Gender +
Entrepreneurship
Together

GET Ahead for Women in Enterprise
Training Package and Resource Kit

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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.

- **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 exlude 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 proven to be effective and appropriate both for low-income women with little formal education and for top managers in the public and 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 In Focus Programme on Boosting Employment through Small Enterprise Development (IFP/SEED). 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.

March 2004, Bangkok and Geneva

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Many people have given their time and best efforts to develop this training package, often beyond the call of duty. Special words of thanks go to: Sugunya Voradilokkul, Busakorn Suriyasarn, Aya Matsuura, Linda Deelen, Piyamal Pichaiwongse, Soe Le Aung, Max Iacono, Arita Charoensuk, Supinda Mongkhonsuksawat and Louis Boonsinsukh in Thailand; Tim Dyce, Maria-Jose Barney and Akemi Serizawa in Geneva; Young Vin, Chi Sovanna, Nivana Cheng, Lim Phai and Bunchhit Veasna in Cambodia; Manisoth Bouddakham, Sengmany Viyaket, Phimphone Singsouliya, Inthasone Phetsiriseng and Phetphim Champasith in Lao PDR; Jens Christensen in Hanoi; Maria Jose Barney; and our partners Sabine Becker, Patricia Finnegan and Hanz Matla.

Susanne Bauer, Gerry Finnegan and Nelien Haspels
May 2004, Berlin, Geneva and Bangkok

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 and strategic 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?

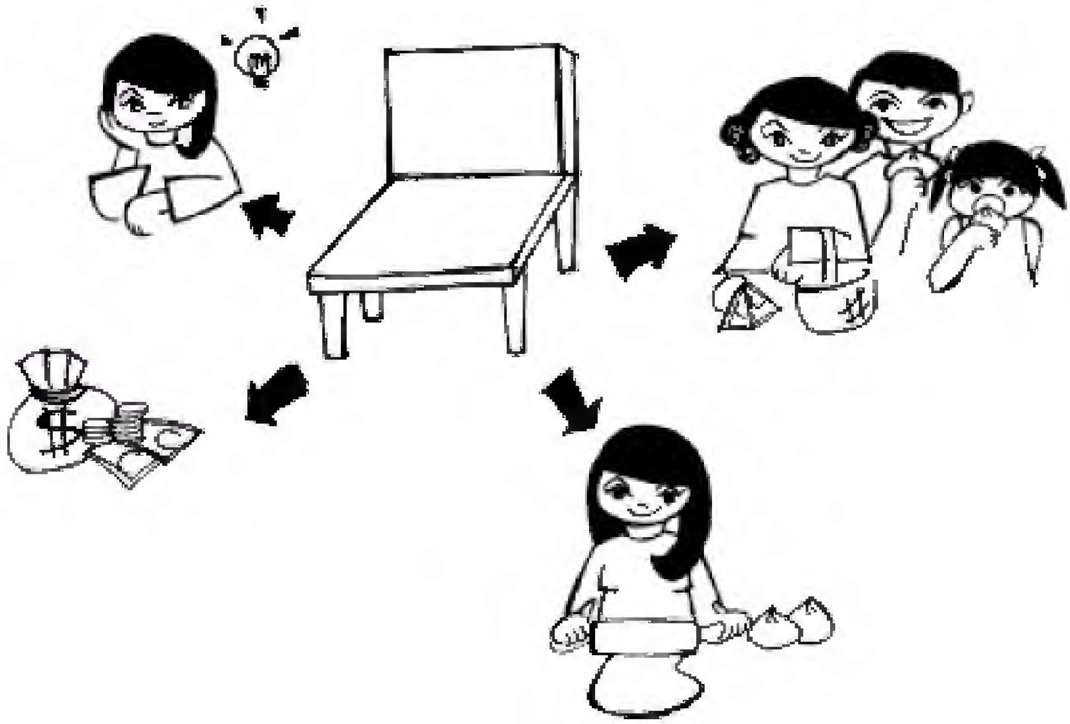
Get Ahead Training for Women in Enterprise is suitable for participants, who cannot read, who have functional literacy skills (only reading basic words and figures, not writing) and who can read and write.

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 and 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.

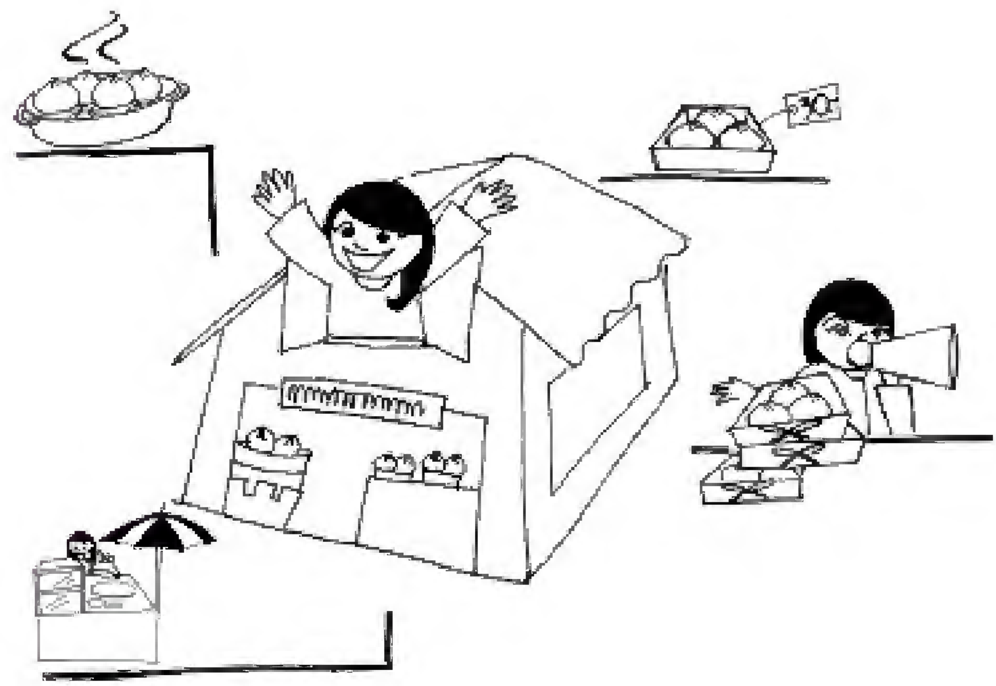
The GET Ahead package shows how to facilitate learning in a visual, attractive way:

- **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 start 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 work shops for both women and men (potential) entrepreneurs.

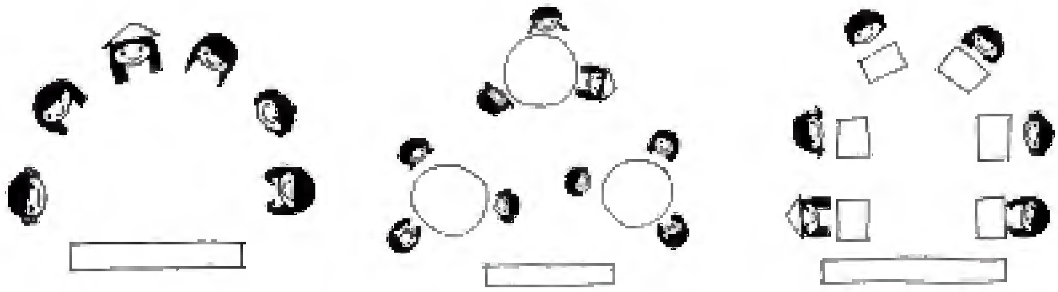
Session Planning and Logistics

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 on GET Ahead for Women in Enterprise will be made available. 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
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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?

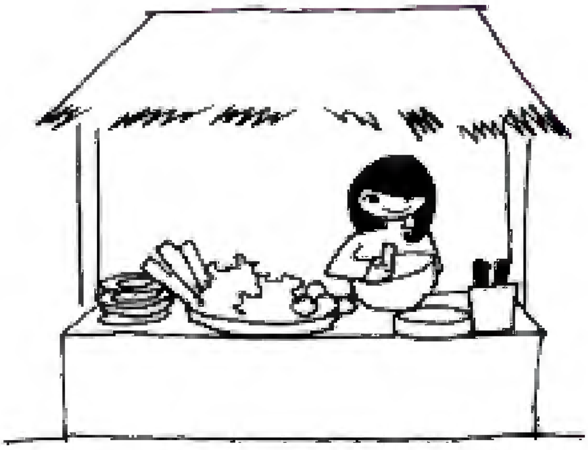
    ……………………………………………………………………………………………

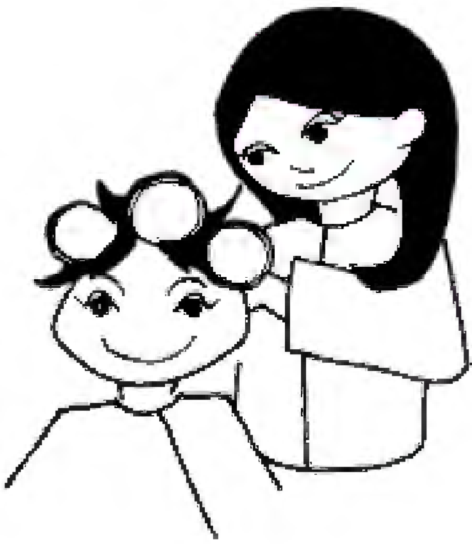
    ……………………………………………………………………………………………

13. Any other comments?

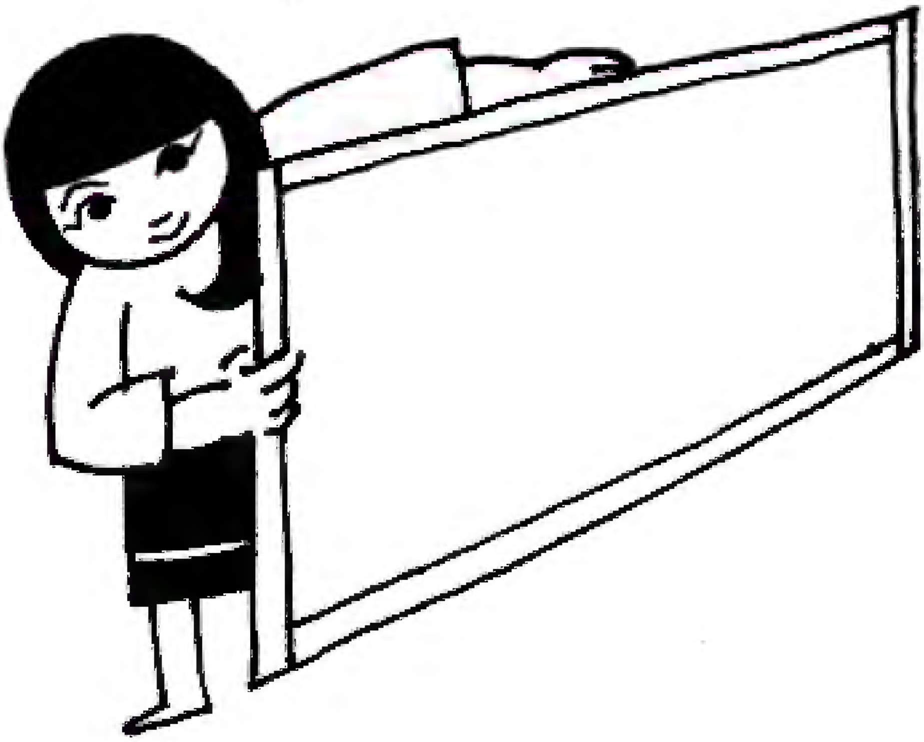
    ……………………………………………………………………………………………

Part 2. Training Modules and Exercises





Module 1
Basics on Gender and Entrepreneurship



Module 1.1
Introduction of Training Programme and Participants

Key Content

The first module sets the tone for effective learning through participatory training techniques at the start of each workshop. The aims of the workshop and the detailed programme and timetable need to be agreed upon. Participants will introduce themselves and do an ice-breaker where they are asked to put themselves in the position of someone from the other sex. This serves to lighten any formal atmosphere and gives the training team a quick overview of the gender awareness of the participants. A list of expectations and contributions of participants enables the training team to fine-tune the workshop programme to their needs.

Objective

This introductory module aims to set a conducive tone and learning atmosphere for the training. It provides participants with a first understanding of the overall GET Ahead training objectives and the action-oriented approach to 'learning-by-doing' through the experiential learning cycle that will be systematically applied throughout the training.

Exercises

1. Introduction: What, How and Who
2. Matching Expectations and Contributions

Exercise 1. Introduction: What, How and Who

Objectives

- To introduce the aims, content and structure of the training programme
- To introduce the participants to one another

Room Arrangement

U-shaped tables and seating, or tables and seats in circles for participants. No classroom set-up.

Materials and Preparation of Handouts

A ring binder should be prepared for all participants containing a hardcopy of the:
- Information Note on 'GET Ahead'
- Outline of the Training Programme prepared for each workshop
- List of Participants prepared for each workshop

Duration

60 minutes

Transparencies and Flipcharts

- The Business House illustration as transparency, or on board or flipchart
- Name Game
- The Experiential Learning Cycle

Session Plan

Step 1 - 20 minutes

Introduce the main training contents by going through the four main modules and using the Business House Illustration for a brief overview (training aid 6):

Module 1	**Basics on Gender and Entrepreneurship**
Module 2	**The Business Woman and her Environment**
Module 3	**The Business Project**
Module 4	**People, Organization and Management**

Introduction: What, How and Who

Explain that these modules cover the basic aspects of gender and entrepreneurship with a view to enhance women's potential to shift from marginal income generation to profitable income earning and business development. Participants will find out about different ways to prepare a business project, and to run and manage it, be it in the form of an individual, family or group business. It is not necessary to go into any detail at this point.

Introduce the aims of the training workshop (adapt from the GET Ahead for Women in Enterprise learning objectives given below):

- To promote women's economic and social empowerment among low-income groups, and to understand the rationale of providing equal opportunities to women and men in enterprise development
- To understand the importance of having a business perspective in small-scale income earning and in businesses of low-income women and their families
- To increase the capacity of trainers to provide action-oriented, participatory training on basic business management skills and to give practical advice on business development to low-income women and their families

Highlight the importance of giving equal opportunities and chances to men and women in enterprise, and why it is important to focus on the particular needs and opportunities of women in enterprise. Be brief. Do not give a long lecture. Give a few examples of disadvantages faced by women from low-income groups in the country and refer to national development goals on the advancement of all in society.

Give a brief overview of the training programme to participants and explain its main content. Again do not go into details. Inform everyone that the exercises are flexible and can be adapted to the specific needs or priorities that might come up during the training sessions.

Step 2 - 20 minutes

Invite the participants to a short Name Game. Ask each participant to introduce themselves for 1 - 2 minutes each to the group in the following way:

- **Name** : Each participant gives her/his name and how s/he would like to be called during the training
- **Job title or work** : Each participant explains what s/he does for a living
- **Main responsibilities** : Each participant explains her or his main responsibilities
- **Role reversal** : Each participant will imagine herself or himself in the role of the opposite sex, and answer the following question(s):

Note: For mixed groups: For women: If I were a man I could/would… For men: If I were a woman I could/would…	**Note:** For women-only groups: Each participant answers the two questions: As a woman I could/would... As a man I could/would...

When everybody in the room has had their turn, complete the exercise as follows:

- Thank the participants for their personal introduction to the group
- Speak positively about the overall experiences of the participants
- Indicate that there are both similarities and differences in participants' views on the roles and ideas about women and men and what they can and can not do. This is why this workshop is not about entrepreneurs and entrepreneurship only, but on gender and entrepreneurship.

Step 3 - 20 minutes

Introduce the training methodology as a participatory, action-oriented, practical way of adult learning. Invite participants to exchange experiences on how they have learned, and what they know about practical, learning-by-doing training methods. In a Training of Trainers' workshop, ask participants what they consider to be advantages and disadvantages of conventional training methods (lecturing and memorizing) as compared to participatory training techniques.

Explain the experiential learning cycle (use transparency or flipchart): People learn best by 'doing', not by 'being told' or lectured. In everyday life people go through the experiential learning cycle the whole time. The cycle is a continuous process that builds on the sum of earlier experiences. Experiential learning in a training means: doing exercises and then drawing the key messages, learning points or lessons for application in the future, rather than passively receiving messages.

Step 1. Doing it: Experience a new idea or challenge

Step 2. Sharing the experience and outcome of step 1: Inviting participants to discuss what happened and exchange information on what they have done. All results are published and made visible for everyone before interpreting them.

Step 3. Analysis: Reviewing and processing the experience in order to grasp what happened during the first step of 'doing' something, for example when producing or selling a product or service.

Step 4. Key messages for the future: Explaining the 'theory' behind the practice, drawing learning points, findings and conclusions from what happened. For example: why did sales not work out as desired in step 1 - what went 'wrong', and what was surprising?

Step 5. Application of the learning points in real life after the training.

Going through the experiential learning cycle in a training workshop on enterprise development gives the participants the opportunity to improve problem-solving skills in a systematic way in a protected environment. They learn to experiment and to become aware of their own resources so that they can shape and manage their ideas and projects for their future entrepreneurial life.

Give practical examples for each step of the cycle, using one or more of the exercises in this manual:

Step 1. Participants will play a game or another practical exercise such as making a salad or building a paper tower

Step 2. Participants will share their feelings and observations such as: Was it easy to play the role of a business woman? What did you find difficult? Participants will show the outcome of their work, such as charts with purchasing decisions, or production outputs prepared in each small group

Step 3. Participants will analyse the experience they went through, for example they will discuss issues such as: What are the key steps in the making of a salad?

Step 4. Participants will discuss how the key steps, for example in making a salad also apply to the production process in their own business or business project

Step 5. Participants will apply the knowledge gained at the workshop when they are back at work in their own community.

ILO - Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise INFORMATION NOTE

1. Background and Rationale

In East Asia, many organizations promote women's economic activities, especially among disadvantaged groups, aiming at income generation, poverty reduction and women's empowerment. However, existing training materials for women in enterprise often suffer from a welfare approach, an emphasis on business know-how at too high levels and inadequate attention to gender-specific constraints and needs. They tend to overlook or ignore the specific problems faced by women micro-entrepreneurs engaged in family survival strategies at the subsistence level. The ILO's GET Ahead training materials are suitable for low-income women with low literacy engaged in individual, family or group businesses. The training package highlights essential business skills from a gender perspective, whether applied to starting, running or managing an individual, family or group business. It promotes both the economic and social empowerment of women alongside men in enterprise.

2. Aims and Strategy

The ILO aims at strengthening the capacity of ILO partner organizations to promote women's entrepreneurship development and gender equality. The training aims at enabling low-income women entrepreneurs and their families to shift from marginal income earning to profitable business development. As part of the capacity building of partners, GET Ahead has been field tested and adapted with business and gender trainers' networks in participating countries, with a view to expanding decent work opportunities for women in enterprise development at the family and community levels.

3. Training Methodology and Target Groups

The training method is participatory and action-oriented, and builds upon the life experience of participants. This training draws on many of the successful lessons of existing or past training programmes with low-literacy groups, bringing together different sources and ideas for exercises that have proven to be appropriate for the majority of poor women with little formal education. The training package is developed for use in both training of trainers' workshops and in training workshops for entrepreneurs, and involves successful and respected business women and their associations for role model and networking purposes.

4. Contents of Training Package

Many low-income women entrepreneurs lack access to formal education and skills training and have low self-esteem, which results in and contributes to their low status in society. Therefore, the GET Ahead training focuses on developing women's confidence, creating a 'business mind', managing people and risks, and grasping opportunities in the business environment. The training modules include:

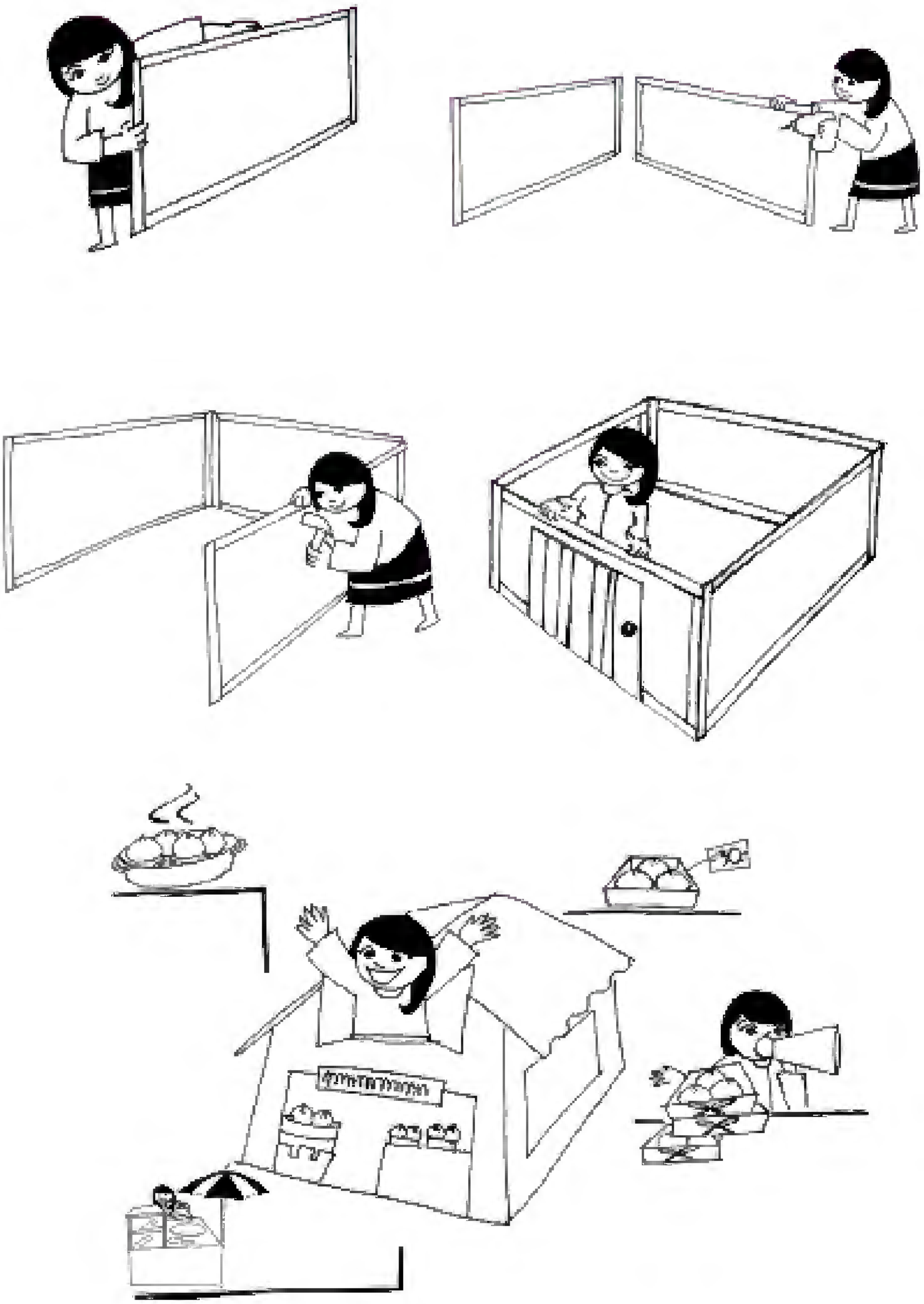
Module 1 Basics on Gender and Entrepreneurship: Promotion of Equality between Men and Women and the Life Cycle of People and Enterprises

Module 2 The Business Woman and Her Environment: Self-development and Business Mapping

Module 3 Business Project: Business Ideas, Opportunities and Challenges; Marketing; Production, Services and Technology; Finance

Module 4 People, Organization and Management: Management of Self and Others; Business Support and Networking; Action Planning.

