not possess these skills yet, the GET Ahead training aims to motivate them to raise their interest in becoming numerically literate in the longer term. Women groups and associations are encouraged to promote literacy among their members, if they want to enable their members to venture into successful income generation.

The GET Ahead package shows how to facilitate learning in a visual, attractive way:

- **Pictures, symbols and signs** are included in the package and need to be further developed before and during the training. The use of **recurring symbols** (for example, in marketing, cost categories or book keeping) helps the participants to find their way through the information. Symbols, signs and pictures need to be adapted so that they are suitable to the local situation. Participants should be able to easily recognize and relate to them. Usually, the participants themselves are able to give guidance in this respect.
- For example, in societies where chairs are common, a **chair with four legs** can represent skills, financial resources, the project idea itself, and market demand. These four elements demonstrate the necessary requirements for starting a profitable business.



- Another example is the house often used in sessions on marketing. It represents a sound basis for a profitable business: The four walls represent the 4 marketing P's: Product, Price, Promotion, and Place. The fifth element (roof) represents the business Person, who needs to build and keep up the four walls of the house, otherwise the business will collapse.



- **Focus of the training sessions.** The messages for your target group need to be to-the-point. 'Short and sweet' is better than long-winded and complicated stories. Three to four key messages per session are more than enough. Do not overload the participants with too many ideas and concepts in one session. Low literacy means that participants will memorize what they consider useful as much as they can, so that they are able to use the lessons learned and apply them directly to their needs and situations.
- **Keep the sessions short and adapt the time-table to their needs.** The main commodity poor people have is their labour time. Trainers and sponsoring organizations should respect that using scarce time for training means a heavy investment. Especially low income women entrepreneurs need an appropriate timetable, a location suitable to their circumstances, and an overall training duration adapted to their needs. The general rule is: 6 hours per full training day with a maximum of 4 sessions of around 90 minutes each; half-day training with only 2 sessions, or one session of 1-2 hours during the evening. The time can be extended somewhat if the participants themselves demand more time and sessions are entertaining and rewarding for all.
- **Make the sessions fun.** People learn better if they have a good time. Key messages are remembered more easily if there is a nice memory associated with the key message, because it was presented in a fun way.

4. Hints for Organizing

Selection of Training Teams

For quality training delivery, trainers and organizers need to have a good talent for improvisation. They need to be flexible and willing to adapt the training to the needs of the participants. Every group is different and requires a different treatment.

The training should be conducted by a team of trainers, preferably with both women and men. The team should include at least one qualified strong woman who can serve as a role model. Common gender stereotypes are to be avoided, for example, having a male trainer as the lead trainer and a female trainer as his assistant.

Successful local women and men entrepreneurs with social responsibility need to be involved in each training. They are powerful role models and can assist women entrepreneurs with networking. Care should be taken to select entrepreneurs with a proven track record on social responsibility, for example in relation to facilitating market access of village producers. Depending on the entrepreneurs' interest and time, they can be part of the training as co-trainers, be invited to speak or be interviewed by the participants during field visits to their enterprises.

Key skills needed among the training team are expertise in:

- gender equality promotion
- small or micro-enterprise development
- knowledge of the needs and conditions of the intended target groups
- local institutions and current practices in small and micro-enterprise development
- ability to listen and 'people' skills, such as encouraging shy people to speak up, tone down participants who want to show off their knowledge or otherwise take too much attention and ensuring that there is a conducive and fun training environment
- analytical capacity to draw out key points.

Trainers do not need to be 'experts' in everything. If the training team considers they do not have enough knowledge on, for example, legal issues or business accounting, they can invite other resource persons for sessions on these subjects. Entrepreneurs in a knowledge economy need to learn how to find new information by themselves. The role of the trainer is to show the participants 'how to learn' and give them directions on where to go. This role of trainers is often referred to as '**sign posting**': showing the right sources for information, advice or further support.

Selection of Participants

Balanced representation of women and men. When selecting participants for training of trainers' (TOT) courses or workshops for entrepreneurs, attention should be given to the sex-balance within the group before the training starts. The following points need to be taken into account and decided upon **before** the organization of the training.

- **TOT workshops:**

- It is recommended to have participants of various ages and both sexes in the group, as gender relations vary among generations. The experience is that male participants tend to dominate the discussion. They are usually also more likely to be nominated to training opportunities. In gender-specific training, such as the GET Ahead, the ground rule, therefore, is to invite two-thirds of women and one-third of men to workshops for trainers.
- There should be at least one-third of either men or women present in the training to allow for a balanced representation of the views and perspectives of both sexes. If either group is in a minority, it will be difficult for them to have a voice. In general, men are able to handle this better as they have been socialized to speak up in public meetings, and will do so even if they are in a minority. However, it is better if both women and men can share the training experience with others of their own sex.
- In societies or population groups where there is a strict division between men's and women's roles, and where customs prohibit men to train women and vice versa, select women trainers only to train women in enterprise.
- Ensure that there are successful role models for women and men during the training.