The Business House



Name Game for Mixed Groups:

Name

Main Responsibility

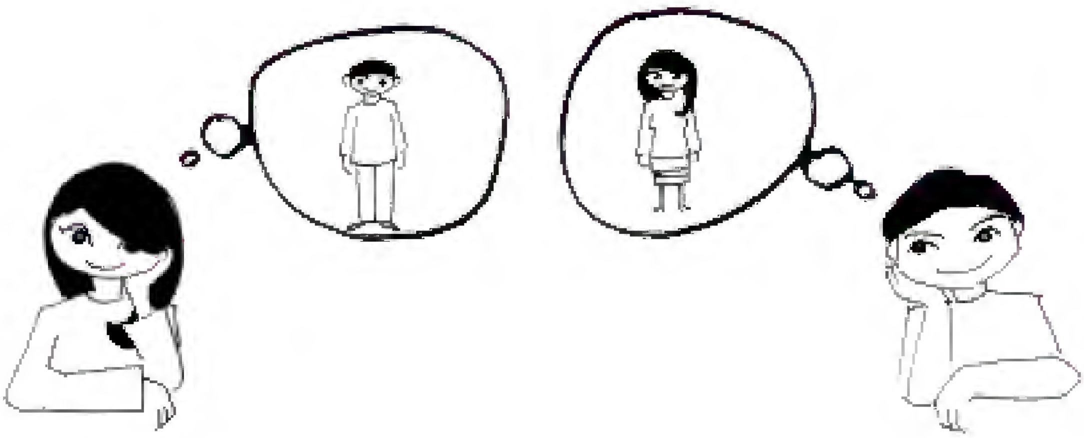
Role Reversal:

- **For Women:**

If I were a man, I could/would…

- **For Men:**

If I were a woman, I could/would…



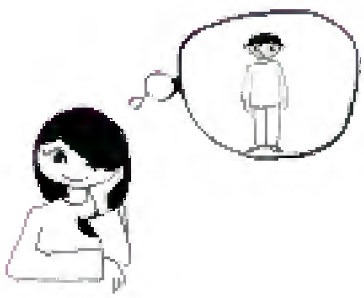
Name Game for Women-only Groups:

Name

Main Responsibility

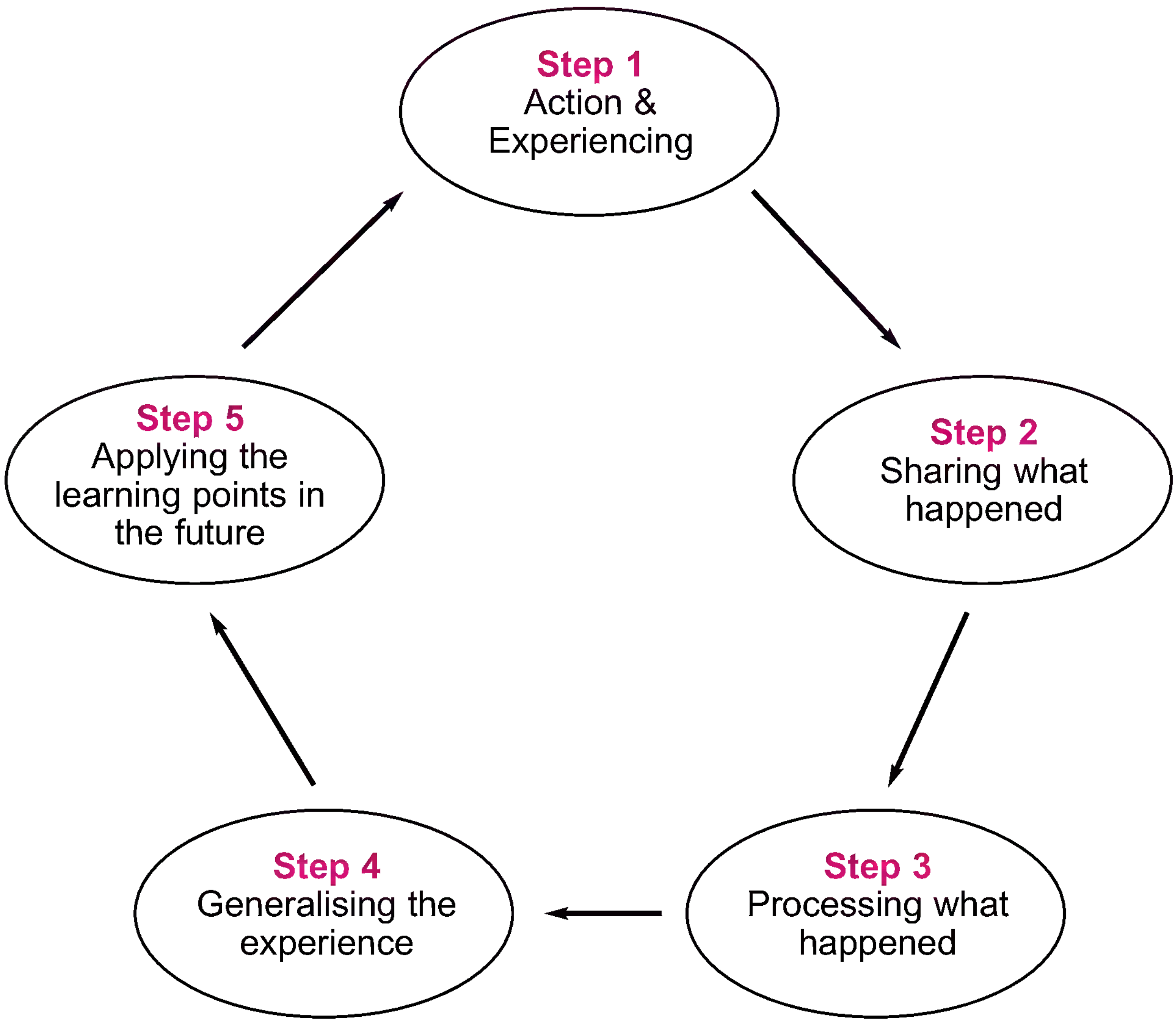
Role Reversal:

As a woman, I could/would…



As a man, I could/would…

The Experiental Learning Cycle



Source: GTZ, 1998, International CEFE Manual

Exercise 2. Matching Expectations and Contributions

Objectives

- To explore and clarify the expectations and contributions of the participants
- To ensure the training programme matches the needs of the participants

Room Arrangement

U-shaped tables and seating, or tables and seats in circles for participants. No classroom set-up

Materials and Preparation of Handouts

- Markers, Flipcharts or boards with headings to cluster the cards
- Small coloured cards in two colours: 3 cards of each colour per participant

Duration

30 minutes

Notes for the Training Team

After the training session, the cards will be put up on the wall and kept visible at a prominent place in the training venue throughout the training programme. The training team will come back to the participants' expectations and contributions in the programme evaluation or closing session.

This exercise provides you with useful information to ensure a successful workshop:

- Compare the participants' expectations with your training programme and check whether you need to adapt the programme to suit their needs.
- Go through the contributions of participants, check whether there are special talents in the group, for example, participants with successful entrepreneurial skills or extensive training experience. During the training, these participants can be asked to share their experience and help other group members who need special attention.

Session Plan

Step 1 - 10 minutes

Explain that the training team needs to know the expectations of participants ('What would I like to learn?') and identify possible contributions ('What can I share with others?'). This will help to ensure that the training programme is suited to the needs of participants and utilises all the available talents and resources.

Ask participants to write down their expectations and contributions regarding the GET Ahead training on cards of one colour for their expectations and on cards of another colour for their contributions (distribute 3 cards of each colour to the participants). Explain that there are some basic rules for using the cards:

- Write clearly in big letters
- Only one idea per card (otherwise take a second card!)
- Be clear and specific
- Maximum three lines per card
- Do not write your name

Show a few cards prepared by the training team to demonstrate the instructions given above. Give the participants time to write their expectations and contributions on the cards. The trainers should collect the cards as they become ready and cluster them under the headings on the flipcharts. Subject areas that may come up include 'gender', 'entrepreneurial competencies', 'business ideas or opportunities', 'business skills', 'external assistance', etc. It is useful to have one cluster stating 'others', where the trainers may put cards outside the prepared or newly identified clusters of topics.

Caution: Some participants may not expect to be asked directly about their expectations and contributions, and they may feel helpless in the beginning. Some may feel too shy to mention their 'private' expectations. Encourage everybody to participate. It is fine if some participants only write one or two cards.

Step 2 - 20 minutes

Discuss the expectation and contribution cards briefly proceeding from one subject heading to the next. Ask the participants for clarification if some statements are unclear or doubtful. Cover each of the clusters and explain to what extent expectations may be fulfilled during the training workshop. Usually the majority of the expectations of the participants match the training objectives. Sometimes their expectations may be too high. For example, a woman entrepreneur may expect her profit to increase 10 times immediately, or a trainer without any business experience may expect to become an all round trainer in business development. In such cases, explain what the participants can expect.

Emphasize that expectations can largely be met when the participants themselves become active, together with their local organizations, and follow up on the lessons learned after the training has been completed (see module 4).

Module 1.2
Gender Equality Promotion: The Life Cycle of People and Enterprises

Key Content

This training module introduces the concepts sex, gender and gender equality and links this to the life cycle of women entrepreneurs. In general, women in business face more difficulties than men throughout the enterprise life cycle, because they have a lower status in society and a more limited network, and often do not own assets such as land. Also, due to more restricted access to education, training and skills, women's choice of business ideas and opportunities is limited. Mobilizing resources, especially during the start-up period, may pose a serious bottleneck to women who often cannot produce the necessary legal documents and requirements. As the enterprise grows, the woman entrepreneur may find herself in a situation where she needs to employ and manage workers, maybe for the first time in her life.

Objectives

Module 1.2 aims to increase awareness on women-specific difficulties and opportunities by going through the enterprise life cycle from a gender perspective. At the same time, as an introductory module, it aims to set the tone for the GET Ahead training and focuses on the importance of personal strength and motivation which are crucial to undertaking any successful business. With its approach based on resources and potentials rather than on deficits and problems, it aims to encourage women to develop their vision of a good life and better income for the whole family.

Exercises

3. Gender Equality Promotion: Sexy Relay Race
4. The Life Cycle of People and Enterprises
   - Option A: Group Work for Trainers
   - Option B: Group Work for Women in Enterprise

Exercise 3. Gender Equality Promotion: Sexy Relay Race

Objectives

- To familiarize participants with the concepts sex and gender
- To create a conducive training environment

Duration

30 Minutes

Room Arrangement

U-shaped seating arrangement (for plenary) and room to move around

Materials

- Cards of two colours, one of each for all participants
- Coloured markers

Transparencies and Flipcharts

Gender Equality Promotion: Definitions 1

Handout

Sex, Gender and Gender Equality: Definitions

Related Sessions

Module 4, Management, Business Support and Action Planning

Session Plan

Step 1 - 15 minutes

Introduce the 'Sexy Relay Race[1]' by placing two flipchart papers on the walls (or boards) for everybody to see. One flipchart will have the title MAN and the other the title WOMAN. Divide the participants into two teams, preferably mixed groups in terms of age and sex. Explain the exercise as follows:

- The Sexy Relay Race is a drawing competition based on the images of a woman and a man
- One team will draw a man and the other team will draw a woman (each team will have to come up with a full drawing of the respective person, from top to toe) as fast as possible
- Both teams should line up in a row about two metres in front of the flipchart papers
- It is a race: one person from each team starts by drawing one line and then runs back to hand over the marker to the second person who adds a new line, and so on

[1] A relay race is a competition commonly done in schools or at sports events worldwide. The group is split in 2 or more teams, and each team needs to finish a task (running, hopping with one leg) as soon as possible. The first participant in each team carries out the task and then 'tags' or gives a light object to the next member in the team. The first team with all members finished is the winner.

- Each participant in the teams should get the chance to draw. Draw one line and then pass the marker to another person. Do this as fast as you can!
- The team which has made the clearest drawing will be the winning team.

After this explanation, start the exercise by giving the START signal!

- After several minutes, announce that there are only a few minutes left so as to keep a quick pace and maintain high spirits.
- The drawings can be considered complete when both groups' charts show several clear biological and social characteristics of a woman and a man respectively (for example, breasts for a woman; beard for a man; the sexual organs; a baby on the woman's back; bulging muscles in the arms of a man; differences in clothes and hair style).

Stop the drawing competition when you see that the two teams have finished their task. Leave the 'who is the winning team?' question open! Discuss the drawings in a plenary session using the following questions:

- Are the images clear?
- What are the differences between the man and the woman in the drawings?
- Which differences relate to biological roles and features, and which relate to social roles? Mark the biological and the social roles with different colours.
- Which biological features belong to one sex only? (Examples: women give birth; men grow a beard).
- Which roles can both women and men carry out? Can these roles also be carried out by the opposite sex? Why or why not?

Step 2 - 10 minutes

Conclude that both women and men can carry out social roles, but social norms and values in each society determine what roles are appropriate for women and men respectively. Explain the difference between sex (biological roles) and gender (social roles) and explain gender roles, norms and values.

Provide each participant with two flags: a card of one colour (for example, yellow) and a card of another colour (for example, green). Participants will hear a statement read out. Ask them to raise their yellow flags if they consider this statement refers to a biological or sex role; and a green flag if the statement refers to a social or gender role. Go through the following statements one-by-one and discuss whether they are related to sex (S) or gender (G):

- Women can get pregnant (S)
- Women are responsible for the household and children (G)
- Men have short hair; women have long hair (G)
- In (country x), a lot of women earn less than men (G)
- Women do breast feeding (S)
- Women are often traders or accountants in many countries, but in other countries, these jobs are all done by men (G)
- Men usually have a lower voice than women, for example when singing in a group or when making public speeches or giving loud orders (S)

Step 3 - 5 minutes

Wrap up the Sexy Relay Race exercise by thanking the teams for their drawings, and conclude that actually both teams have won, as the aim of gender training is cooperation, and not competition between the sexes.

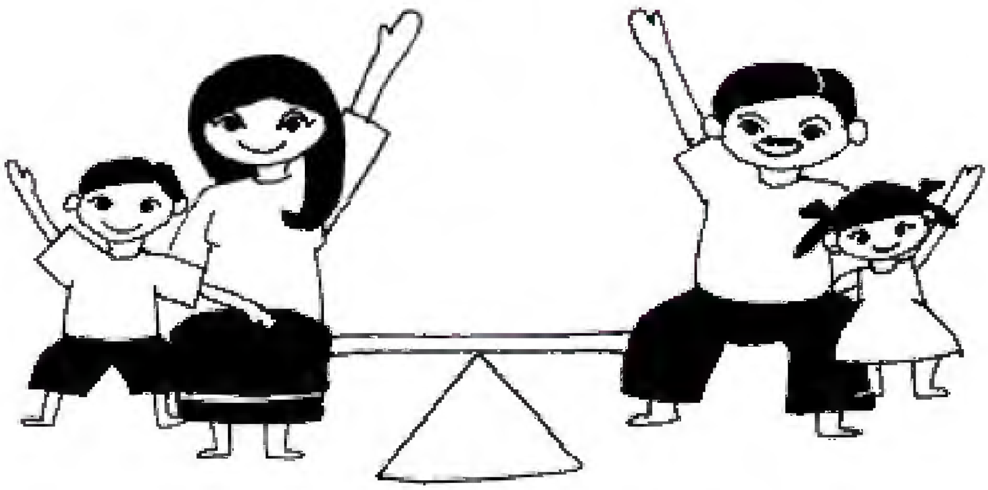
Gender Equality Promotion: Definitions 1

Sex:
Biological differences between women and men that are universal

Gender:
Social differences and relations between the sexes that:
- are learned
- change over time
- have wide variations:
  - within a society
  - between societies

Gender **values, norms and stereotypes:**
What women and men should be like and what they are capable of doing

Gender **roles:**
What women and men **actually do**



Sex, Gender and Gender Equality: Definitions

The sex that children are born with influences their chances in life, alongside a number of other important variables such as socio-economic class or caste, race or ethnicity and disability. The biological differences become important only when children reach puberty, but the social roles are assigned from the moment of their birth. All societies assign different roles, attributes and opportunities to girls and boys. They are socialized to perform the roles expected from women and men in their society, based on the ideas in each society how women and men should or should not behave.

Sex refers to the biological differences between women and men that are universal and do not change. For example, only women can give birth and only men grow a beard.

Gender refers to the social differences and relations between girls and boys, women and men that are learned and vary widely within and between cultures. They also change over time and from one generation to another. For example, in many countries women take care of young children, but increasingly men are starting to take care of young children too. In some countries women do not work on construction sites, while in other countries it is common to find them in this sector.

These social differences are affected by other variables such as age, class or caste, race or ethnicity and disability, as well as by the geographical, economical and political environment.

Gender roles are reinforced by the gender values, norms and stereotypes that exist in each society. However, they can and do change. In fact, practices often change faster than the ideas people have on how girls and boys, women and men should or should not behave. For example, girls and women in many societies are supposed to be the weaker sex and they are to be protected from heavy workloads. In reality, however, girls and women from poor population groups are often engaged in heavy work for long hours alongside boys and men.

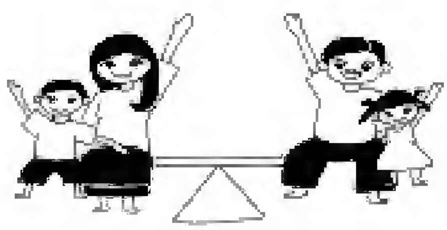
Gender equality, or equality between women and men, refers to the equal rights, responsibilities, opportunities, treatment and valuation of women and men:

- at work in jobs and in enterprises
- in the relation between work and life.

Looking at the enterprise life cycle through 'gender glasses' is to make sure that women and men have equal chances to succeed in life and in business. All persons need to be treated with dignity and allowed to develop to their full potential, leading to a higher quality of life for all. It does not mean that women and men need to become exactly the same. Women and men can be and are different, but should have equal rights, responsibilities, opportunities and be treated and valued in a fair way. This applies also when doing business.

Gender equality includes:

- the same human and workers' rights
- equal value and fair distribution of:
  - responsibilities and opportunities
  - workload, decision making and income.



Exercise 4. The Life Cycle of People and Enterprises

Objectives

- To introduce the rationale for increasing gender equality in enterprise development
- For trainers: To understand the needs and potentials of their target group(s) and the stages in the life cycle of people and enterprises
- For entrepreneurs: To become aware of the opportunities and constraints of women entrepreneurs and the stages in the life cycle of people and enterprises

Duration

90-120 Minutes

Room Arrangement

U-shaped seating for plenary and small circles for work in small groups

Materials

Colour markers

Transparencies and Flipcharts

- Stages in the Life Cycle of People
- Gender Equality Promotion: Definitions 2
- The 5 Stages of Business
- The Life Cycle in Farming
- The Flow of a River

Handouts

- Questions for Group Work with Trainers (Option A)
- Questions for Group Work with Women in Enterprise (Option B)
- The Life Cycle of People and Enterprises

Related Sessions

Module 4: People, Organization and Management

Preparation

Check the questions for group work and adapt them to suit the needs of the target audience:
- Group Work with Trainers (Option A)
- Group Work with Women in Enterprise (Option B)

The Life Cycle of People and Enterprises

Session Plan

Step 1 - 10 minutes

Go through the 'life cycle' of people by showing the stages below (training aid 11) on flipchart or transparency:

Stages in the Life Cycle of People
- Birth and nurturing of a baby
- First steps and growing up as a child
- Education and reaching out as teenage youth
- Choice of direction as young adult
- Adulthood
- Middle Age
- Retirement
- Death or Rebirth

Discuss the differences and similarities between women and men in their life stages. In general, women of all ages have fewer opportunities and more duties, while men have less workload in total. Besides their jobs or their income generating activities, women do all or most of the work at home to raise their children and cater for the well-being of the family. In many societies and regions, men usually have more decision-making power, both in public and in private life.

Introduce the concept of gender equality, using the first page of training aid 12: Gender Equality Promotion: Definitions 2 on transparency or flipchart.

- In most societies there are differences and inequalities between girls and boys, and women and men in the opportunities, responsibilities, rights and benefits they are given and the activities they do. While there are variations across cultures and over time, there is one common feature: **Gender relations throughout the world are characterized by unequal and unbalanced relations between the sexes.** Disparities exist, for example, between girls' and boys' access to education and training, between women's and men's work load, their access to and control over resources and benefits, and in the roles of men and women in decision making.

- **Gender equality**, or equality between women and men, refers to the equal rights, responsibilities, opportunities, treatment and valuation of women and men:
  - at work in jobs and in enterprises
  - in the relation between work and life.

- Looking at the enterprise life cycle through 'gender glasses' is about making sure that women and men have equal chances to succeed in life and in business. All persons need to be treated with dignity and allowed to develop to their full potential, leading to a higher quality of life for all. It does not mean that women and men need to become exactly the same. Women and men can be and are different, but should have equal rights, responsibilities, opportunities and be treated and valued in a fair way. This applies also when doing business.

- Gender equality includes:
  - the same human and workers' rights
  - equal value and fair distribution of:
    - responsibilities and opportunities
    - workload, decision making and income.

Step 2 - 10 minutes

Introduce the enterprise life cycle using practical examples to illustrate 5 main stages that most businesses go through, using training aid 13:
1. Thinking about business ideas
2. Planning and preparation
3. Launch and start-up
4. Early growth
5. Development and expansion.

Compare the life cycle of a business with the life cycle in farming (training aid 14):
1. Thinking about what to plant
2. Preparing the soil
3. Planting the seeds or shoots
4. Nurturing the plants
5. Harvesting the plants.

Following this introduction explain the group work. In Training of Trainers' Workshops proceed with option A. In Workshops for Women in Enterprise, use option B.