- **Training for women in enterprise:**

- If the position of women in society is low by law or in practice among the intended target group, it is best to start with women-only training courses. Women usually relate easily to one another and sharing of common life experiences among women can be an eye-opener. Finding out that one's difficulties are not an individual problem but are shared by many other women in the same situation, and the subsequent solidarity which will take place in the group, is an enormous confidence booster, and good for strengthening women's networks.
- The disadvantage of women-only workshops is that changes take place in the mindset of the women only. Many of them will find it difficult to change engrained attitudes and practices within their family and community. In many societies it is the men who need to better share workload and decision-making with their wives, rather than women taking on even more responsibilities by starting or improving their business. Finally, men from poor population groups may become resistant if outside benefits such as training are seen to benefit only women. Thus, prior to holding women-only courses, the organizers need to seek the support of men and community leaders prior to the training. Follow-up training would usually need to involve women's husbands and/or community leaders, or can be followed by workshops for both women and men (potential) entrepreneurs.

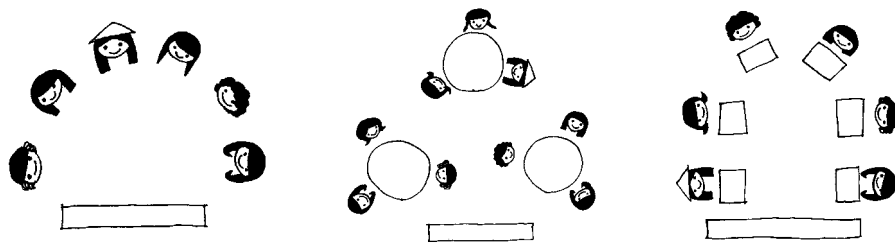
Session Planning and Logistics

The overall content of the GET Ahead training has been grouped in 10 modules which contain 32 exercises. The exercises cover around 40 training hours. According to the time schedule and the target group all exercises can be used or a selection can be made. Two model 5-day training programmes and 2 questionnaires with participant profiles for a training of trainers' workshop and a training workshop for entrepreneurs respectively are given as training aids at the end of Part 1. These model training programmes cover the priority messages and the most basic exercises only. A 5-day workshop or a training series with these exercises form the minimum training content for business starters. All GET Ahead workshops or training series for entrepreneurs need to be followed up with further training and coaching services to those who have (started) a business.

The Training Venue

Action-oriented and experiential training needs physical space to move around, because it involves both 'talking' and 'doing'. Allow for enough space to enable participants to move around and for easy repositioning of chairs, tables and/or floor mats. Use of both in-door and out-door space is recommended.

The standard classroom arrangement (chairs and/or tables in a row) is not suitable for this type of training. Instead, a U-shape arrangement or seating participants in smaller circles around tables enables everybody to see the others.



It is important to prepare and check the training venue before the training starts.

Training Aids

Materials and equipment needed are:

- Photocopying machine near-by, and/or all handouts copied before the start
- A hole puncher to make 2 holes in all handouts and worksheets for the ring binders of all participants
- 1 - 5 flipcharts, 100 pages of flipchart paper and empty walls
- Overhead projector for transparency sheets; pens to write on the transparencies
- Symbols and pictures to be prepared before and during the training on transparencies or flipcharts (or in Power Point, see below)
- 100 rectangular cards of four different colours used during the exercises (coloured A4 paper cut in 3 to 4 pieces)
- Sufficient ring binders, writing pads, markers and pencils for all participants
- Markers of four different colours for the facilitators and participants to write on white or blackboards, on flipchart papers and/or on transparencies
- Special materials as listed in the exercise outlines (for example, pearls; candies; paper boxes, vegetables, etc.)

Although many business women may have never seen a computer especially if they come from rural areas, some trainers may wish to use computer-animated training aids to illustrate key concepts and conclusions, for example in TOT workshops or in workshops for young enterprising migrants in cities. For this purpose a CD-Rom with illustrations, graphics and key messages will accompany the training package. This will require the use of an LCD projector during the training.

Prior to the training a GET Ahead Note Book should be prepared for the participants in the form of a ring binder. The ring binder should have the title of the workshop on the cover, and include the GET Ahead information note, the workshop's programme as well as the list of participants for distribution to participants at the start of the workshop.

When organizing GET Ahead workshops for entrepreneurs trainers need to decide which training materials (key illustrations and texts, work sheets and planning tools) should be distributed to participants depending on their needs, interests and literacy levels. Even if they have limited literacy skills, the documents can be read by others to remind them about key information, and stimulate them to start using basic planning and management tools. Usually participants themselves will ask for handouts if they find them useful. When providing training of trainers' workshops, all participants should receive a complete copy of the GET Ahead training package.