Group Work with Trainers (Option A)

Step 3 - 45 minutes

Divide the participants in working groups (4 - 5 participants each). Explain the aims of the group work: sharing the experiences on gender and entrepreneurship development in working with their target groups. These can include start-up entrepreneurs as well as persons with existing and potentially growing businesses. In reality, most of the target groups are likely to be in the phase of income generation and micro-enterprise, but some might already have their small business and can serve as successful role models to their peers in the group.

The questions given in the handout 'Group Work with Trainers' (training aid 16) are examples and trainers may wish to adapt them to suit the needs of participants in each course. Distribute hard copies for use in the small groups.

Step 4 - 40 minutes

Invite the groups to share their findings in plenary. Do a round-up of the group work highlighting the main differences or similarities between women and men in enterprise in terms of:
- Opportunities
- Responsibilities
- Workload
- Decision making.

The main gender inequalities and their effects on women and men in enterprise will emerge from the group discussions. It will become clear that these inequalities negatively affect women and often men as well. Conclude by explaining that, therefore, there is a need for gender-specific actions in enterprise development and a specific focus on women entrepreneurs. Encourage participants to raise genuine gender concerns of both women and men. This will help them in understanding that unequal relations between men and women are disadvantageous to everybody.

Explain several key principles for mainstreaming gender equality concerns into enterprise development, using the second page of training aid 12 on Gender Equality Promotion: Definitions 2:

- **Gender equality promotion leads to a higher quality of life for all.** Empoweringwomen and girls towards greater participation in development means working towards more balanced and equal power relations between the sexes. Sometimes a fear exists that advancing the position of women means that something is taken away from men. However, the promotion of gender equality does not imply giving more power to women and taking away power from men. It is empowering for all, allows both men and women to take part fully in social and economic life, and leads to a win-win situation for both sexes.

- **Achieving gender equality is not a 'women's concern' but the responsibility of all in society.** In the past most advocates for the promotion of gender equality were women. It is, therefore, sometimes thought that this subject only concerns women and not men. However, this idea is now fast dis appearing. There is increasing consensus that gender equality is as much men's as well as women's business, is the responsibility of all in society, and requires contributions and inputs from both women and men.

- **Gender equality promotion needs to be integrated into enterprise development programmes** at all stages of the programme cycle: during design, implementation, monitoring and evaluation. A gender analysis needs to be undertaken and inequalities between men and women need to be addressed. The perspectives of both women and men need to be sought and the needs of both sexes have to be addressed. The effects and impacts of development programmes on both men and women need to be assessed and measured to ensure benefits and outcomes for all.

Step 5 - 10 minutes

Compare the stages in the life cycle of people and enterprises using training aid 18:

The Life Cycle of People and Enterprises

Life Cycle of People	Enterprise Life Cycle
Planning and conception: Birth of a baby	Thinking about a new business and planning it. Launch of a new business; getting the proper support systems in place
First months, growing up as a child and going to school	Checking out a sense of direction; trying things out; developing realistic expectations
Teenage youth learning skills; experimenting and taking responsibility in their first undertakings; selecting friends	Promoting the enterprise and its products or services; finding new suppliers and new customers
Young adults and graduates, preparing for life on their own	Reviewing planning processes; taking stock of successful product lines; investing in learning, training and research; investing in new equipment.
Adulthood when people select a partner, and build and nourish a family	Making friends and partners; becoming confident in doing business; ability to employ people; reinvesting profits for stability and growth.
Middle age: this is a period of consolidation and expansion. It can include a mid-life crisis, or starting something completely new (personal and professional changes occurring)	Consolidation and choice of expansion; danger of losing enthusiasm for business; letting competitors take away customers; need for retraining; importance of reviewing goals; reassessing staffing requirements.
Middle age up to retirement	Continuation of the business, selecting to stay small or grow big. Train others to gradually take over the tasks.
Death or Re-birth	Winding up the business in a responsible manner. Handing business responsibilities over to sons or daughters; changing the enterprise; or building a new one.

Note for the Training Team

The 'life cycle' approach is an important image to enable participants to understand the situations and challenges that they face in their own lives at each stage, and the various stages that a business goes through during its lifetime. Ask participants to give differences and similarities between women and men during the life cycle in terms of opportunities, responsibilities, workload, decision making and income.

In addition, refer to the differences between a group business that is likely to have a different life cycle than an individual business, because the group has a life cycle of its own running alongside the life cycle of the business.

Women and men alike can be very successful entrepreneurs and managers if they can use and apply some of the same skills and perceptions that make them successful parents. A mother is often very careful with her child, aware of changes in its behaviour, checking its health and fitness, giving it the freedom to grow, but stepping in to ensure that it is on the right path to healthy growth. If she applies these same skills to her business, chances for success are high.

Another key message for discussion with participants is that the life cycle of a person and the life cycle of a business are not the same. A business is something which has a life of its own too, and can develop independent from the owner - just as a child grows and matures and becomes independent from its parents. This is an important lesson for women starting a business. All too often women in poverty who start a small business are under pressure to use the income from their business to meet basic needs of the family. In general, women have limited access to business management training and often they do not exactly know whether they are making a profit or a loss. In times of pressure, they will tend to spend too much on meeting their family needs, up to the point that the business fails. Therefore women in enterprise need to learn how to see their business and its finances as separate from their own personal finances.

Step 6 - 5 minutes

Wind up the exercise by using the image of the flow of a river (training aid 15). Develop the idea of the flow of a river in an imaginative way: Imagine that you are up in the sky, like a bird or in an airplane, looking down on a landscape. The landscape is a period of time and you can see how one thing or event flows into another. Invite the group to compare this with a 'bird eye's view in time' to the business cycle.

Draw and describe the picture of a river and invite the group to help you finish it. The stream shows the start of a business:

- **It emerges from a spring**: The entrepreneur has a business idea on her own or with others

- **The water comes from a source**: What is the background that motivates the entrepreneur to start a business?

- **What are the first obstacles the stream (the business) faces?** These can be cataracts, (start-up problems in the business), drought (lack of money), lack of a clear path (plan) or lack of confidence (little experience in running a business). The stream (the business) jumps around nervously, trying out and going in different ways until the right direction is found.

- **When the stream has a solid river bed it can start to move smoothly**: The river starts to flow more evenly and the entrepreneur has a successful business.

- **The river moves further down the valley but it faces new obstacles**: Other people may try to try to divert it (business competition) or build irrigation to drain its resources away (people dependent on it for income). If they take too much water (the business resources) the river dries up.

- **The river can get polluted**: If people do not take proper care, the river (the business) may get polluted or dry up. The entrepreneur can get lazy about the accounts. She may not realize that a system is needed to prevent leakages from the business (bad stock control, employee theft, slow or no credit repayment).

- **The river may need to divide or consolidate**: The water may divide into other rivers as it approaches the sea, or other streams may join it. The owners may split up the business into smaller units, or a business may merge with other businesses.

Group Work with Women in Enterprise (Option B)

Step 3 - 45 minutes

Divide the participants in working groups (4 - 5 participants each). Explain the aims of the group work: sharing the experience of women in business development. Your audience will most likely include both start-up entrepreneurs as well as persons with existing businesses. In practice, most of the target groups are likely to be in the phase of income generation, but some might already have their small business or micro-enterprise. They can serve as successful role models to their peers in the group.

The questions given in the handout 'Group Work with Women in Enterprise' (training aid 17) are examples and trainers may wish to adapt them to suit the needs of participants in each workshop. Distribute hard copies for use in the small groups.

Step 4 - 40 minutes

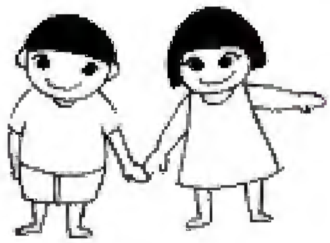
Ask the small groups to summarize their findings in the plenary. Each group should present for around 5 minutes, and bring out their main ideas and lessons. Give a summary of the main difficulties and opportunities faced by women and men in business and introduce the concept of gender equality, using the first page of training aid 12 on Gender Equality Promotion: Definitions 2.

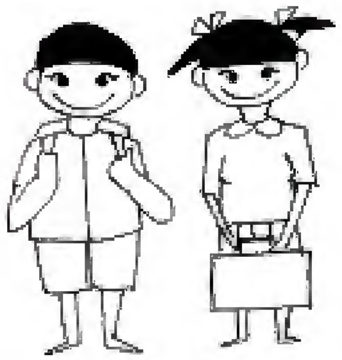
Steps 5 and 6 - 15 minutes

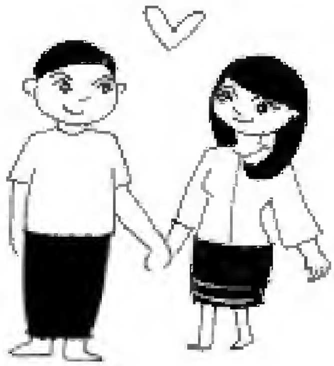
See steps 5 and 6 for Option A: Compare the stages in the life cycle of people and enterprises using training aid 18. Wind up the exercise by using the image of the flow of a river (training aid 15).

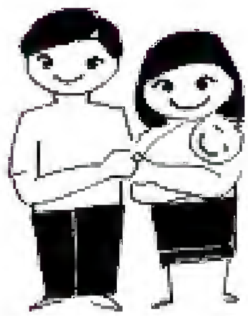
Stages in the Life Cycle of People

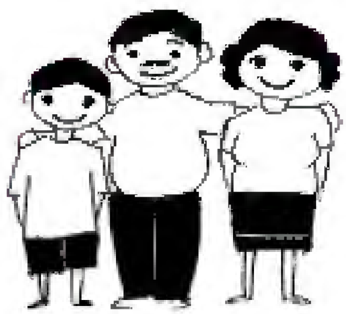

Birth and nurturing of a baby


First steps and growing up as a child


Education and reaching out as teenage youth


Choice of direction as young adults


Adulthood


Middle age


Retirement


Death/rebirth

Gender Equality Promotion: Definitions 2

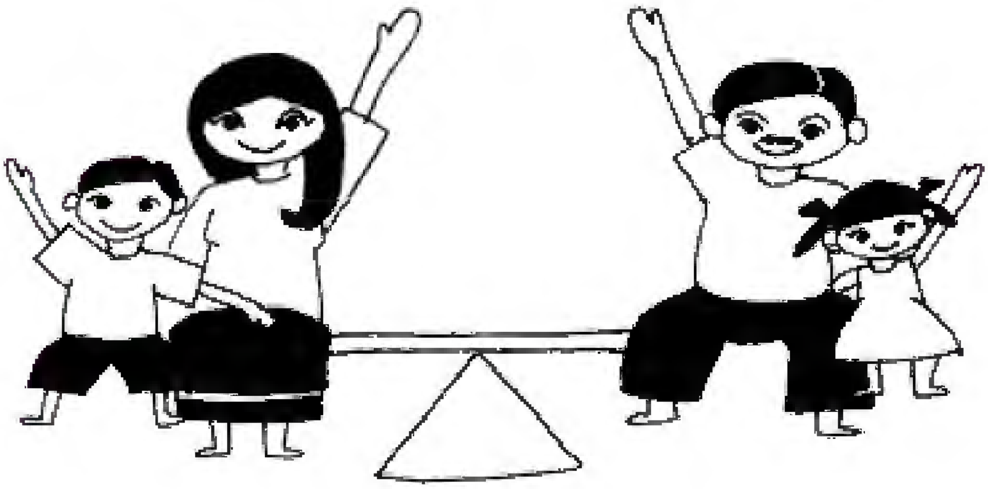
Equality between women and men, or Gender Equality, refers to the **equal rights, responsibilities, opportunities, treatment and valuation** of women and men:

- at work in jobs and enterprises
- in the relation between work and life

Gender equality is about ensuring that all persons are treated with **dignity** and can develop to their **full potential**, leading to a **higher quality of life for all**

It includes:

- the **same** human and workers' **rights** for women and men
- **equal value and fair distribution** of:
  - responsibilities and opportunities
  - workload, decision making and income



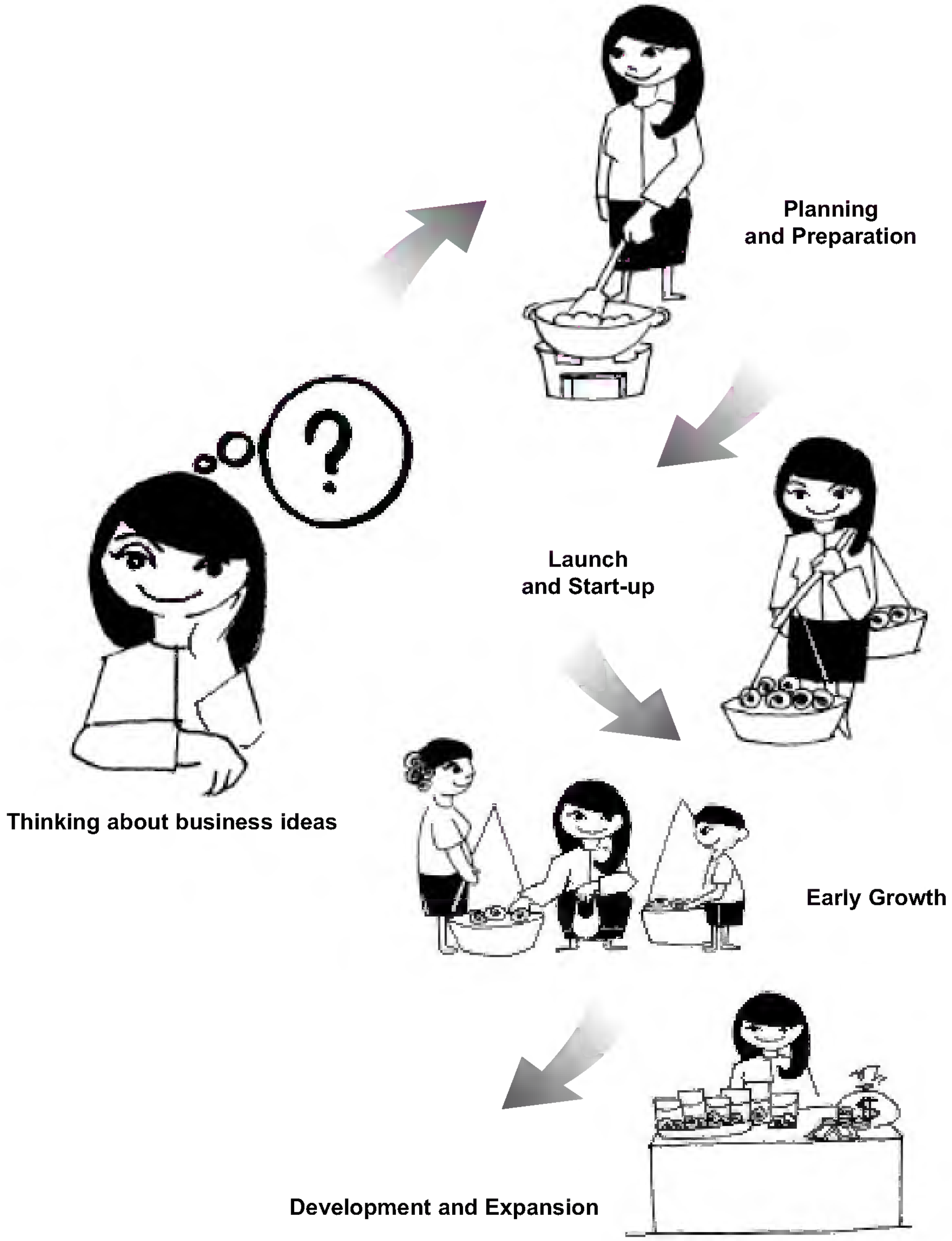
Key principles

- Achieving gender equality:
  ≠ not the concern of women only
  = is the responsibility of all

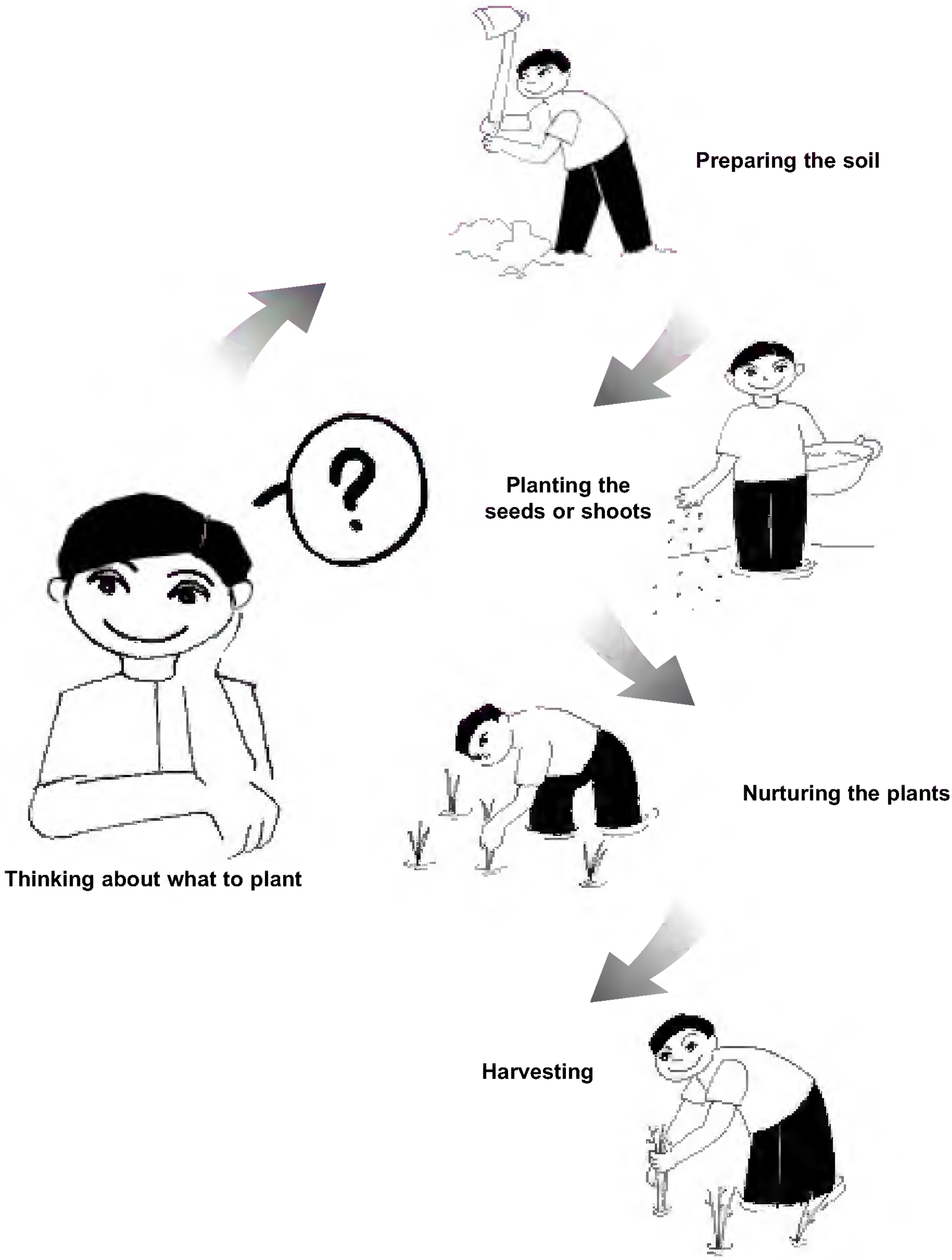
- Greater gender equality will benefit all:
  ≠ it does not mean more for women and less for men
  = it means more for all

- Mainstreaming gender in enterprise development means:
  - gender analysis
  - addressing inequalities in all types of business development services,
  - at all stages of programming:
    * use experiences of women and men
    * assess effects of all actions on women and men

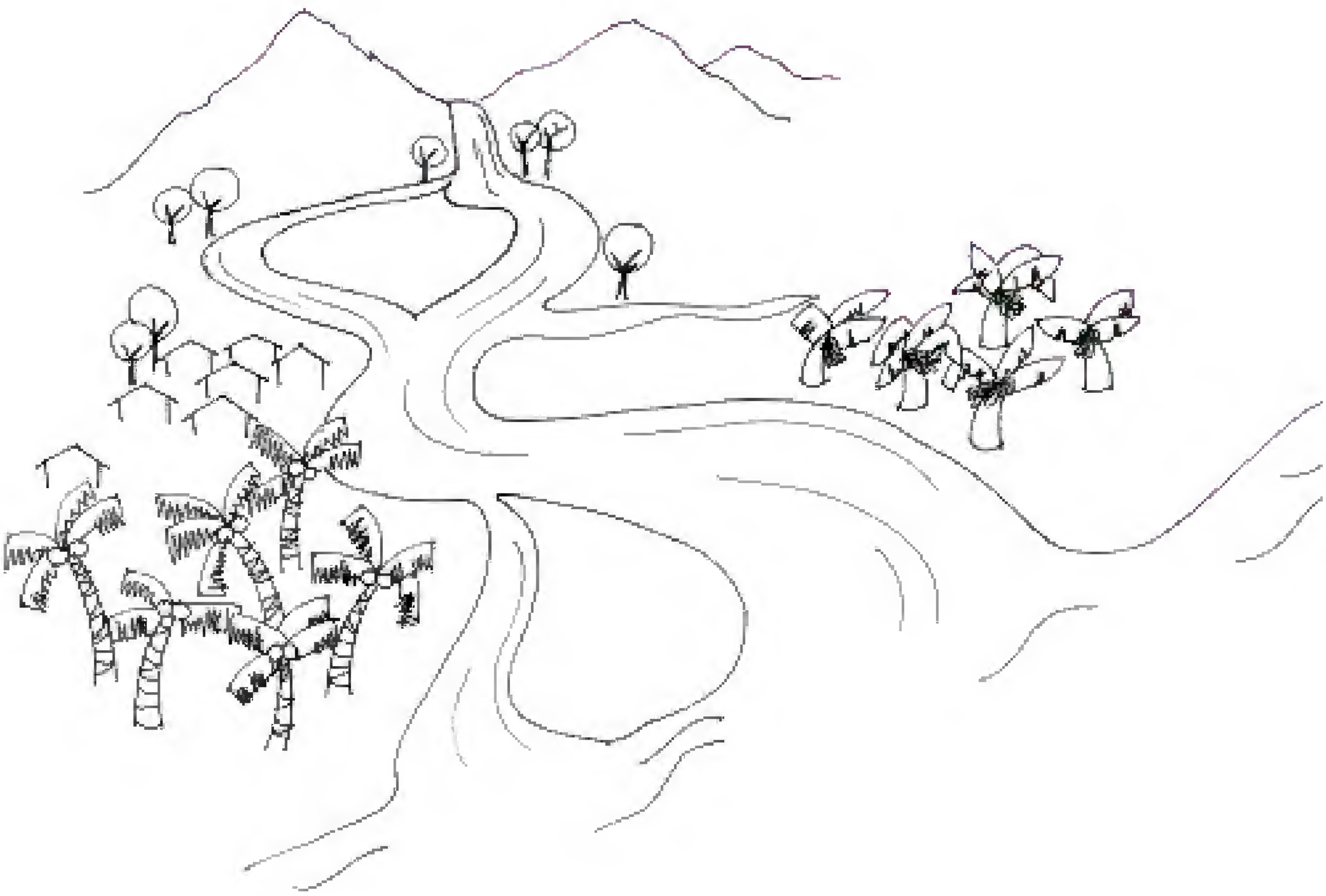
The 5 Stages of Business



The Life Cycle in Farming



The Flow of a River



Questions for Group Work with Trainers (Option A)

1. Give a profile of the income generating activities and/or businesses of your target group

- What types of businesses do they have: production, services, trade?
- How do they organize their enterprise: individual, family-based or group enterprise?
- What are the main challenges and opportunities for enterprise development among the target group?

2. Develop a profile of the strengths and challenges of your target group

- What are the main strengths and weaknesses as well as the constraints and opportunities of your target group? Specify differences, similarities and relations between women and men in terms of:
  - workload
  - access to and control over resources and benefits
  - decision making opportunities
  - needs
  - their chances of running a successful enterprise.

- At what stage of the life cycle are most women and men who want to start or who already have a business, and how does this affect their role as entrepreneurs?
  - What is their age?
  - Are they single or married, widowed or divorced?
  - Do they have children or other dependants?

Questions for Group Work with Women in Enterprise (Option B)

- **What makes you successful as a business person?**
- **What is difficult in your individual, family or group business?**
- **Are there differences between men and women in business. If yes, what are the specific constraints and opportunities of women and men in business?**

The Life Cycle of People and Enterprises

Life Cycle of People	Enterprise Life Cycle
Planning and conception: Birth of a baby	Thinking about a new business and planning it. Launch of a new business; getting the proper support systems in place
First months, growing up as a child and going to school	Checking out a sense of direction; trying things out; developing realistic expectations
Teenage youth learning skills; experimenting and taking responsibility in their first undertakings; selecting friends	Promoting the enterprise and its products or services; finding new suppliers and new customers
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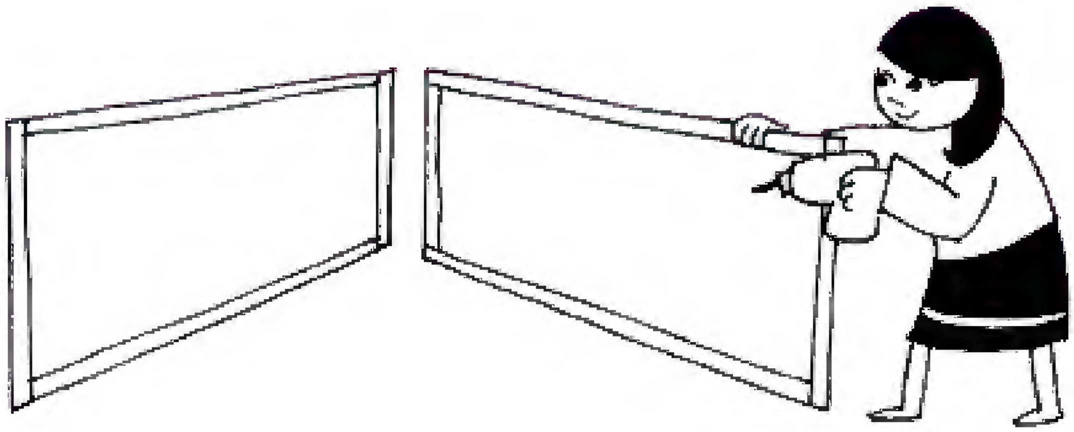
Module 2
The Business Woman and Her Environment



Module 2.1
The Business Woman: She Can Do It

Key Content

Not everybody is a born entrepreneur. For women especially, going into business often derives out of necessity and not out of free choice. Discovering one's own personal entrepreneurial characteristics is to take a look at oneself at present, to form ideas about the future, and to fix a long-term goal for life. In many societies and economic situations, people and especially women in poverty, do not have much opportunity to assess their own situation, to appreciate their own strengths, and to overcome their weaknesses in coping with the entrepreneurial world.

This training module exposes participants to different situations and environments simulating real business life in which they are expected to apply their competencies through experiential learning. The participants will experience dealing with these different situations while analysing their options and limitations in an atmosphere of trust and confidence in each other. They will find out how to reach a certain goal or how to overcome social or cultural obstacles in a more systematic way, thus exploring their strengths to go for business.

Objectives

Module 2.1 aims to identify the Top 10 Traits, also known as the Personal Entrepreneurial Characteristics (PECs) that highlight the personal strengths and weaknesses of a business person. These traits are particularly important for women who want to go into business or who want to upgrade their skills in entrepreneurship. The individual exercises are meant to enable participants to get clarity about their ideas for the future, in business and otherwise, to identify obstacles to their goals and to find ways to surmount them for later application in real business life.

Exercises

5. Discovering the Top 10 Traits for Business Success
6. SMART Self-Assessment
7. The Top 10 Traits of Ms. Pham (optional)

Exercise 5. Discovering the Top 10 Traits for Business Success

Objectives

- To identify business goals and produce outputs using quality, quantity and time as criteria.
- To experience and identify the Top 10 Traits[1] for business success
- To identify obstacles to goals and overcome these.

Duration

90-120 Minutes

Room Arrangement

- Participants seated in small groups around a table and facing the boards with the Instruction Charts for the Necklace Production exercise.
- Two trainers of the training team as subcontractors and buyers behind a table.

Materials

- Scissors - several pairs to serve a group of participants
- Small containers - cups, plastic bags and others to keep the produced necklaces
- Cotton thread - long enough for use as a single thread for the production of necklaces but too short to be doubled, and needles
- Beads or pearls of two or three sizes - as an alternative, small fruits or noodles or other locally available products that could replace 'pearls'
- Rulers and better quality thread (e.g. nylon thread which is good for threading pearls). These 2 items should be kept 'hidden' by the training team.

Transparencies and Flipcharts

- The Top 10 Traits for display in step 6 and distribution as handout
- Instruction Chart (Chart 1)
- Performance Chart (Chart 2)
- Performance Chart (Chart 3) (optional for step 7)

[1] The Top 10 Traits of successful business women and men were identified by research conducted on an international scale (David McLelland, USA, 1970-1980s). They are widely referred to as the Personal Entrepreneurial Characteristics (PECs). These traits are extensively used by EDI and ICECD (both in India) and by CEFE International (GTZ, for more information: www.cefe.net).

Discovering the Top 10 Traits for Business Success

Preparation

Before the session the training team needs to prepare the following:

- One sample necklace for demonstration purposes
- Charts 1 and 2 on flipcharts

Notes for the Training Team

In this exercise the participants will make a product for sale to subcontractors. This exercise describes the making of a necklace for sale as it is easy to do in a short time. Any other good produced for sale can be selected as long as it involves the making of a simple product with a few tools.

It is important that the training team does a trial production of a necklace before doing the exercise, to test the available raw materials. Based on this test production, the training team can decide on the specifications for the necklace sample (e.g. amount of beads or pearls, colours, sequence of pearls), and the length of the necklace sample depending on the pearls bought locally.

Trainers must be attentive to the fact that experiential learning means NOT to give out all information in advance. Let the participants discover on their own where the opportunities and problems lie. Rulers and nylon threads are kept by the training team and will only be given to those individuals who seek information and ask for better tools or materials. Participants might not easily grasp that 'hidden' information and material (search for better threads, other aids) is part of the exercise. For example, some may complain about the needle and problems regarding safe work only when the exercise is finished. However, others may already discuss the problem with the subcontractors. During the exercise, the training team represents subcontractors, who are not concerned with the safety of the women home-workers. Participants can experience what are their strong and weak points when going to the subcontractors (trainers) and asking for safer or better tools and materials. In this way, they practice successful business traits such as information-seeking and persistence.

Session Plan

Step 1 - 10 minutes

Explain the exercise: Participants are divided in small groups and will produce necklaces. They represent women homeworkers. The training team will play the role of subcontractors, who will provide raw materials and buy the necklaces if they like them.

Make sure that enough working space and materials are available for each group of participants. Provide each group with the following:

- Beads or pearls of two or three sizes: enough to enable each group of homeworkers to make at least two necklaces
- Cotton thread, a needle and a container
- Scissors
- The training team has rulers and nylon threads hidden (the participants only 'receive' the basic material such as pearls and cotton threads).

Step 2 - 15 minutes

Introduce the exercise as an opportunity for the participants to practice their entrepreneurial skills and characteristics. Ask them to listen to the instructions carefully as they will receive the instructions only once. For easy reference, these are also put on a flipchart. For any other assistance during the exercise, tell participants to go to the subcontractors.

Give the instructions as shown on the Instruction Chart (Chart 1, training aid 20), displaying one necklace sample and other important information. Tell them that the subcontractors will buy the necklaces if they correspond to the sample. Poor quality will be rejected, good quality will be accepted according to the set standard.

The winners will be the team which produces the number and quality of necklaces according to their planned commitment, and can successfully sell their products to the buyers.

Before starting production, each group will have to make a commitment to the “subcontractors” (= training team) on how many necklaces they will produce. Attention: No change to the planned commitment is possible at a later stage, as happens in a sub-contracting business! The committed number of necklaces can be given verbally and will be recorded by the trainer in charge of the Performance Chart (Chart 2, training aid 21).

Step 3 - 30 minutes

Hand out the basic set of materials to each group of participants (container, pearls, thread, needle, scissors, etc.) and give the starting signal for the production, when all participants are ready. Explain to the participants that they can contact the subcontractor and ask for information. Be sure to reinforce all of the right information-seeking behaviours (Top 10 Traits), and do not volunteer information when participants do not ask for it.

During this round of production, the training team members take notes on important observations for processing lessons in the review of the exercise.

Step 4 - 10 minutes

Once the first production phase is over, the participants bring their products to the designated buyers for a quality check and the sale of their product. Make sure that the reasons for rejecting any of the products are made known to the participants (e.g. poor quality). Necklaces which are falling apart are not to be accepted at all.

The results recorded on the Performance Chart (Chart 2, training aid 21) need to be made clearly visible to the whole group for use during the next step.

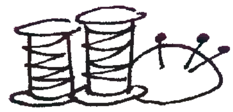
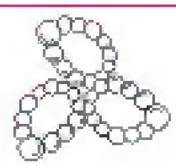
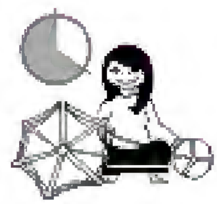
Step 5 - 15 minutes

Discuss the participants' experiences by asking key questions such as:

- How do you feel after this exercise (happy, frustrated, angry, not sure about yourself, insecure, etc.)?
- Are you satisfied with the performance of your group?
- Why were some groups able to meet their commitments, while others were not?

Now look at the **Performance Chart** that has been finalized in the meantime by one of the training team members:

- Explain in detail all the results obtained with the help of the chart so that the participants will understand its use.
- Highlight exceptional performances (positive and negative) and inquire about the different reasons for varying performance among the groups.
- Show one or more of the best products made by the group(s) and discuss that good performance (high quality) is related to active seeking of information and opportunities, as well as other entrepreneurial qualities (as evident from the exercise).
- Ask those who requested better threads, a ruler or other inputs, why and how they did so.
- Review the situations where the groups' commitments were higher than their actual performance. Why were they not able to achieve their goals? Missing skills, bad quality, planning mistakes, etc.
- Also review the case of rejected necklaces. What were the reasons for rejection?
- Which entrepreneurial qualities are important for business success? Highlight examples that relate to the following:

Traits	Situation	Symbol
• Information seeking	• about nylon thread • about selection criteria for buying by the subcontractors	
• Opportunity seeking	• buying a needle or a nylon thread after having heard about their existence on the market • going outside the training hall where the lighting conditions may be better, etc.	
• Persistence	• in convincing the buyer • in improving the production and sales during the 2nd round (optional)	
• Demand for quality and efficiency	• the total number of necklaces committed has been sold because the instructions on quality have been followed • all necklaces have been accepted as first quality	
• Goal setting	• commitments	
• Systematic planning	• arranging the pearls on the working surface • copying the sample, numbering of pearls • production time was clocked	

- Ask participants: If given the opportunity to do a second round, what would you do differently?
- If the participants are a mixed group by age and sex and if the training team observed clear gender or age stereotypes in the division of labour and negotiation skills within the groups, discuss these. Common gender and age stereotypes are: Young women and men do the necklace production and older women and men do the negotiation with subcontractors. The opposite can also happen if younger participants have more education. Trainers may also find that women do all the production and negotiation work and that men do nothing or only make comments. Discuss whether participants consider any of the above differences to be fair and just, or whether they would want to do things differently.

Step 6 - 10 minutes

Introduce the Top 10 Traits (training aid 19) on a flipchart or transparency:

1. Opportunity Seeking
2. Persistence
3. Commitment to Work Contract
4. Demand for Quality and Efficiency
5. Risk Taking
6. Goal Setting
7. Systematic Planning and Monitoring
8. Information Seeking
9. Persuasion and networking
10. Self-confidence

Start a discussion: How are the various traits as discussed above displayed in a real life business:

- **Information seeking** is a regular and recurring task which is needed in life and in business. The same applies to **opportunity-seeking**. Encourage the participants to always search for opportunities in their environment, such as: attending this training programme; the construction of new markets in the area; government support for certain economic sectors; gaining permission from husbands to allow travelling to their wives; the closing of certain shops; new fashions. Discuss what could be opportunities and challenges for the homeworkers if they would market their products themselves rather than sell to the subcontractors?

- How does the **quality** issue arise in real business life? Give local examples of some similar products which have the same price but different qualities, and ask participants from whom they would want to buy. Poor quality products are abundant in the markets (worldwide!) and the price is usually cheaper than for a good quality product.

- How is **goal setting, planning and monitoring** practised in real business? Quote familiar examples like 'the number of products that I want to sell in order to achieve some profit', i.e. **my goal**. Stress the fact that targets or planned figures help to measure one's progress. 'If I don't know where I want to go to, I cannot be sure if I'm on the right track!' Let the participants cite some monitoring and planning tools such as calendars, meeting and observation notes, or record books. With **low-literacy groups**, encourage thinking about simple monitoring practices such as 'putting one dot for each sold product' in a booklet. Explain that planning does not necessarily require writing. If things are properly discussed in the family (planning for agricultural seasons and family occasions such as marriages) or in business (best time for purchase, best way of production, best time for sales) people will usually memorize the results and the planning stages, and fix dates (or seasons) for the accomplishment of certain steps.

Step 7 - 30 minutes

Optional: You can extend the session by asking participants to do a second production round. In this round, costing is included. Use Performance Chart 3 (training aid 22). When the groups give their commitment on the number of necklaces to be produced, they should also negotiate the price with the subcontractors. The price should be realistic, in line with the local conditions (price of the beads or pearls in the local market) and in local currency. When the groups have finished production, they will 'sell' them to the sub-contractors. Another round of negotiations will follow. The training team will check the quality and try to bring the price down for low quality products. Conclude this step by inviting participants to analyse this production round with the following questions:

- Was it easier or more difficult to produce the necklaces in this second round? Why?
- Which traits did you pursue in your group (more planning, better negotiation)?
- Did you reach your commitment and were you satisfied with the negotiation on the price of the necklaces.

Finally, repeat the Top 10 Traits: the key entrepreneurial qualities for business success.

The TOP 10 TRAITS

To achieve:

1. Opportunity seeking
2. Persistence
3. Commitment to work contract
4. Demand for quality and efficiency
5. Risk taking

To plan:

6. Goal setting
7. Systematic planning and monitoring
8. Information seeking

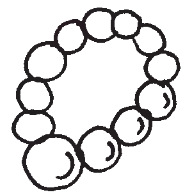
To manage:

9. Persuasion and networking
10. Self confidence

Instruction Chart 1

Product

- Necklace

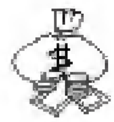


Put one sample necklace on the board

Materials

- Pearls of two or three sizes: enough in one container to make 1 or 2 necklaces
- Thread and Needle
- Container
- Scissors

Production Cost:



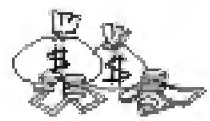
$2

(use local currency)

Product specifications:

- Attractive
- Neat
- Fit the sample (amount/sequence of pearls)
- Strong
- Safe

Selling Price:



$3

(use local currency)

Performance Chart 2

Contract between subcontractor team and homeworkers

Name of Business	Necklace Commitment	Quality of appearance	Quality of strength	Quality: neat & tidy

Performance Chart 3 (optional)

Expanded Version

Name of Business	Commitment		1. Quality sales		2. Quality sales		Total	Total
	No	Price	No	Price	No	Price	Sales	Income

Exercise 6. SMART Self-Assessment

Objectives

- To enable participants to set goals for the future - both in life and in business
- To experience and understand the difficulties in setting and achieving goals
- To understand the need to identify obstacles to one's goals and find ways to overcome them

Duration

90 Minutes

Room arrangement

U-Shape and space to move around for the Mini Goal Setting exercise (step 3)

Materials

- 2 boards; marker pens; cards; pins; flipcharts
- For each participant: 2 cards, 1 marker pen

Transparency or Flipchart

S-M-A-R-T Chart

Handout

Inventory of Life and Business Objectives (step 9 of this exercise)

Related Sessions

Module 4: Management, Business Support & Action Planning

Preparation

- Prepare a flipchart with the instructions of the Mini Goal Setting exercise for display in step 3.
- Prepare a S-M-A-R-T Chart on a flipchart for display during step 4, preferably using a local acronym or illustration for SMART

Notes for the Training Team

Before doing this exercise, the training team needs to understand the SMART concept. Remember that the SMART elements should only be summarized **after** the participants have gone through the experience themselves. Otherwise, this session becomes a 'lecture', rather than an experiential learning exercise.

Session Plan

Step 1 - 10 minutes

Introduce the exercise as an opportunity to develop a successful business. This is to encourage the participants to establish goals and objectives in their lives and their business, and learn how to make plans in order to achieve these objectives.

Start a discussion with the question: What are important goals in life or in business? Note the answers on cards (or on a flipchart) while facilitating the discussion.

Step 2 - 10 minutes

Discuss with the participants what they consider to be a 'goal': What would be the core elements for defining a 'goal'? What do they need to do to reach these goals? Why might they succeed? And why not?

Step 3 - 15 minutes

Invite the participants to nominate two observers who will not participate in the Mini-Goal Setting exercise. They will observe what is going on and report their findings in plenary during step 4.

Each participant has the task of establishing a **mini-goal** that she thinks she can achieve in two minutes in the classroom. Everybody should clearly state her mini goal on a card (along with her name), and place it on the boards (trainers can assist with this). If the group has limited writing skills, the exercise can be done verbally, or the trainer can write down the goals as they are expressed.

Notes for the Training Team

While the cards are being written and put on the boards, the trainers should create a few obstacles which will prevent some participants from accomplishing their goals.

Once everybody is prepared, ask them to implement their activity with a view to accomplish their goal in the given time (**2 minutes only!**). Some of the participants will not be able to achieve their goal because it could not be completed in 2 minutes, or because it was not measurable, specific or realistic.

Step 4 - 15 minutes

Ask the two observers to report whether each goal was achieved or not. Try to avoid involving the training team in any judgements, and ensure also that the observers use a constructive tone when pointing out failures.

After this observation, invite the participants to share and review their experiences. They will - directly or indirectly - come up with the key elements of the 'SMART' objectives, a concept that can now be introduced as part of the summing up for this step. **Key questions** to ask are:

- How did you set your mini goal?
- Why have some people accomplished their goals and ... others have not?
- How do you feel about the results?
- Was it difficult? Why? (why not)?
- Why could you (not) accomplish your goal?
- What did you do to overcome the obstacles?
- What did you learn about yourself from this experience?
- How would you set goals in the future?

Collect their ideas on cards and group them under the S-M-A-R-T chart (training aid 23) on a flipchart.

Summarize that a goal is something that we want to achieve. Goals ought to be 'SMART', and we may need to gather more information when setting them. The key elements in defining goals are summarized as follows (training aid 23):

- **S**pecific
- **M**easurable
- **A**chievable
- **R**ealistic,
- **T**ime-bound.

The participants will recognize some of their own attitudes in dealing with and overcoming obstacles. They should also grasp the differences between goals themselves and the means to achieve these goals.

It is important to point out that the means to achieve a goal are often misunderstood as goals themselves, without making any distinction. For example, the purchase of a car usually is a means to reach a certain goal like mobility for the business or an increase in status. Goals can be set for the short term and the long term, and many short term goals lead to the larger ones. For example: checking your stocks and ordering sold-out items at the end of each day or week leads to the longer term goal of always satisfying your clients and, thereby, to the ultimate goal of being a successful business woman.

Finish this step by putting the SMART Chart on the wall, and keep it in the training room for the duration of the course.

Step 5 - 5 minutes

After having accomplished the mini goals exercise in a practical and playful way, introduce the idea of an '**inventory**' to allow participants to review their goals in different aspects of their lives: career, family, social relationships, hobbies, personal development and others.

Ask each participant to find a comfortable space for herself (for example, sitting on the floor or leaning against the wall), and to concentrate and reflect on her own individual situation at this point in time: 'Who am I?' 'What do I want to be/become?'

Step 6 - 5 minutes

After this silent moment, each participant should move around the room to find another convenient place. This place represents their personal and professional situation in 2 or up to 5 years from now. Use some guiding questions for reflection:

- Who will I be in 2 (5) years from now?
- What will be my personal and my business situation?
- Will I have reached what I wanted to?

Step 7 - 5 minutes

Now ask them to come back to their first place that represents their present situation. Ask the following questions:

- What do I have to do to get where I want to be in 2 (5) years?
- What are the necessary means for doing this?
- Who could help me in that?
- What obstacles will I possibly face, and how can I overcome them?

Step 8 - 15 minutes

Ask the participants to form small groups (2-3 persons in each). Each person will explain to the others what she would be like in 2 (5) years from now, and what she will do to get there. The others listen in silence first, then they give their opinion (feedback) about the plans: whether they seem realistic, and what else would be needed to achieve her goals. Then the next one tells her story and receives feedback from the others in the group. The training team should not interfere or try to influence the participants, but should be available to clarify questions that any participant may have.

Step 9 - 10 minutes

Ask the participants how they feel after this exercise: Are they relaxed and reassured, or have they become insecure? If anybody wants to share her plans for the future, let her do so - but do not insist if nobody volunteers. For purposes of illustration, 2 or 3 women can share their experiences from this exercise.

In conclusion, stress the importance of forming one's own ideas about the future, and the need for fixing a long-term goal for oneself. Point out how crucial it is to think about the necessary steps that are involved, as well as to anticipate opportunities and obstacles when preparing a business project. This will help to solve any problems and to reach one's goals.