Model for a GET Ahead Training of Trainers' (TOT) workshop of 5 days

Time	Day 1	Day 2	Day 3	Day 4	Day 5
09:00 – 10:30hrs	Opening Ceremony 1.1 Introduction of Training Programme & Participants Exs 1 and 2: Games	2.2 The Business Environment: She Is Not Alone Ex 8: Business Building	Ex 16: Marketing Mix Board Game	Ex 22: Continued Ex 23: Book-Keeping Tools	4.1 or 4.2 Management or Networking Exs 25, 26 or 30 Management of Family and Group Business or Group Formation (Select 1)
Break 10:30 - 11:00hrs.					
11:00 – 12:30hrs	1.2 Gender Equality Promotion: Life Cycle of People and Enterprises Exs 3 and 4: Race and Group Work	Ex 9: Business Mapping and Mobility	3.3 Production, Services and Technology Ex 19: Creating a Product or Service	4.1 Management of Self and Others Ex 24: Management of Self and People	4.3 Action Planning Ex 31: Business Planning
Lunch 12:30 – 14:00hrs.					
14:00 – 15:30hrs.	2.1 The Business Woman: She Can Do It Ex 5: Discovering the Top 10 Traits	Ex 10: String Ball Network 3.1 Business Ideas Ex 12: Brainstorming	3.4 Finance Ex 21: Money Management Ex 22: Costing and Pricing	3.3 Ex 20: SCAMPER 4.2 Business Support and Networking Ex 28: Networking	Session Continued
Break 15:30 – 16:00hrs.					
16:00 – 17:30hrs.	Session Continued Ex 6: S-M-A-R-T	Ex 13: Micro Screening 3.2 Marketing Ex 17: Sell with Success	3.2 Marketing Ex 18: Mini Market Study, Field Work	Ex 29: Institutions & Services: Panel	Ex 32: Evaluation and Follow-up Closing Ceremony



Model for a GET Ahead Workshop for Entrepreneurs of 5 days

Time	Day 1	Day 2	Day 3	Day 4	Day 5
09:00 – 10:30hrs	Opening Ceremony 1.1 Introduction of Training Programme & Participants Exs 1 and 2: Games	2.2 The Business Environment: She Is Not Alone Ex 8: Business Building	Ex 16: Marketing Mix Board Game	3.4 Finance Ex 22: Costing and Pricing	4.1 or 4.2 Management or Networking Exs 26, 27 or 30: Management of a Family and Group Business or Group Formation (Select 1)
Break 10:30 - 11:00hrs.					
11:00 – 12:30hrs	1.2 Gender Equality Promotion: Life Cycle of People and Enterprises Exs 3 and 4: Race and Group Work	Ex 9: Business Mapping and Mobility	3.3 Production, Services and Technology Ex 19: Creating a Product or Service	4.1 Management of Self and Others Ex 24: Management of Self and People	4.3 Action Planning Ex 31: Business Planning
Lunch 12:30 – 14:00hrs.					
14:00 – 15:30hrs.	2.1 The Business Woman: She Can Do It Ex 5: Discovering the Top 10 Traits	Ex 10: String Ball Network 3.1 Business Ideas Ex 12: Brainstorming	Session Continued Ex 21: Money Management	4.2 Business Support and Networking Ex 28: Networking	Session Continued
Break 15:30 – 16:00hrs.					
16:00 – 17:30hrs.	Session Continued	Ex 13: Micro Screening 3.2 Marketing Ex 17 Sell with Success	3.2 Marketing Ex 18: Mini Market Study, Field Work	Ex 29: Institutions & Services: Panel	Ex 32: Evaluation and Follow-up Closing Ceremony



Example Nomination Form: Participant Profile for TOT Workshop on GET Ahead for Women in Enterprise

1. Name, Address and Contact Phone Numbers
.....
.....
2. Sex Male Female
3. Age years
4. Name of your organization:
.....
5. Job title:.....
6. Name of your project
7. Please describe your target groups (sex, age, income level)
.....
.....
8. What support are you providing to your target groups?
.....
9. How much experience do you have as a trainer?
 less than 1 year
 between 1 to 5 years
 more than 5 years
10. How much experience do you have in gender equality promotion?
 less than 1 year
 between 1 to 5 years
 more than 5 years
11. How much experience do you have in enterprise development?
 less than 1 year
 between 1 to 5 year
 more than 5 years
12. What objectives do you have for this training programme?
.....
.....
13. Any other comments?
.....



Example Nomination Form: Participant Profile for Workshop with Entrepreneurs on GET Ahead for Women in Enterprise

1. Name, Address and Contact Phone Numbers:
.....
.....
2. Sex Male Female
3. Age years
4. Do you have a business Yes No
5. Do you plan to have a business Yes No
6. Is your (future) business:
 A one-person business
 A family business
 A group business
 Other, please specify:
7. What is your (future) role in the business:
.....
8. Type of business (idea) (for example, production, service, trade)
.....
9. Who will be your (future) customers
.....
10. What support do you need to improve your business (idea)?
.....
.....
11. How long is your business in operation?
 not yet
 less than 1 year
 between 1 to 5 years
 more than 5 years
12. What objectives do you have for this training programme?
.....
.....
13. Any other comments?
.....