Homework: Distribute the handout: Inventory of Life and Business Objectives (training aid 24) for participants to fill in at their own pace. Each participant should find out the best moment to do this exercise individually. The outcome of this exercise is for participants' own use. You can encourage them to share their inventory with others during or after the training, as they wish.

S M A R T Chart

S	-	Specific
M	-	Measurable
A	-	Achievable
R	-	Realistic
T	-	Time-Bound

Inventory of Life and Business Objectives

This handout will be helpful during the stage of setting up your business. It will help you to think seriously about what you can do to reach your objective of having a successful business. Consider the following points that relate to yourself:

- Individual problems which interfere with the way to success - they should be reduced!
- External obstacles that hinder your plans - they should be overcome!
- Find some small and practical things that you can do over the coming days to help you to reach your goals!
- Think about help you could get from other people (what, from whom?).

Try to divide your bigger goals into several smaller objectives. Establish an order and priorities:

- What has to be done first to achieve the next goal?
- What would come next, and so on?

When doing this you should think of a realistic time-frame, such as the next six months. If you want, you may enlarge this period of time.

Business-related objectives

....

....

Removing obstacles

Ask yourself: What individual difficulties could delay the accomplishment of your goals? Is there any external obstacle that could hinder your success in reaching your objectives?

What can you do to eliminate or reduce the effect of these obstacles and difficulties? (It may not be easy for you to completely remove all obstacles - but you may be able to do something to reduce the impact of these difficulties.)

Obstacle/Difficulty

1...

What I can do to overcome/reduce them?

a)...

b)...

2...

What I can do to overcome/reduce them?

a)...

b)...

SMART Self-Assessment

Action Plan

What additional information do you need to help you to accomplish your objective?
What, specifically, can you do to move you towards your objective?

....

....

Who can help you to reach your objective?

Person who may help :

1) ....

What kind of help could I get?

....

....

2) ....

What kind of help could I get?

....

....

3) ....

What kind of help could I get?

....

....

Now that you have already established objectives and action plans, commit yourself to review this exercise and evaluate whether you have come closer to achieving your objective.

You should do such a review once a month. Remember: to accomplish a practical and tangible goal, courageous and efficient actions are necessary, otherwise your goal will remain a dream.

Exercise 7. The Top 10 Traits of Pham (optional)

Objective

To identify the Top 10 Traits of successful business women and men

Duration

90 Minutes

Room arrangement

Participants seated in a semi-circle

Transparency or Flipchart

List with the Top 10 Traits from exercise 5 (training aid 19). These can also be put on cards on the wall or laid on the floor

Handouts

- The Case of Pham, Case Study (to be distributed after the exercise)
- The Top 10 Traits Revisited

Related Sessions

- Exercise 5: Discovering the Top 10 Traits
- Exercise 6: SMART Self-Assessment

Preparation

- A local adaptation of the Case Study needs to be prepared in each country.
- The training team has to read the story beforehand, write the 10 traits on cards and prepare 3 flipcharts with the headings: 'To Achieve'; 'To Plan'; and 'To Manage' respectively.

Session Plan

Step 1 - 30 minutes

Explain the purpose of the exercise: To find out about the most important traits - the Top 10 Traits - that entrepreneurs, both women and men, should have in order to be successful. In case participants are already familiar with the Top 10 Traits from doing exercise 5, recall the 10 Traits and start a discussion on which traits are particularly easy or difficult for women entrepreneurs in the local context.

Read the story of Pham, a successful business woman. Read a few paragraphs of the story and ask the participants what traits they have discovered in the person of Pham. Note these on cards and/or put them on the board. Continue with the next 3 or 4 paragraphs and list as many traits as possible as discovered by the participants until the story is finished.

Step 2 - 15 minutes

Introduce the flipcharts with the 3 main categories of the Top 10 Traits and group the answers prepared on cards during step 1 under the 3 respective headings. Discuss each of the Top 10 Traits and ask the participants to share concrete examples from their own experience.

Step 3 - 15 minutes

Ask if in reality every business person displays these traits, and explain to the participants that each person has her strong points and her weak points. It is up to everybody to build on and expand their strong points and to overcome or minimize their weak points. Start a discussion with the following guiding questions:

- In which situation did you apply one or several of these traits?
- In which situation did you lack these traits? Ask for practical examples.
- Which of the traits do you need most to start or to grow your business? Why?
- What to do if you are aware that you don't possess one trait or another?

Step 4 - 30 minutes

In order to deepen the understanding on the key entrepreneurial characteristics and enable participants to review their own strong and weak points, ask participants to fill in a checklist of statements for self-development. Distribute the Handout: The Top 10 Traits Revisited.

Participants read each statement and then give themselves a score, ranging from 2 happy faces (for very strong points) to 2 sad faces (a really weak point that needs to be improved). Explain that this is a personal tool for themselves which need not be shared in the group. This exercise can also be given as home work.

The Case Study can be distributed to participants upon request **after** the exercise.

The Case of Pham

Mrs Pham is originally from a rural area where she grew up in poverty and distress. When she met her husband, Thom, she could not imagine that in the future she would become the main income earner and one of the most successful business women in her neighbourhood.

After the marriage that took her to Thom's village, Kainang, Pham's husband soon lost his main source of income that he earned with selling bread. A huge bakery opened nearby that sold its products much cheaper. So Thom went back home to work on his farm. Pham had never been a lazy person. In fact she had worked all her life, in the fields, at home and on the streets where she sold whatever her family could spare from the land. One favourite product was jam made from various fruits throughout the seasons. The jam sold quite well. At the time, she did not know that she would soon run several shops.

How did she do it? Throughout her life, Mrs Pham wanted to achieve something. She was never satisfied with the jam she and her mother produced, because she wanted only the best (**demand for quality and efficiency**). And she wanted everybody to know about her skills and her products, so she ran around here and there, trying to get new ingredients and different packaging styles for the jam (**information seeking**). Pham was known for her energy and dynamic spirit at a very young age.

So when Pham's husband lost his business, she found a job in a small grocery store in Kainang. Here she learnt that there was much more to sell than just jams, and that she would have to know exactly what is inside the products and who produced them so as to keep track of all the various products in the shop (**systematic planning and monitoring**).

The shop owner liked her, but the owner was not happy about her poor reading and writing skills. So she persuaded Pham to take evening classes, and they shared the costs between them. Pham also convinced Thom, her husband, of the value of the investment and so she learnt to read and to write (**persuasion and networking**). At the same time, because of her poor reading skills she had developed a sharp memory which was later to become a great asset in running more than one shop. In fact she knew about figures and how much things were worth. When she had sold on the streets before hand, she had her own system of measuring and calculating, all of which she was able to do in her head (**self-confidence**).

While growing into the grocery business, Pham also developed her ideas for a future on her own. She dreamt about opening a shop one day, and she grasped every piece of information to know more about buying and selling. “A shop of her own!” was not only her dream but her long-term objective (**goal setting**). Although she did not earn very much, and she had to use some money to pay for the evening classes, she still managed to put the remaining money to the side and saved it. She looked around for other places where there was no such grocery store, thinking that this could be her chance (**opportunity seeking**). She was so reliable and ambitious that the shop owner let her run the business whenever she herself was away. She always worked long hours, even after the shop had closed, in order to cope with customers' orders (**commitment to work contract**).

The village of Kainang grew bigger. This is what Pham had sensed when she thought about the huge bakery-factory, as well as all the people coming to the grocery store. She sensed that good business opportunities were at hand (**opportunity seeking**), and that she should not wait too long or somebody else would open the next grocery shop. Pham had to work very hard, getting up early to open the shop before the suppliers arrived. Her boss entrusted this special task to her because she was strong and determined in her dealings with the suppliers (who were all men) and she could endure and resist, even if they invented the most surprising stories about why prices went up and why she should pay more for the supplies (**persistence**). In no time, Pham was reputed to be the most skilful and persistent negotiator when it came to dealing with suppliers and competitors. She used her expanding range of business contacts and connections (**networking**) to find other sources of supplies outside the village.

It was not long until the shop owner decided to retire - she offered the shop to Pham at a very reasonable price, because she wanted her to take over the shop. For Pham, with the little savings she had, this was a considerable risk. But she knew very well how the business went, so she did not hesitate to invest all she had, and even took a loan for the additional amount she needed (**calculated risk**). She worked hard, repaid the loan and hired a shop assistant to help her to look after the growing number of clients who came to her shop. Soon the idea came up to open a second shop. She decided that this should be the next step (**goal setting**). Luckily at the bank the people knew her already, so it was easy to get a loan officer to talk to her. She received the loan quickly as she had repaid her first loan promptly.

How did she manage to grow her shop business? There were difficulties all around, wherever she looked. First of all, her husband Thom was not happy because he did not see much of her. For the loan, he had to agree to act as a guarantor because the bank needed one, and the house was in his name. Pham got his agreement for the loan (**seeking family support and persistence**), but over time he became more and more opposed to her activities.

The location of the second shop was new for Pham. So, she routinely started each morning in the new shop by greeting the first clients to come in, and began getting acquainted with new suppliers in the area. She made a note of everything, as she thought this would help her (**information seeking**). Although Pham had not started as a well-educated person, she was always receptive to new ideas. She was determined to establish her shop in the area with a good image of what a good grocery store should be like. When a young supplier convinced her that she should connect to the Internet and make Internet services available, everybody else thought she was crazy (**risk taking**). But soon the news spread and everybody wanted to use her computer. This is how she opened her first Internet Café.

And this is also how she and her husband became successful business partners. Thom was enthusiastic about the new technology, and he soon created a website on 'Pham's Grocery shops' and later 'Thom's Internet Café'. Pham was relieved, because it benefited both of them. He had a new job. She could also leave this business entirely to him and could thus concentrate on other tasks. The problems and obstacles Pham had faced with her husband now turned into advantages and opportunities. She told him how to deal with clients and how to keep the prices low enough for people to keep coming in (**persistence, commitment to work contract**).

Pham and Thom have become well-known entrepreneurs in Kainang by now, and their businesses continue to grow to this day (**self confidence**). They later expanded and opened a combined grocery-Internet shop in Pham's home town, where nobody had taken the courage to do such a thing before (**risk taking**).

The couple and their staff worked hard. At the start, there were no holidays for them for many months. However, as soon as the business went well, she introduced holidays and good working conditions for her staff. Staff appreciated this and continued to work hard. This also helped to develop a good reputation for her as a fair and honest business woman. Unlike many highly successful self-made business people, Pham had almost no enemies - no one really disliked her because she did not take advantage of people. When others took advantage of her, she would always find a way of resolving it, sometimes by using her wide network (**networking**) or by offering people such as her competitors a reasonable compromise so that both could continue their businesses (**persistence**).

The Top 10 Traits Revisited

1. I always look for things to do to improve the quality of myself and my family. (Quality;Opportunity-seeking)
2. When I face a difficult problem, I spend a lot of time trying to find a solution. (Persistence; Information-seeking)
3. I make a great effort to accomplish my work on time. (Commitment to work contract)
4. I am enthusiastic about things that are done well. (Quality)
5. I am convinced that I must succeed in everything I do. (Self-confidence)
6. In the end, my husband (family) always understands what I am planning next, but I really have to work hard to explain to them. (Persistence; Negotiation; Obtaining family consensus)
7. I am never afraid of new things coming up, even if they appear dangerous. (Risk-taking)
8. I always set myself some kind of goal or objective, so that I can easily check whether I am on the right track. (Planning and Monitoring)
9. One sometimes needs to take risks, but this does not mean venturing into hazardous affairs. (Calculated risk-taking)
10. Whenever I have to decide on something, I always talk with many people and get a lot of information before deciding. (Information-seeking; Systematic planning)
11. I seek advice from people who know a lot. (Networking)
12. I have a clear vision of where I intend to get in the future. (Goal-setting)
13. When something or somebody hinders what I am trying to do, I always try to find a way to overcome it. (Persistence)
14. I know how to introduce my ideas to my family. (Communication; Persuasion skills; Obtaining family consensus)
15. The more clearly I know what I want to achieve in my life, the better are my chances of success. (Goal-setting; Self-confidence)
16. I believe it is always important to keep one's promises. (Trustworthiness)

Module 2.2
The Business Environment: She Is Not Alone

Key Content

Women all over the world are often engaged in very small businesses and it is difficult for many women entrepreneurs to grow their business. Women are often not aware of their unequal representation in the business world. In addition to their business activities, they have many family and household responsibilities. They often face pressures to share the profits of their business within the household, the larger family environment and the community. This training module provides the opportunity to gain practical insight into some aspects of the woman entrepreneur's personal behaviour, and the impact that her personal and social relationships can have on business performance. It is especially important for women entrepreneurs to be able to solve problems and overcome difficulties that come up in their lives, before these influence their business performance in a negative way.

Objectives

Module 2.2 focuses on the geographical, social and cultural environment in which women operate as entrepreneurs. This environment can positively or negatively affect women's mobility and networking opportunities. People's personal behaviour is influenced by their ability to take calculated risks and set goals for themselves. All of these are influenced by external pressures in different ways. A key message of this module is to enable participants to promote their own cause as women entrepreneurs in an environment which may be supportive, but which can also be difficult or even hostile at times.

Exercises

8. Business-Building in her Environment
9. Her Business in her Community: Business Mapping
10. The String Ball Network
11. The Web of Relations (optional)

Exercise 8. Business-Building[1] in Her Environment

Objectives

- To understand the relationship between a business and its environment, for example, the community, culture and society, and to understand their impact and effects on the woman entrepreneur
- To enable participants to evaluate the behaviour of others, and to become aware of how they can cope with pressure from the environment

Duration

60 minutes

Room Arrangement

- Semi-circle or U-shape
- 1 table and 5 chairs in the centre of the training room for use during step 2

Materials

- 25 to 30 wooden cubes (or small and regular matchboxes if cubes are not available) for the person who will play the role of the entrepreneur
- Marker pens and sheets of blank paper

Handouts

Briefing Notes for Role-plays

Related Sessions

- This Business-Building exercise can also be useful during the business planning stage in Module 3 as an instrument to deepen insight into the entrepreneur's personal behaviour. It can also prepare participants on the need to overcome difficulties which may result from personal and social relationships that might interfere with smooth business performance.

- When working with a highly literate group of business women or trainers with business experience, use briefing notes 8 or 11 and include the concept of the Break-Even Point ('No Profit - No Loss', see the Quick Reference Guide for more information) in the discussion after the role-play. When the participants are low-literate persons who are not familiar with business concepts, it is better to do the role-play again in the sessions of Module 3.4: Finance.

[1] Adapted from: GTZ, 1998, CEFE-Manual for Trainers, CEFE International: Part IV, Exercises.

Business-Building in Her Environment

Preparation

- The full training team should read the exercise beforehand and select the number and type of roles to be used during the play (usually 4 to 5) (see training aid 27). Select the role of the woman entrepreneur and the 3 to 4 supporting actors from the first 7 briefing notes. (Briefing notes 8-11 are for use in Module 3.4 Finance). The briefing notes for the role-play can be changed and adapted to suit the environment and social context of the participants. Select roles in line with the local context. For example, if a 'village chief' would be a typical person of influence in the given region (see briefing note 4.) this role should be selected for use during the role-play. In other cases, such roles can take the form of a leader of a political party or a district administration officer.

- The training team should choose the right number of cubes that would constitute the minimum construction material for the business to break even: no profit - no loss. At this point, there is no financial calculation on the break-even point, but it is very useful to introduce this concept at this early stage of the training. The training team should estimate how high and large the entrepreneur may be able to build the business without any major difficulty. On average this will take around 10 cubes, but the trainers need to check what is the right number depending on the material from which the cubes are made. If matchboxes are used, the height and strength of the building will probably be lower than when well-cut wooden blocks are used. The entrepreneur should be given slightly more cubes than she will be able to use.

- If possible, identify volunteers for the role-play just before the start of the exercise. One to 2 members of the training team are needed to brief the role players while another trainer briefs the group of participants who will be observers and report to plenary.

Notes for the Training Team

One woman participant will play the role of a woman entrepreneur who will build a business with wooden cubes or matchboxes. Give the following building instructions:

- The wooden cubes or the matchboxes are the building blocks.
- Each cube/box represents a share of the total investment in the building.
- A certain quantity of the investment was given as a loan from the bank, another amount was borrowed from a friend, and the rest is the share of the business woman.
- The woman entrepreneur has to construct a high building of at least 10 cubes (meaning the initial investment). A higher or larger building may enable her to make higher profits, although it may also lead to a collapse of the building - when she builds too high - and destroy everything. From the 11th cube onward she will start to make sales in her new business, thus generating income and ultimately profit.

- The entrepreneur should establish in advance the number of cubes or match boxes that she wants to use for the building (business goals).
- The woman entrepreneur will have 10 minutes for the construction of her building.
- If the building falls down during the stipulated time, the entrepreneur could restart the construction.
- At the end, the number of cubes/boxes used for the building will be counted by the training team.

Session Plan

Step 1 - 20 minutes

Introduce the exercise in plenary as an opportunity to practice entrepreneurial skills: One woman participant plays the role of an entrepreneur. Her task it is to build a business made of wooden cubes or matchboxes within 10 minutes. This building represents the start-up of her business. The building blocks are single cubes or boxes. The necessary initial capital investment is represented by 10 cubes/boxes. Invite one of the participants to volunteer and play the role of the entrepreneur (if not already identified before the role play). A member of the training team should instruct her outside the room. In addition, ask 3 to 4 persons to act as secondary actors who should also be briefed separately by the training team:

- **For literate groups**: Each player will receive a written brief which describes their role.

- **For illiterate groups**: Brief each player orally. Repeat the role a few times, and make sure that each player understands what to do and how to behave.

At the same time, one trainer will instruct the remaining participants to be the observer group: The entrepreneur will try to establish her business with or without the support of others. The business only begins to profit when the entrepreneur puts together a high building with more than 10 cubes which does not fall down. There will be 3 or 4 more 'actors' playing roles of people who have a positive or negative influence on her business.

Contacts between the actors are not allowed while they are reading their briefing notes and preparing their strategies for the role-play. This will make the role-play interactions among them more realistic and spontaneous.

Inform the actors that they should begin their role-play when asked by the trainer to enter the room. The training team will invite them in, one after the other. Each actor should start by introducing him or herself to the woman entrepreneur and the group. For example: “I am your sister and I ....” or “As leader of our community, I ....”

During the role-play, the actors can talk to each other but they are not allowed to give any physical help to the entrepreneur in her business building task. She has to build the building by herself while receiving support or dealing with the challenges brought up by the other actors.

Explain clearly **what the cubes symbolise in this game**: a tangible value and an **investment** that costs money. The group is instructed to observe the performance in silence, and in particular to observe carefully the entrepreneur's behaviour. After instructing all participants and actors, the role-play can begin.

Step 2 - 20 minutes

The trainer requests the entrepreneur to come in and begin the task. She will think and act as a woman who is starting a business by making a building from cubes or boxes. Before she starts building, she will inform the group on how many cubes or boxes she plans to use. The entrepreneur/actor does not know anything about the roles of the other actors. The actors try to influence the entrepreneur in accordance with their briefing.

When the time is up (10 minutes), the trainer counts the number of boxes that have been piled up, and verifies if the entrepreneur reached her goal or not. This number is recorded on a flipchart.

Caution
The trainers should not interrupt the role-play by giving new instructions. The training team can only ask the participating actors to speak louder so that the whole group of participants can hear what is going on.

Step 3 - 20 minutes

The role-players and the observers will analyse the entrepreneur's behaviours with regard to the establishment of her goals, her calculation of risks and her negotiating skills. They will comment on the disruptions arising from external influences and pressures, and relate this to their own experience.

Discuss the following with participants:

1. Starting with the woman entrepreneur, ask the players how they felt. Was it easy or difficult? Are they happy or disappointed with the result? What was their main challenge?

2. Ask the observer participants what they learnt from the exercise and how they liked or disliked the role play, and why?

3. Was the role-play realistic? Could it happen with women entrepreneurs in their community and society? If not, what would be different?

4. How should an entrepreneur behave in such a situation? Are there any rules or guidelines to be given? What options does she have to act?

5. Could/should she reach a certain degree of independence from these external influences? If yes, how could this be achieved?

6. What can be learnt from this exercise and what can be improved in one's own entrepreneurial behaviour? Discuss the following when concluding the exercise:

   - It is important that the group learns about the differences in behaviour styles related to risk-taking (for example, excessive caution or rejection of risky aspects of the situation), and that they understand how this may lead to irrational business decisions.

   - Concerning the issue of coping with external pressures and influences, it is important for people to realise that a small-scale woman entrepreneur is permanently confronted with solving problems and overcoming difficulties that come up in her personal and social life. If these factors are not well managed, they can exert a very negative influence on her performance in business.

Briefing Notes for Role-plays

Briefing note 1 for the entrepreneur's role

Your task is to construct a business building of wooden cubes/matchboxes which is as high and large as possible. The building component/material consists of single cubes/boxes. This building represents the business you are creating. You need a minimum amount of investment money of 10 cubes/boxes. You count on your own capital of 4 cubes/boxes. A friend of yours, who is very interested in the project, lends you 3 cubes/boxes. The remaining 3 are to be obtained through a bank loan. Only when you build your business with more than 10 cubes/boxes can your enterprise begin to make a profit.

You have 10 minutes to finish the task. After 5 minutes you will start to receive visitors.

Briefing note 2 for the sister's role

You urgently need money to have your baby treated in the hospital. Your attempt to obtain a bank credit has failed, since the bankers consider that your new employment is not stable enough to guarantee the loan repayment. Therefore, you turn to your sister who is starting a new business by making a building of wooden cubes/matchboxes. Each matchbox represents a specific amount of capital. You need to ask her for 2 or 3 cubes/matchboxes to help you to save your baby.

You have to convince your sister about the immediate danger of the situation. She should help you in her responsibility as an elder sister. You must get the money as soon as possible.

As soon as the trainer calls you, you should enter and present yourself so that the other participants (other actors, as well as observers) understand who you are. You can talk with the business woman but you should not touch the cubes/boxes or the entrepreneur.

Briefing note 3 for the friend's role

A close friend of yours has begun a business by making a building of wooden cubes/matchboxes. The building components are made up of single boxes. The capital is comprised of your friend's 4 cubes/matchboxes, 3 borrowed from a bank, and the remaining 3 borrowed from you. It has not been easy for you to help your friend with this loan, as you had to postpone an urgent and important repair to your house in order to help her.

Due to this situation, you are very interested to see that your friend's business makes a profit, and the sooner the better. However, you know that it is only when she has piled up 10 cubes/boxes that your friend, the entrepreneur, can begin to make a profit. Therefore, you should insist that your friend constructs the building as fast as possible. You cannot help her physically in the business. However, you can advise and guide her orally during the role-play performance. You would like her to pay you back as soon as possible as you want to repair your house before the rainy season, which is due to start soon.

As soon as the trainer calls you, you should enter and present yourself so that the other participants (other actors, as well as observers) understand who you are. You can talk with the business woman, but you should not touch the cubes/boxes or the entrepreneur.

Briefing note 4 for the village chief's role

A woman entrepreneur, who is a member of your community, is constructing a business building made of wooden cubes or matchboxes. Each cube represents a share of the total investment.

You are interested to get a share of the entrepreneur's profit of 2 cubes to invest in a public water supply system which would benefit the whole community and not only one person. You are the chief of the community and everybody is used to following your instructions.

As soon as the trainer calls you, you should enter and present yourself so that the other participants (other actors, as well as observers) understand who you are. You can talk with the business woman but you should not touch the cubes/boxes or the entrepreneur.

Briefing note 5 for the husband's role

You and your wife have had a very hard life up to now with only little luxury. Your wife has set up a small business a short while ago, and you are very hopeful that you will be able to have things such as a big television and nice clothes. You think it is taking too long for this to happen, and you are becoming impatient waiting to see the "fruits" of your wife's business. You can hardly wait any longer to see the company providing good profits to help you improve your life. You should tell your wife what you want, and that you want to see the business progress and generate profits as soon as possible.

The entrepreneur, your wife, is trying to create a business building of cubes/matchboxes. Since her initial capital is 10 cubes/boxes, she will have to build the tower with more than 10 cubes/boxes in order to be able to obtain profits, and to make sure she does not fail in the business. She has 10 minutes to accomplish the task.

Talk with your wife, but do not touch the cubes/boxes or the entrepreneur.

Briefing note 6 for the brother's role

You are the brother of a woman who starts a small company in the little town where you live. Your daughter is pregnant and needs to get married as soon as possible. Therefore, you need money for the wedding.

Your sister is trying to construct a high and large building of wooden cubes or matchboxes. The cubes/boxes represent money, and the construction of the building represents the establishment of the business. Your sister's initial capital is comprised of 10 cubes/boxes, and you understand that the business will only begin to have profits after she has used the first set of 10 cubes/boxes.

As soon as the trainer calls you, you approach your sister and begin to act out the role-play. Do not forget to tell her (and everyone else) who you are.

Your task is to ask for 2 cubes/boxes to help you with the wedding expenses. You need it urgently and you do not want to wait. Be insistent. You can advise or guide her verbally, but you cannot touch the cubes/boxes or the entrepreneur (your sister).

Briefing note 7 for the friend's role

A friend, your neighbour in the little town where you both live, is setting up a small business. She is constructing a building of cubes/matchboxes. Her initial capital is 10 cubes/boxes, and 4 cubes/boxes were borrowed from you.

When constructing her business, she needs to pile up more than 10 cubes/boxes before she begins to have profits, and be able to repay the loan.

You postponed an important rebuilding of your house in order to help your friend. As she is a beginner as entrepreneur, you are afraid that she might fail and not be able to repay the loan. Therefore, you are interested in her success in making the building, without her running any unnecessary risks, and without diverting resources for other ends - which are not related to the progress of her business. Your task is to advise the entrepreneur to carry out her planned tasks so that you can recover your money.

As soon as the trainer calls you, you should enter. You must tell the entrepreneur (and all of the other participants) who you are. You can advise and guide her verbally, but you should not intervene physically with the construction of the building.

Briefing note 8 for the woman entrepreneur's role (expanded version)

Your task is to construct a vertical, large building of wooden cubes or matchboxes. Each cube represents a share of a total investment in your enterprise. The building blocks are single boxes. This building symbolises the company you are creating. You need a capital investment of 10 cubes/boxes. You count on your own capital of 4 boxes. A friend of yours lent you 3 boxes and the remaining 3 were obtained through a bank credit. Your business can start to make a profit after you have put together a minimum of 10 cubes. The break-even point is at 10 cubes: meaning no profit and no loss. Any higher building will enable you to make and withdraw profits. From the 11th cube onwards they represent sales beyond break-even, and therefore income and profit.

You have 10 minutes to finish the task. After 5 minutes you will receive visitors.

Briefing note 9 for the friend investor's role (expanded version)

Your friend is creating a business building of wooden cubes or matchboxes. Each cube represents a share of the total investment.

You have provided a personal loan of three cubes to your entrepreneur friend. Your friend has promised to repay the whole loan as soon as possible because you have pressing financial difficulties. Your interest is, therefore, that your entrepreneur friend makes quick profits. You are not allowed to physically help your friend to make the building but you can give her advice.

Once your friend has managed to build up to 10 cubes (representing her "break-even point" where she has no profit and no loss), you may want to urgently recall your loan if you find the profits are large enough to pay you back.

You gave the loan based on your very close and longstanding friendship, and on the condition of prompt repayment of this loan.

You try to influence her to listen to you more than to any of the other persons who seem to have their own interests in the business.

Briefing note 10 for the banker's role (expanded version)

Your client is creating a business building of wooden cubes or matchboxes. Each cube represents a share of the total investment. You have provided the entrepreneur with a 'bank credit' of 3 cubes. As a banker you do not want to lose the bank's money. Therefore, your interest is that the entrepreneur constructs the building as solidly as possible.

You can give any advice you want, but you are not allowed to physically help the entrepreneur to construct the building. If the entrepreneur does not seem to follow your advice, you can always threaten to recall your bank credit. The first priority of any business is to repay the bank credit, and in the eyes of the law you are the first person to be repaid before all others. You should, therefore, make sure that your rights are not interfered with by either the entrepreneur or by the other people who have an interest in her business.

Briefing note 11 for the father's role (expanded version)

Your eldest daughter is constructing a business building of wooden cubes or matchboxes. Each cube represents a share of the total investment.

You are in urgent need of money (4 cubes). You approach your daughter because you have seen that she is doing well in her business. Therefore, she appears to be in a position to help you. Your problem is that your youngest son (her brother) who failed in his primary education and has been unable to find a job in the labour market, needs help in starting his own small business. This is very important because you have helped all the other sons and daughters, but now you are old and are unable to support the youngest one in the same way.

His older brothers and sisters therefore have to take some responsibility for assisting the younger brother. You have approached your other sons and daughters who are in employment, and they have all contributed something to the best of their abilities. The balance of the money remaining is now 4 cubes, and you think your eldest daughter, who is an entrepreneur, can easily manage to contribute that amount. You should make her realise that if you were to die, it would be her responsibility as the oldest child among her brothers and sisters, to take care of her youngest brother.

Exercise 9. Her Business in her Community: Business Mapping[2]

Objectives

- To make the participants aware of the social, economic and cultural back ground in which they (will) operate as entrepreneurs
- To enable participants to do a situational analysis of opportunities and constraints in their business location

Duration

60 minutes

Room Arrangement

Circles for work in small groups (2-4 participants in each group)

Materials

- Flipcharts or other large papers, one to two for each small group
- Markers of different colours, one marker for each participant in each group

Transparency or Flipchart

Example of a Village Map

Related Sessions

All other exercises in Module 3.2 Marketing

Preparation

The example of a Village Map (training aid 28) should be put on a large sheet of paper on the wall or on an overhead projector

Session Plan

Step 1 - 5 minutes

Explain the idea of Business Mapping: It consists of making a drawing of the community in which the woman entrepreneur lives and where she wants to do business. It is the place she will return to after the training. Show the example of the 'Village Map'. In small groups participants will draw a similar map of their business location in their village, town or city neighbourhood.

[2] Source: Adapted from Manuel CEFE pour Jeunes Femmes Rurales in Tunisie, by Susanne Bauer and Sabine Hartig 1995.

Her Business in her Community: Business Mapping

Explain that this exercise is for everybody and all participants should contribute to the drawing. One does not need to be literate and artistic skills are also not required to do this exercise.

Encourage the participants to draw factors that are likely to influence their businesses both within their village and in relation to the outside world. Give some pointers as follows:

- The inhabitants: numbers (their sex, age and income levels as relevant); more or less populated areas, and so on.
- The most important local institutions: government offices; city or village council; school(s); health centre/hospital; bank; post office; place(s) of worship, others.
- The most important production and trade places: markets; shops; craft and repair workshops; agricultural plots; factories.
- Distances by land, water and air as appropriate: main roads and connections to other cities/villages; distances to next villages, cities and to the capital; rivers and other water ways; airport.
- Means of transportation: busses and trains; bus and train stations; taxi or other public transport.
- Meeting points of women, men and children: schools; health centre; place of worship; water well; washing area; markets; women's associations; community hall; other.

In addition, ask each group to invent an advertisement, a slogan or a 'motto' for their village/area/city to promote 'women in enterprise' in the place they come from. These could address themes such as 'Why do we need women entrepreneurs', or 'The Best Papaya's come from (name of business, village or city neighbourhood)'. The slogans are the title of their drawing and need to be placed in their drawing.

Step 2 - 30 minutes

Divide the participants into groups. Give the groups time to make their drawings. If participants all come from the same place, they need not worry that other groups might come up with 'the same'. This rarely happens. If questions arise on how to do the drawing, encourage them, but do not explain too much, as this might hinder them from becoming creative and imaginative. Encourage everybody to contribute to the drawing, even if they rarely hold a pen. When the time is up, inform everyone that the drawings will be kept throughout the training and can be completed at a later stage, as appropriate.

Step 3 - 35 minutes

Ask each group to briefly present their drawing in plenary and point out the main opportunities and constraints of their business location.

Ask the participants to give reasons why the factors listed above (step 1) are important for their business. The discussion does not have to cover each aspect in detail but should bring out key points which have an impact on the establishment and growth of their enterprises:

- Demand: clients/customers and their needs and wants
- Supply: quality and quantity of raw materials or items for sale
- Opportunities or costs due to geographical nearness or distance (from agricultural plots, from raw materials and from customers)
- The existence of competitors
- The role of business support institutions
- The role of the community and community institutions
- The role of networks and contacts.

In this discussion, participants should be able to recognize and realize the constraints and opportunities for income generation and business creation in their direct environment. They should develop an awareness of the number and range of options that exist, both locally and in the wider business environment. Some examples can be used to illustrate these points: Women with fertile land nearby their house will have to spend less time in growing cash crops than women who have to walk for hours to get to their land. If one cannot get vegetables to a market nearby, the chance that they perish can be high. Also, discuss solutions and options to such problems, for example, finding other suppliers; exchanging information about new clients and/or competitors; or networking with other women and with business associations.

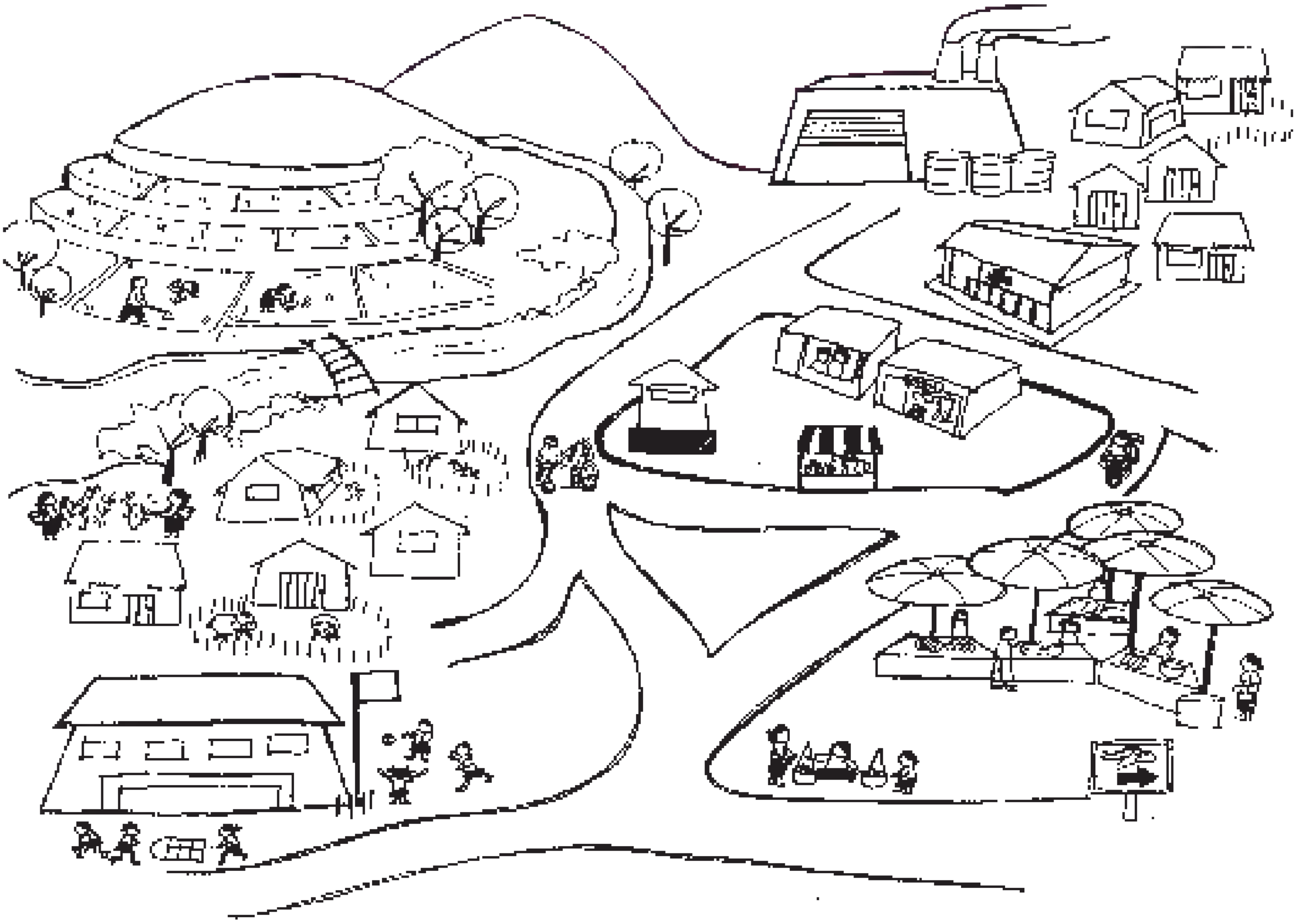
It should become clear to the participants that their villages/cities/communities may lack certain facilities and attributes, which form a challenge for their business. Participants may also find new opportunities by looking at their familiar environment in a new way. In reviewing the sketches, drawings and illustrations as an entire group, some participants are likely to learn about things that they may not have been aware of before putting or seeing it on paper.

Finally, discuss opportunities and constraints in the **mobility** of business women, as many women face mobility constraints in their environment. Do they have access to transport facilities; can they move around as they wish or are they restricted mainly to their house and their land? If they face mobility constraints, how do they solve these. If women indicate that they cannot drive a bicycle, motor cycle or car, encourage them to learn it, if they need it for their business. If women do not have access to such transport opportunities, give them examples from neighbouring countries, where women do drive.

With regard to the slogan that was developed by each group, ask them to keep these in mind for some of the forthcoming exercises during the rest of the training programme. The slogans can be revisited and used again during the sessions on marketing and relations with the public and the media.

After the session, put all Village Maps on the walls and keep them there until the end of the workshop.

Example of a Village Map



Exercise 10. The String Ball[3] Network

Objectives

- To encourage cooperation and networking among the participants
- To create energy and stimulate interaction among participants

Duration

30 minutes

Room Arrangement

- Participants standing in a circle during step 1
- Seating arrangement for the remaining parts of the exercise

Material

String of approximately 80-120 metres length wound in a ball for use by up to 25 people. Type of string: thin, light and durable (cotton or plastic thread)

Transparency or Flipchart

Local proverb from Mali (West Africa) on 'Working Together'

Related Sessions

Module 4.2 Business Support

Notes for the Training Team

This exercise is a good ice breaker which can be done at any time during the training. It is recommended to do it early on in the training as the personal stories can create a bond among participants. The exercise also serves as an energizer.

[3] Source: Adapted from GTZ, 1990, The Yarn Coil, in: CEFE Compendium, Volume I, CEFE International 1990.

The String Ball Network

Session Plan

Step 1 - 15 minutes

One of the training team members holds a ball of yarn and tells the group a short story about a positive experience that involved the help or participation of others. It is important to give emphasis to the role that others played in the experience. Examples:

- A story of success in a business, in a training programme, or from one's personal life
- A good sale that was made thanks to the help of another person, or a successful activity that was completed thanks to the participation and support of others.

The trainer's story should not take more than 30-60 seconds. The trainer should then throw the string ball to someone in the circle[4], while making sure to hold on to the loose end of the string. The person who receives the ball of string then tells her 'success story' or experience, and throws the string to another person in the group while making sure to hold tightly to one piece of the string. This exercise continues until everybody has told a story, and all participants are holding the string in their hand.

Step 2 - 5 minutes

Once the participants are linked through the string, ask them to pull their ends lightly towards their bodies. A network of lines can be seen, and this stands for relationships. Explain that this sort of network demonstrates possible lines of communication during the training, and eventually can represent the cooperation among participants in the future. To see the lines of the string ball and the network or web in a better way, ask the participants to hold the string above their heads.

One trainer can place a light object (such as a piece of paper or a document) on the net and explain that it illustrates the strength of the jointly held thread. To end the exercise, ask all participants to lay down the net on the floor together and ask them to sit in a circle around it.

Step 3 - 10 minutes

Summarize some highlights of the stories and experiences that the participants told while doing the exercise. Conclude as follows:

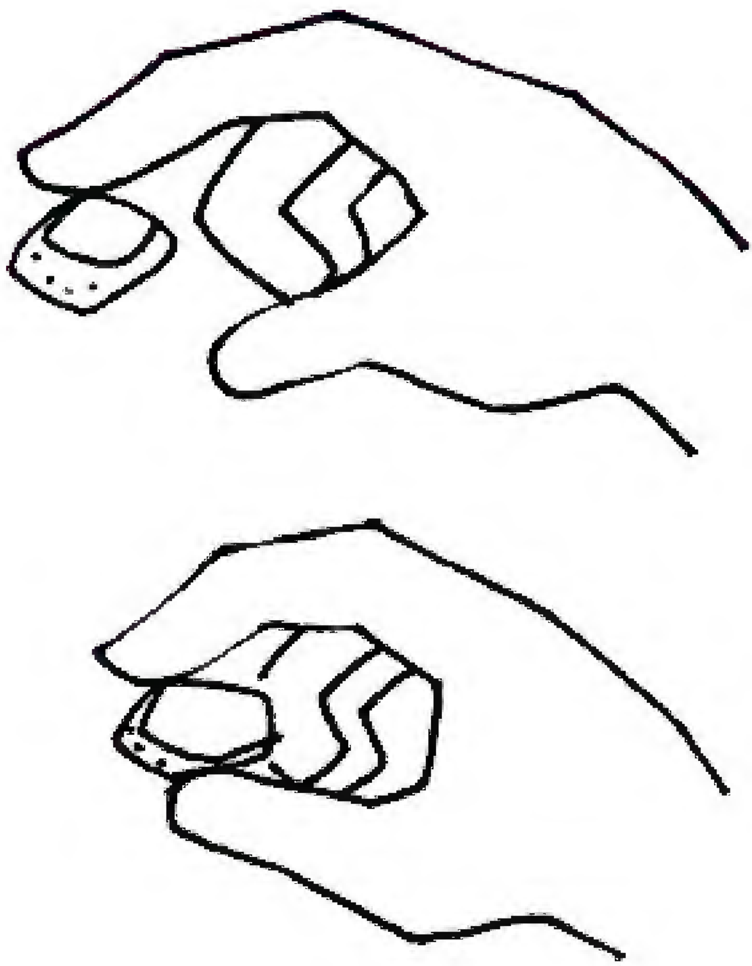
- Invite the participants to identify and share critical points for working together successfully. Emphasize the importance of cooperation and networking, especially in countries which might have had problematic experiences in the past (e.g. forced socialization programmes; compulsory membership of associations or cooperatives; community programmes being taken over for political purposes, etc.).

[4] In some cultures, throwing an object to another may be slightly offensive. Check this before the training. An alternative could be to roll the ball of string along the floor.

- As the training is aimed specifically at (both existing and prospective) women entrepreneurs, discuss that in many cases, they do not have the same access to social, business and political networks that men usually have. For example, men's business clubs, political circles, men's social or sporting activities. Ask participants about the women's networks that exist, and their strengths and weaknesses. Ask them if they have the means to enter or access the men's networks.

End the exercise by referring to Module 4, which will provide opportunities for more in-depth understanding of group formation and networking.

Proverb from Mali (West Africa) on 'Working Together'



**"A single finger cannot lift the stone…
…but together they manage!"**

Exercise 11. The Web of Relations (optional)

Objectives

- To identify key people and organizations who can assist women in creating, running and growing their own enterprises
- To identify the existing relationships that they have with such actors and agencies

Duration

90 minutes

Room Arrangement

Seating in four working groups, organized by type of business lines or ideas. Each group needs a board (or wall, or empty space on the ground)

Materials

Flipcharts, cards to write on and markers in different colours

Transparencies or Flipcharts

- Example Map of the Business Environment
- Drawing of a spider to be cut from cards in different colours, one for each group (For step 6 or optional). Note: Check if a spider is a 'good' or 'bad' animal in the place where the participants come from. If spiders are not popular, delete this part of the exercise

Related Sessions

- Module 4.3: Action Planning
- Module 2.1: Exercise 5. Discovering the Top 10 Traits for Business Success

Notes for the Training Team

This exercise is suitable for less literate groups

The Web of Relations

Session Plan

Step 1 - 10 minutes

Divide the participants in 4 small groups. Ask each of the four groups to identify people and organizations (family, important persons in the community, institutions, organizations) in their environment that have an influence on their existing or potential businesses. The training team should help to write or to draw appropriate symbols for these environmental actors on cards (one set for each group). The cards can be pinned (or taped) onto the four boards. Encourage the participants to concentrate on key actors, and not to list actors with little importance.

Step 2 - 10 minutes

Draw a circle in the middle of a flip chart. Explain that the circle stands for 'yourself in your business' or 'your women's group business'. Ask the groups to also draw a circle on each of their boards. Their task is to position the various environmental actors (cards) around the circle, according to their relative importance to their business. The closer the card is to the centre of the circle, the more important it is for the participants. The greater the distance of the card from the centre of the circle, the less important these factors are for each group.

Step 3 - 10 minutes

Ask the participants to think about the relationships that exist between themselves and the various persons or organizations involved, and to illustrate these:

- For an important relationship, draw a thick line
- For an average relationship, draw a normal line
- For a not so important relationship, draw a dotted line
- Where there is no relationship, no line is drawn

Step 4 - 20 minutes

Ask the groups to briefly present their findings and let the participants discuss these. Make sure that clients, suppliers and competitors are mentioned as important actors in the groups' presentations. You can show the Example Map of the Business Environment (training aid 30).

Step 5 - 20 minutes

Ask how the participants feel after having completed this exercise, and what surprised or annoyed them. Encourage them to speak freely about their feelings. Ask them how people and/or organizations influence their businesses. Note down their answers on cards or on flipcharts, using relevant symbols, as appropriate and applicable.

Summarize that there are likely to be both positive and negative influences on every business woman. For participants who plan to start a new business, mention that they will have the opportunity to identify the respective positive and negative forces in more detail once they have identified their business project ideas more clearly.

At this stage in the training, highlight the significant actors or agents that participants consider to be important in one way or another, and ask them to identify what they could do to obtain their support for the benefit of their businesses. Possible issues for discussion are:

- **Networking**. Seeking contacts with influential people and organizations is important, particularly when there has been no contact at all. If participants feel insecure about making such contacts for the first time, they should be reminded that in many cases it is the responsibility of officials and leaders to serve and deal with women entrepreneurs - as their clients, customers and tar get groups. Therefore, both women and men have a right to be served and welcomed by many officials and agencies.

- It is important that the women identify **empowering** ways of developing their contacts with officials and those in power, otherwise their insecurities will only be reinforced and perpetuated. The group can be introduced to various ways and means to help them to overcome any hurdles. For example: They can develop their confidence to such an extent that they can make visits and meet officials that are important for them. They can ask others to assist them and to represent their views if necessary. They can make contact with local well-known people first, especially those who are close to influential persons. In this way they may be able to obtain introductions to those with whom they want to meet, and their negotiations can be facilitated by such introductions.

- If many of the participants express problems with their '**shyness**' in negotiations with persons in authority, organize a role-play where they can try out meetings with leaders in the 'safe' training environment.

- **Family** support, family tolerance, or in the worst case family resistance - can be very decisive factors for a woman, especially when deciding to start a business.

The Web of Relations

- **Clients** (actual demand) are the most important factor: No clients means no business. Discuss that clients/customers are the people who will buy your product or service. You have to contact and talk to them, and ask about their habits, their likes and their wishes. In business, many use expressions such as 'The customer is King!', 'Queen', 'Princess', or 'Prince', thus giving high priority to the needs and demands of customers. Explain that the women entrepreneurs will have some time during the training programme to meet and interview their (potential) clients as part of the market survey.

- **Suppliers**. Suppliers are not always reliable and stable. If there is a break-down in supply, this can badly affect your business, and it may die. It is important to know more about suppliers and their sources of supply. Find out how they work and what their own problems are. This can help in negotiating better deals.

- **Competitors**. If they become stronger, your position may weaken! Any information that can be obtained about competitors will help you in developing your future marketing strategy. Here, reference can be made to the necklace production exercise, done earlier in the training. Women entrepreneurs should also be encouraged to spend energy, time and money to obtain relevant information about the market and about competition (for example: Do competitors charge for transport costs? Check out a competitor's brochure, or even buy a competitor's product for scrutiny).

Step 6 - 10 - 20 minutes

Introduce the 'Spider'. Use the most complete environmental scan from the group work outcomes as a model. Some of the cards can also be connected by a line to show the relationship between these actors and organizations so that a typical spider-web appears. Finally, a card cut in the shape of a spider is placed on top of the centre (the business) (use training aid 31). In conclusion, illustrate that the woman entrepreneur should not only be able to form the strands of her network, but should also be able to maintain her web of relationships. Some environmental factors might create threats, while others offer opportunities. Important entrepreneurial traits, such as information seeking, systematic planning, persuasion, opportunity seeking and self-confidence, are important ingredients in learning how to create, develop and networks. Remind participants of other key traits such as persuasion and networking among the Top 10 Traits (Module 2.1).

Variation for steps 1-6 (optional)

Spider exercise:

- This exercise can be done in plenary or in small groups with one trainer in each small group.

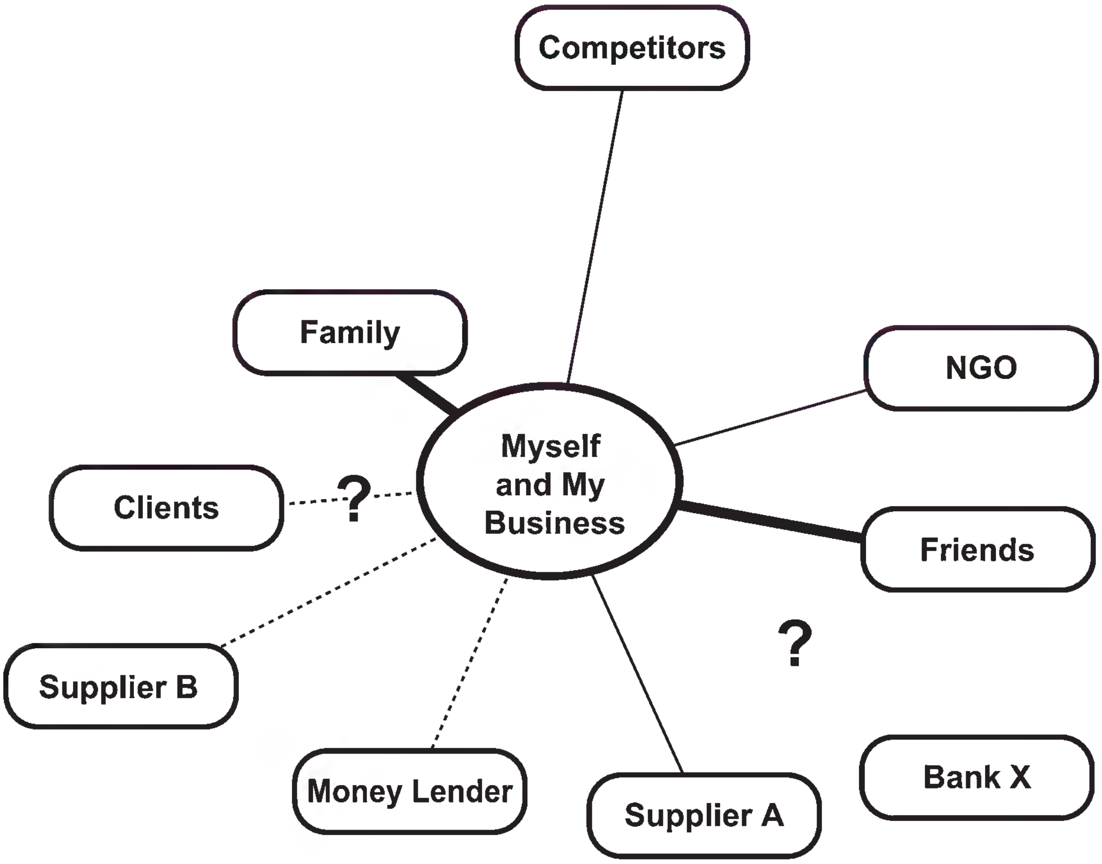
- Cards are developed through a group discussion for all factors which influence a business: suppliers, customers, family; important persons in the community; money lenders or banks; other organizations and institutions. Try to use symbols on the cards.

- These are then regrouped under specific headings. For example, political, socio-cultural, infrastructural, economic and geographical environment). These headings are placed at the outer corners of two joined flipcharts on a large board or a wall.

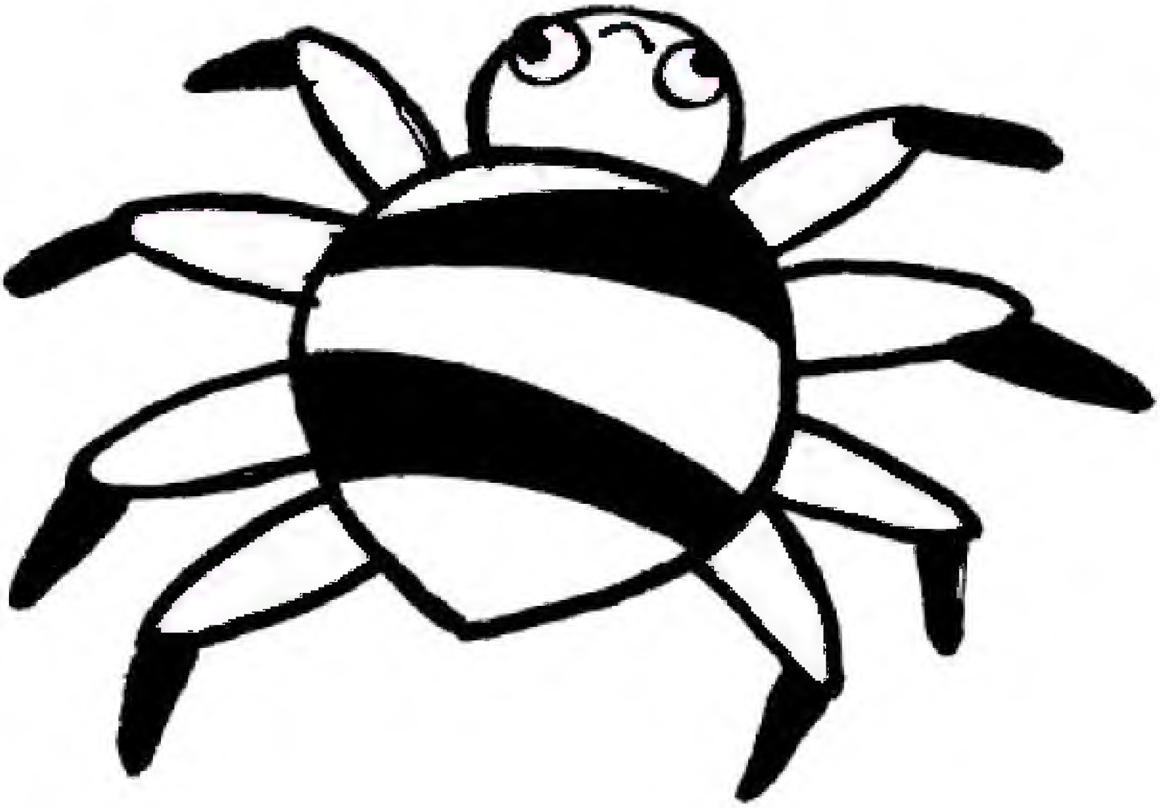
- Draw a circle in the middle of the board representing a woman's enterprise. Place the cards on the boards: near the centre if there is a close positive relationship or further away if the relationship is not strong and positive. The distance from the centre indicates the distance from the business. Draw lines between the business and the cards.

- In the last step of this exercise, lines are drawn between the different cards so that the 'web' of a spider emerges. Finally, a 'spider' (cut from cards) is placed in the centre, representing the woman entrepreneur and her network. In conclusion, remind participants that each woman entrepreneur needs to develop her own network according to the needs and requirements of her business. Remind participants of key traits such as persuasion and networking among the Top 10 Traits (Module 2.1).

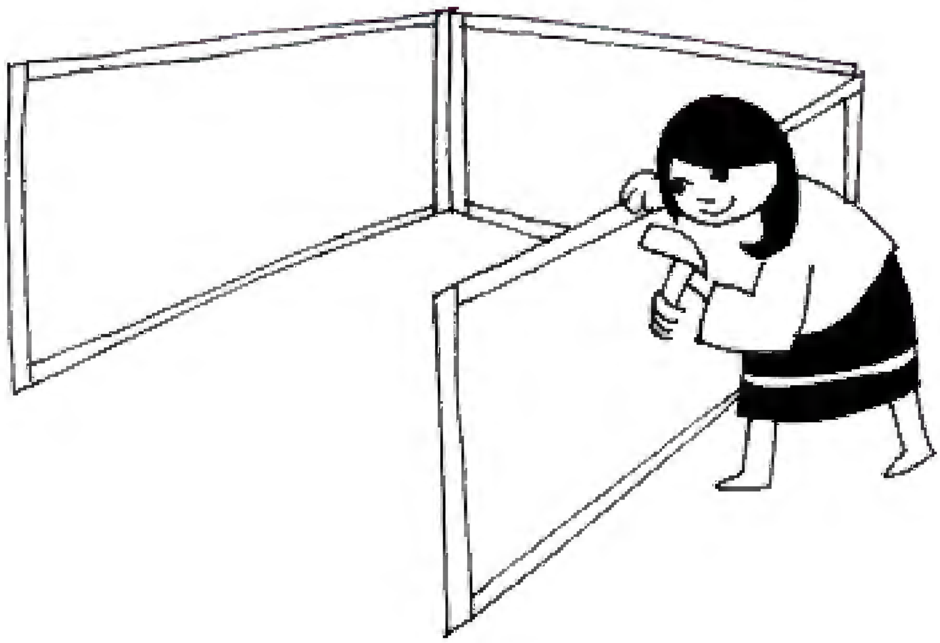
Example Map of the Business Environment



Spider



Module 3
The Business Project



Module 3.1
Business Ideas, Opportunities and Challenges

Key Content

Creativity is a key to the development of both new and existing businesses, especially for women who want to grow towards a profitable micro-enterprise or small business. The exercises in this module facilitate the creative process of brainstorming for the identification of business ideas. These will be based on the resources and experiences of the participants and therefore provide a realistic assessment of feasible business ideas.

Objectives

Module 3.1 aims to stimulate creativity and to generate business ideas as well as solutions to entrepreneurial problems. Participants become familiar with selection criteria which enable them to take decisions about their future business. Even for existing entrepreneurs, the exercises in this module reveal the importance and usefulness of searching for new ways at all stages of forming or improving one's business.

This module sets the stage for thinking about marketing in terms of business opportunities based on skills and competencies, inputs and resources. It also explores ways of addressing challenges related to demand and the location of markets.

Exercises

12. Business Idea Brainstorming
13. Micro-Screening of Business Ideas
14. Many in One (optional)

Exercise 12. Business Idea Brainstorming

Objectives

- To stimulate creativity in generating business ideas
- To screen business ideas based on available resources
- To select 1-3 business ideas for micro-screening

Target Groups

This exercise applies to **all** women entrepreneurs - those who do not yet have a business and want to start one, as well as those who want to improve their business by identifying more and better product ideas and new market opportunities

Duration

60 minutes

Room Arrangement

U-shape seating

Materials

2 flipcharts with large sheets of paper; marker pens; masking tape

Transparencies or Flipcharts

- Brainteasers
- Instruction Chart for Brainstorming
- Selection Criteria for Business Ideas

Related Session

Exercise 13: Micro-Screening of Business Ideas

Notes for the Training Team

For a brainstorming exercise, it is advisable that the group has gone through a warm-up exercise to set free the creative potential of all participants, for example, singing a song or doing a few physical exercises together. If you want to use 'brainteasers' as a form of warm-up, prepare some that are known locally, and that can be adapted from classical brainteasers before the exercise, such as 'connect three and nine dots', 'the farmer's land', 'make four triangles of equal size with 6 match sticks', '16 squares', or 'the child story'[1]. Two example brainteasers are provided as training aid 32 at the end of this exercise.

[1] Source: For brainteaser examples see GTZ, 1998, International CEFE Manual for Trainers

Keep the following key points in mind during the brainstorming:

- Establish a warm and supporting environment. The training process should be systematic and structured, but keep a relaxed and informal atmosphere.
- Emphasize that a valid brainstorming process should generate as many ideas as possible. It is the quantity and not the quality of ideas that is important. Do not stop the brainstorming process too early, and keep looking for more ideas!
- Write down every idea - write them clearly and where everyone can see them. Try to keep each idea expressed in as few words as possible. With less literate groups, choose a mix of symbols and words so that everyone can remember what symbol stands for what idea.
- Everyone's ideas are valuable and worthy of respect. Discourage evaluative or critical comments, as all contributions should be accepted without judgement at this stage.
- Encourage the participants to listen carefully and politely to the contributions of others.
- Give everyone an equal opportunity to contribute.
- The exercise should also generate a lot of laughter. Take care that participants laugh about the ideas, and do not make fun of the people who suggest them.

Session Plan

Step 1 - 10 minutes

Explain the objective of brainstorming: to stimulate creativity. Many trainers and women with little education will not have experience with systematic brainstorming as an exercise. Therefore, give a short introduction (training aid 33) as follows:

- Brainstorming: How to do it:
  - All members of the group are invited to participate and be creative
  - The more ideas, the better
  - No idea should be blocked
  - Everybody gives one idea per turn
  - All ideas are welcome, even if they seem absurd or foolish
  - All ideas will be respected and not reviewed at this stage
  - Do not repeat ideas already mentioned - but existing ideas can be used to 'jump' to new ideas
  - Ideas should not be too detailed or complicated. People should not tell stories.

- Stress the danger of early judgement ('this will not work anyway', or 'we tried that before' statements), because this will have a negative impact, especially on shy people, or on those who are not familiar with the idea of letting their ideas flow and expressing them freely.

Step 2 - 15 minutes

Introduce the content of this brainstorming: to come up with as many ideas for a new business as possible. The outcome will be all of the ideas for a service or production business that group members can think of. These ideas can be a valuable basis for identifying new business opportunities, and new and better ways of solving problems in existing enterprises.

Start the brainstorming: Members of the training team write the ideas on the board or the flipchart while the exercise is taking place. The exercise finishes when there is a large amount of ideas and the free flow of ideas is dried up.

Alternative for Step 2 - 15 minutes

Use a ball or another item to turn the exercise into a livelier one. This is a variation of exercise 10: The String Ball Network. The participants throw or roll the ball to each other. The one who receives it needs to give an idea within 3 seconds. In case she does not have an idea immediately, the facilitator should encourage group members with examples of creative thinking. For example, reference can be made to women's businesses in non-traditional or new skills for women, such as radio or vehicle repair. If the ideas relate to making textile products, the group could also think of ideas in silkworm production and silk weaving. If a person does not have any ideas, she can say: 'I pass'.

Step 3 - 15 minutes

Selection of Business Ideas. Introduce three criteria to select promising business ideas, represented by a stool with three legs (training aid 34):

- **Skills** the women have
- Available **resources** (such as, financial and human resources, raw materials)
- Something special about the business idea which makes it very attractive and **in demand**, such as products or services which are not available in the community; non-traditional and new skills for women; or different demands expressed by individuals or institutions.

For each of the criteria, discuss all the relevant information, as follows:

- **Skills**. Encourage the group to list all of the skills women already have because they are likely to use them in their daily lives: preparing food, farming, managing the household, going to the market. Include both traditional and non-traditional skills, for example, also those of women involved in technical repair services. Discuss how to build a business around these (for example, catering, restaurant, vegetable shop, day-care centre, etc.).

- **Resources**. List available resources in the participants' village, community or region:
  - financial resources: savings, loans, farmland
  - human resources: family/group members, qualified young people
  - raw materials: fruits and vegetables, fish, wood, bamboo, clay, stone, etc.

  Then, start brainstorming on ideas for the products or services that could be based on these resources (for example, fruits: jams, dried fruit, fruit juice).

- **Demand**. Ask the women to list everything that the village needs but does not have at present. This may be because people have to travel elsewhere to purchase the product or service, for example: soap, meat, clothing, medical care. Include the variety of demands expressed by different groups that are sometimes ignored, for example: in addition to individual needs of family house holds, there are local institutions or businesses around that may also require your products. Examples are: a hospital; school; village council; business centre; hotels and restaurants; or development projects.

Step 4 - 20 minutes

Let the participants reflect on all the business ideas and the income generating activities that they managed to think of during step 1. Organize participants into pairs or small groups, and ask them to identify the 3 most promising business ideas, based on their experience and judgement.

You can ask participants to form pairs or groups according to their preferred business ideas, if some of the same ideas have been selected by several participants. This may lead to a more intensive exchange about the 'pros' and 'cons' (advantages and disadvantages) of these business project ideas, and allow for group formation (cohesion) during the training. You can also group participants by the place where they live. Ask the women from one village or province to form pairs or small groups.

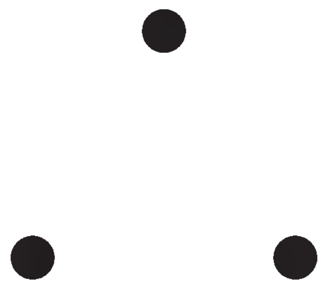
This wind-up step is a preparation for the next exercise 13. Micro-Screening of Business Ideas.

Brainteasers[2]

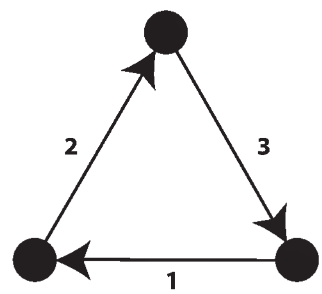
The aim of brainteasers is to stimulate creative thinking.

1. **Three Dots and Nine Dots** - 10-15 minutes

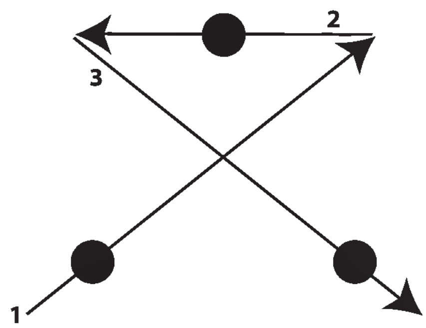
Show the participants three dots as follows on a flipchart or board:



Ask the participants to connect all dots with 3 straight lines without lifting their pen. Most participants will find the obvious solution easily. Ask one of them to draw the solution on the board:



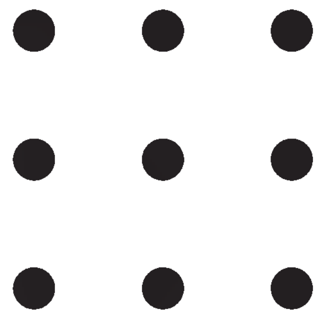
Ask participants for other solutions and invite them to draw them on the board. If they cannot imagine other solutions within 5 minutes, show the following alternative solution.



[2] Adapted from GTZ, 1998, International CEFE Manual for Trainers

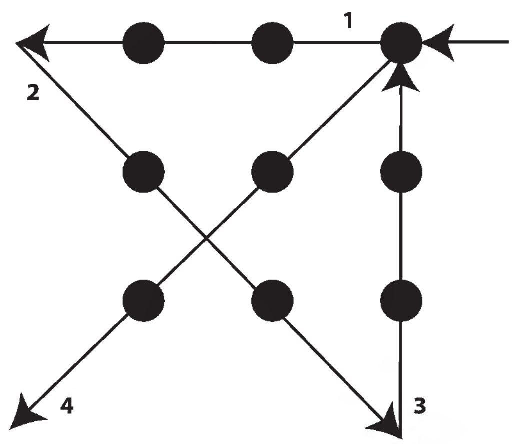
Business Idea Brainstorming

Continue the exercise by showing the participants nine dots as follows on a flipchart or board:



Ask the participants to connect all nine dots with 4 straight lines without lifting their pen off the paper or retracing a line.

Ask participants who know the exercise already to keep quiet and not show the answer to others. After a few minutes, invite one or more participants to draw the answer on the board:

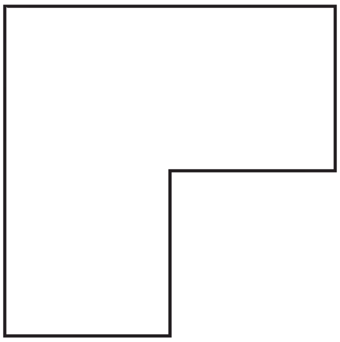


Ask the participants to share how they came up with the answer and conclude as follows:

- There is usually more than one way to handle a situation or solve a problem.
- It is a good idea to identify different ways or options to solve a problem and this means stretching one's mind beyond previous habits of thinking.
- Business problems need to be overcome with creativity and imagination.

2. The Farmland of Family Wang - 5-10 minutes

Show the participants the farmland of Family Wang on a flipchart or board:



Explain that the land of the family is jointly owned by father and mother Wang. They have 2 sons and 2 daughters and they want to divide the farmland equally. Ask the participants to help the parents by dividing the farmland into four equal parts of the same shape, with each part being complete (not scattered over the area).

Ask participants who know the exercise already to keep quiet and not show the answer to others. After a few minutes, invite one or more participants to draw the answer before the group:

The solution is:

C	C	D	D
C	B	B	D
A	B		
A	A		

Ask the participants to share how they came up with the answer and conclude as follows:

- Some participants will arrive at the solution by doing a calculation, dividing the area up in 12 equal parts and then assigning a section for each child. Other participants will grasp the solution intuitively without any calculation. Thus, both logical and creative thinking can lead to the desired result, and usually the combination of both is best for business success.

- If participants come from rural areas and/or their business (idea) involves agricultural products, this exercise can be the start of a discussion on who owns land and possible gender differences in access to and control over land.

Brainstorming: How to Do It

- All members of the group are invited to participate and be creative.

- The more ideas, the better.

- No idea should be blocked.

- Give only one idea per turn.

- All ideas are allowed, even absurd or foolish ones.

- Come up with ideas that are as funny or as silly as possible.

- All ideas will be respected and not evaluated.

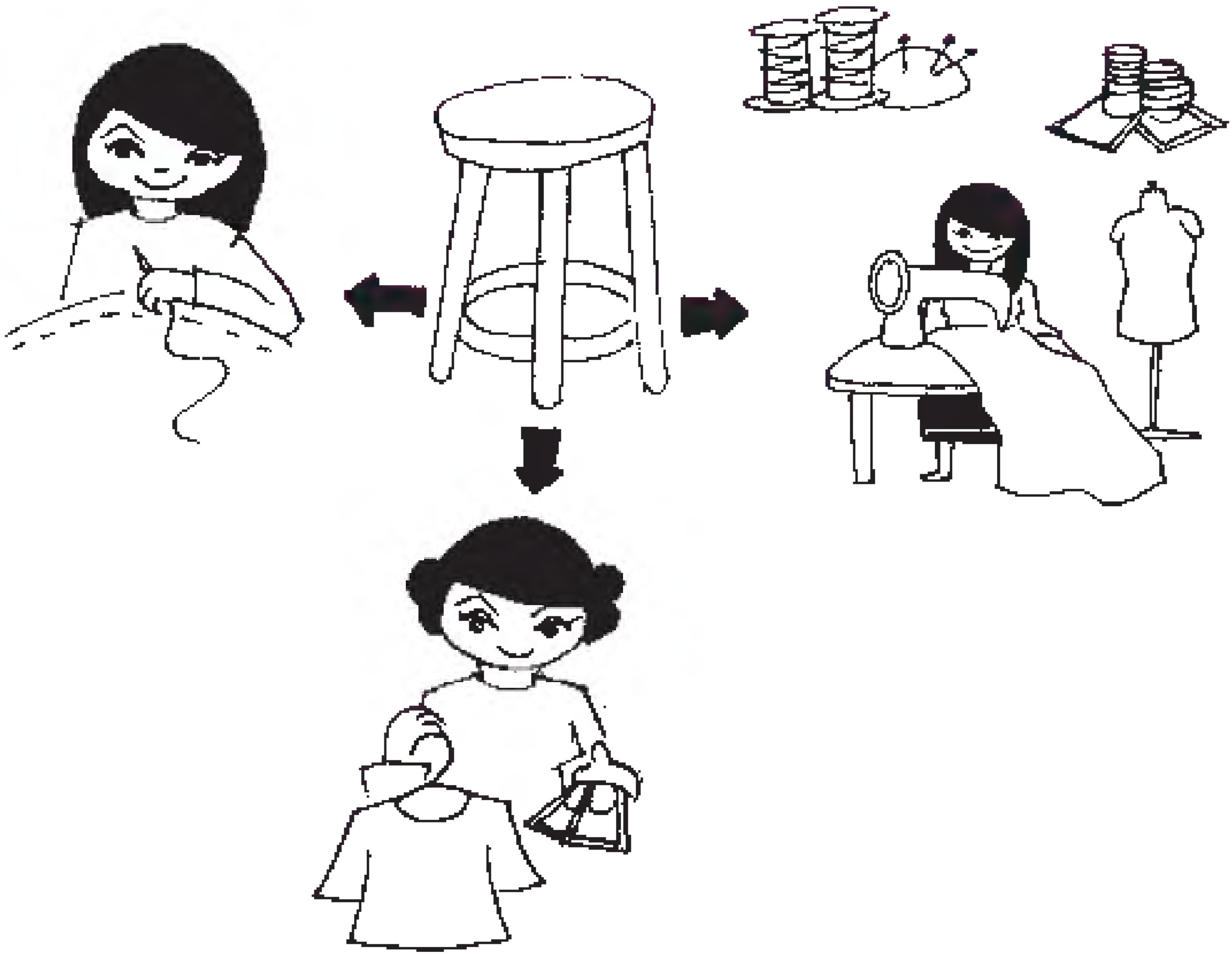
- Do not criticise or judge.

- All ideas are equally valid at this point.

- Do not repeat ideas already mentioned. Use those ideas to 'jump' to other new ideas.

- No details: Keep ideas brief, and do not tell stories.

Selection Criteria for Business Ideas



Exercise 13. Micro-Screening of Business Ideas

Objectives

- To fine-tune and select business ideas
- To introduce the 'Market' as a concept

Duration

90 - 120 minutes

Room arrangement

Participants sitting in small groups

Materials

Boards, flipcharts, markers

Handouts, Transparencies or Flipcharts

- Selection Criteria for Business Ideas (training aid 34 in Exercise 12)
- Micro-Screening Chart

Related Sessions

This exercise builds on the outcome of Exercise 12: Business Idea Brainstorming

Preparation

- Copy the Micro-Screening Chart on a large sheet of paper (2 flipcharts pasted together)
- Long table, space on a wall or the floor for presenting the outcome of the micro-screening on a large sheet of paper

Session Plan

Step 1 - 5 minutes

Recall the outcome of step 4 in the previous exercise: Participants identified promising ideas for income generating activities that should go forward for final selection. Only 1 to 3 ideas are going to be screened in detail.

Micro-Screening of Business Ideas

As a tool for helping with the final selection of a business idea, remind participants of the selection criteria introduced in exercise 12 (training aid 34). The questions or criteria that are used for selection include:

- Skills: Do we have enough competencies to undertake this activity?
- Resources: Will we be able to finance it mainly from our own resources?
- Demand: Will people buy our product/service: Is the product or service needed and can (potential) clients afford it?

Divide the participants in pairs or small groups. You can group the participants by type of business idea or by location, just as in exercise 12, or in any other suitable way. If participants are inexperienced, make sure that there is one business woman or a co-trainer with each group.

Step 2 - 10 minutes

Explain that the next step will be to check if the final set of 1 to 3 business ideas is really worth pursuing further. Ask the participants if they have come up with any other important points for consideration which relate to the business idea selection. Ask the group for any additional selection criteria to help identify if the selected idea is feasible and realistic. Note down the new criteria as suggested by the participants. If necessary, guide them towards two or more important criteria for the selection of business ideas, for example: existence of competitors; access to credit; legal clearance; development incentives. Congratulate participants on all the new selection criteria listed.

Reassure the participants that those business ideas that are ranked second or third will be looked at again later in case this micro-screening exercise shows that their favourite business idea is not viable.

Step 3 - 15-30 minutes

Introduce the Micro-Screening Chart on a double-sized flipchart paper (landscape format, see training aid 35), and give examples of each screening criterion. Draw up examples which are relevant to the circumstances and situations of the target group. See below under 'Explanation', but keep it brief. Do not start lecturing and do not go into too much detail at this stage. If participants identified additional selection criteria during step 2, include these in the analysis. Ensure that there are as many indicators as necessary, including product-, service- as well as market-specific ones. If suitable, let the group discuss a situation where there are several competitors and decreasing sales.

Further **explanations for rating** can be given to the participants as follows:

- **Skills and Competencies**: Assess the extent to which you possess the required skills (manual, personal, social). If you do not have all the required skills yourself, try and see if you can find someone else with these skills to help out. Ask yourself if you can afford to pay for this person and their assistance (the additional costs from employing someone might mean a reduction in your profit). If the required skill can be performed by the woman entrepreneur without any problem, this should receive a high rating. If her skill level is low or non-existent, and she has nobody to help her, then it should be rated low.

- **Resources**
  - **Available equipment**: Remind the participants that when using some types of equipment one also needs certain skills. In other situations, the desired equipment might not be available locally, or cannot be easily repaired, or is simply too expensive to justify the investment.
  - **Access to raw materials**: Reiterate that any economic activity needs an inflow of essential inputs, such as raw materials. This material is either transformed into another product (production), utilised for providing a service, or simply sold at a higher price (trading). If all the raw material required is readily available throughout the year, then give a high rating. But if there are problems or seasonal fluctuations in availability and price, then the rating needs to be lower accordingly.
  - **Financial resources**, such as start-up investment and working capital: When starting a new business, there is often a need for financial resources to be able to invest in equipment, land or other start-up expenses. These can be provided by taking a loan or leasing. Cash will mainly be required for the day-to-day working capital requirements of running the business, such as for financing the purchase of raw materials, paying wages and other inputs. A very positive rating (☺☺) would only apply if participants think they have all the money required to start the business. An extremely low rating (☹☹) indicates that they cannot avail of anything in cash or savings.

- **Demand**: The demand for a product or a service means the extent to which it is sought after by customers. When considering demand aspects, it is important to take account of the level of competition in the local market; the extent to which demand can be met by using either traditional or non-traditional skills, and the expected demand from individuals, institutions and other businesses. The extent of demand is also related to the purchasing power of customers: They may have a need for a product or service but no money to pay for it. In this case, the actual demand is low. More detailed information on demand can be found in exercise 15.

Explain that for each criterion, you have to put as many smiling, indifferent or sad faces as necessary, depending on the extent to which that criterion is satisfied. The business idea that receives the most smiling faces is judged the most feasible. Accordingly, those criteria that receive few or no smiling faces at all or even receive indifferent and sad faces, represent difficulties in the development of the product or service idea.

The rating takes place on a scale for each of the criteria as follows:

For example, with regard to the selection criterion 'demand', 2 unhappy faces (on the right side) indicate that there is no demand at all for this product or service; and 2 smiling faces (on the left side) show demand to be high at any time (high demand throughout the year, without seasonal or other fluctuations). Usually, the ratings are between one unhappy and one happy face.

Ask the groups to screen their 3 business ideas. It may be necessary to repeat the explanation for the rating scale.

Step 4 - 30 - 45 minutes

Ask the groups to present their preferred project idea and show their group's rating with the 'faces'. Invite other participants to give their comments. This same feedback process should then be applied for each group. In this way, the **experience** of participants can be **fully tapped** to assist the groups in re-assessing their business ideas. Make sure that the person who is presenting reports on the key points of discussion.

Go through at least one selected idea for each group in plenary. As facilitators, the training team should try to create a balance between shy participants who do not easily comment or criticise the business ideas of others, and the more outspoken and assertive participants who talk a lot, and maybe criticize all of the ideas of others.

During this process, one or two members of the training team should add up all the ratings for each business idea and write the total into the relevant column on the double-sided flipchart. If (some) participants are keen to receive a hardcopy of the screening results, the outcome of the micro-screening chart should be copied in A4 size and handed out.

Step 5 - 10 minutes

Give time for everybody to think again and reconsider their business idea, by taking account of all the comments. If there are doubts about the selected idea, groups can go back to the business ideas which were selected as their number 2 or 3 choice during step 2, and repeat the process with these other business ideas.

Allow time to complete this exercise so that each group (or individual) selects one business idea which they will develop further during the training. The training team and experienced participants can help to guide the process within the different working groups.

Step 6 - 10 minutes

Ask the participants to look again at their rating scores in their small groups, and revise the rating according to their final assessment. At this point, mention the so-called '**killer risks**', which might hamper the whole business despite the fact that they may have received a high or moderate overall rating at the start.

Examples of killer risks: Handicraft products that are being sold exclusively to only one middleperson or intermediary. In such a situation, the middleperson (agent or distributor) 'is' the actual market for the producer. However, in reality, the producer actually depends on a more distant market, often a market that she does not really know (such as overseas customers), and they create the real demands for her products. In case of an economic crisis, or when faced with new trends and fashions arising in this market, the agent or distributor (middleperson) might loose the business - and as a result, so will the local producer! The training team can also raise the issue of competition, as this is a vital issue in women's enterprise and community development. It will come up later during the market research, and the participants should already start thinking about their competitors.

Step 7 - 10 minutes

Wind-up the micro-screening exercise by inviting participants to share their views on the results, including those related to any possible risks that might arise (step 6). Do not create the impression that these criteria provide a final answer to all their questions. They provide a practical assessment about prospects for success in the market. There is still much more to learn about market mechanisms during the training, hence the identified project ideas will serve as possible valuable entry points into later parts of the training.

Conclude the exercise by referring to the next steps in the training course that will deal more closely with how the **market** actually functions. All participants know what a 'market' is: the place where products or services are sold. Explain that the concept 'market' is being used in the business world as a general concept referring to the 'sales' part of a business. There are some 'basic laws' and 'mechanisms' for any kind of transaction in the market, and it is ultimately the **market demand** which determines success or failure of a project. Remind the participants that the demand assessed during this exercise still lacks quantifiable 'hard facts and figures', such as market research through interviews, opinions from entrepreneurs active in the market, or analysis of statistics.

Micro-Screening Chart

Use the following symbols:


Very good or positive


Good or reasonable


Indifferent


Difficult or negative


Very difficult or negative

Name of Business Idea	Skills and Competencies	Available Equipment	Access to Raw Material	Financial Resources (start-up; working capital)	Sufficient Demand

Exercise 14. Many in One (optional)

Objectives

- To identify and generate business ideas (from the general to the specific and vice versa)
- To stimulate creativity

Room Arrangement

U-shape

Duration

30 minutes

Material

Flipchart or whiteboard

Transparency or Flipchart

Many in One: Examples

Related Sessions

Variation of Exercise 20. More and Better Products: The SCAMPER model in Module 3.3

Notes for the Training Team

This brainstorming exercise is conducted by taking one object, for example, a coconut, a banana, a fish, a chair or a cup, and asking participants to further develop business ideas by listing both more specific and more general objects or products. Start with giving an illustration of the brainstorming process with a product that the participants are familiar with, for example, agricultural products (fruit or mushrooms), wood, bamboo or other fibre products: a chair, headrest, stool, mat, or any other common objects in the day-to-day environment of participants.

Session Plan

Step 1 - 10 minutes

Explain the idea of 'walking up and down a ladder or staircase' as a tool for creating new business ideas in which one switches back and forward between very general and abstract ideas and terms, and very specific and concrete products. Give one of the following two examples that show how the items lower down the ladder can all serve as building blocks for the items higher up.

Step 2 - 10 minutes

Develop other examples for 'going down the ladder' with the participants. If you choose a 'glass bottle', more examples of laddering down can be: soft-drink bottles, gas bottles for cooking, medicine bottles. This can be developed further by changing the material the bottles can be made of: traditional drinking bottles of bamboo or earthenware, or plastic bottles. Moreover, their size can be specified (small, large ones); as well as their colour; labelling; used or recycled ones; for use at home or at work, etc.

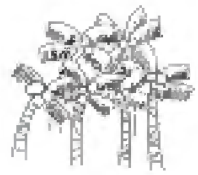
Continue by developing examples of 'climbing up the ladder' with participants: If the group decides to build on the example of bottles: What is a more general product: holder of liquids, recyclable containers. Ask what else can be found as examples 'up the ladder' that constitute more general or abstract concepts or product groups? Examples: distribution of school milk or waste reduction, etc.

Summarize the 'ladder down' and 'ladder up' principle by switching between the different levels of abstraction: down the ladder, the more specific and concrete product categories are found, for example, a drinking vessel made of plastic; a locally produced bamboo container for packing presents; a wooden box for vegetable storage and transport. Up the ladder, the ideas are more abstract and general. For example, if the drinking vessel is selected, this could this lead to: A small container; container of all sorts used as domestic utensils (not only for holding fluids). Even further up the ladder, one could think of different methods of enclosing spaces - if recyclable containers are mentioned, for example, one could think of waste reduction, or of potential means for import substitution by using locally available natural material instead of synthetic products.

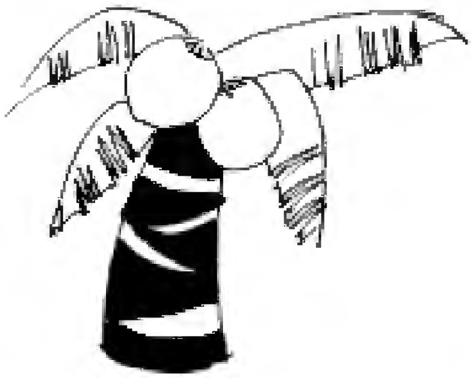
Step 3 - 10 minutes

In conclusion, point out that this tool helps you to develop into new areas of business ideas that you might not have thought of before. It might also allow you to explore aspects that you have not been aware of. Ask the participants to use this tool when they are back home, for example, they can brainstorm while doing some standard household work.

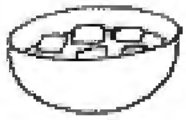
Many in One: Examples

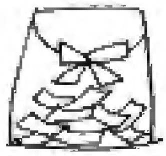


Select an existing object to start from:
Example: 'A coconut tree'

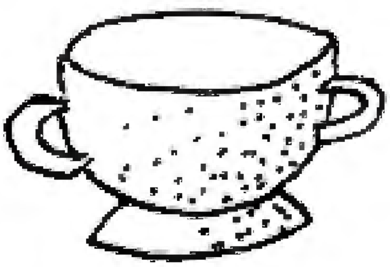


- Means of using non-fertile soil productively
- Other multi-purpose agricultural resources (banana trees)
- Coconut plantation
- A coconut tree
- Coconut wood to build houses
- Coconut shell to make mats and use as firewood
- Coconut leaves to thatch houses and make baskets
- Coconut milk to cook curries
- Coconut water to drink at home and feed babies
- Coconut chips for parties





Select an existing object to start from:
Example:
'A cup'



- Means of enclosing space
- Containers of all sorts
- Small containers
- Drinking vessels
- A cup
- A cup for hot drinks
- A cup for hot and cold drinks
- My mothers' favourite teacup

Module 3.2
Marketing

Key Content

The 5 Ps of marketing are crucial factors for any business success: the Person is the key to making and marketing the Product, as well as to decide about the 'Ps' of Price, Place and distribution, and Promotion. Going through these Ps in a practical and experiential way enables participants to discover how the market works and how they can influence the market through their own behaviour. Participants will also be able to discuss the differences between needs, demand and offer, and they will gain practical experience in sales promotion and market research.

Objectives

Module 3.2 aims to help women entrepreneurs explore as many marketing ideas and problems as possible, from their own experiences, and to apply their marketing knowledge around the various Ps. Furthermore, the marketing session aims to make participants understand the importance of conducting a market research and how to transfer this knowledge to their own business planning process.

Exercises

15. Introduction to Marketing: The Case of Ms. Tem
16. Marketing Mix Board Game
17. How to Sell with Success
18. Mini Market Study

Exercise 15. Introduction to Marketing: The Case of Ms. Tem

Objectives

- To familiarize participants with the concept of 'the market' and the importance of marketing
- To introduce marketing concepts and terms that will be used later throughout the business planning

Duration

40-60 minutes

Room Arrangement

U-shape

Preparation

Choose a local name for 'Ms. Tem', and adapt the story to fit the local context

Transparencies or Flipcharts

- The 'Market' picture
- The 5 Ps of Marketing: Summary Chart and Posters (training aid 39 in Exercise 16)

Related Session

Module 3.4 Finance, Exercise 22. Costing and Pricing

Notes for the Training Team

- This exercise helps participants to understand the need for exploring 'the market' and is a first introduction to marketing concepts. Remember: Participants need to learn at their own pace. As training team, do NOT give long-winding lectures. Depending on the learning pace of the group, the detailed explanations listed in under step 2 on 'demand' and 'supply' can be skipped and left for the next session.

- The 5 Ps will be discussed in detail in next exercise 16. They can be introduced briefly at this stage towards the end of this exercise as a 'bridge' to the next one.

Introduction to Marketing: The Case of Ms. Tem

Session Plan

Step 1 - 10 minutes

Tell the short story of **Ms. Tem: One of So Many Chicken Businesses**

Problem Phase 1:
Ms. Tem goes to town to visit her sister. The sister tells Ms. Tem that she raises and sells chickens and makes money this way. Ms. Tem returns to her village and calls some of her women friends together. She tells them about the **need** in the area for more **chickens** and proposes that they do the **same business** together. Everybody agrees and they all contribute 1 dollar (change this to the actual market price of 25 baby chickens in local currency). The following day, two women of the group go to town to buy 25 one-day old chicks. By the time they arrive in town, there are **no more chickens** left because the **demand** is high. So they must spend the night to get the young chickens the next day. Since they had to spend some money on food and lodging, they can only afford to buy 15 baby chickens.

Problem phase 2:
When they get back to the village, they realize that they also **need** chicken feed. Ms. Tem's brother starts to build a shed for the chickens while the women go and buy chicken mash from the village shop. This is expensive and the quality is low because the shop cannot afford to buy fresh stock every week. The next day, **3 chickens** are found dead in the shed due to the hot weather and because the brother did not finish building the protective roof. During the next few weeks, the women take turns looking after the chickens. For various reasons (a dog making its way through the fence, an illness killing some chickens), **only 7 out of the 15 chickens** remain. Eventually the chickens are old enough to be sold. However, in their own village, nobody wants chickens because everybody has their own. Due to this **lack of demand** the women decide to sell the chickens in the town market.

Problem phase 3:
At the market, it appears that everybody is selling chickens that look healthier and bigger than theirs. In fact, the women start to see that there is a lot of variety in the market. When they finally manage to sell their smaller chickens, they realize that they did not make any profit on their initial investment. Back home in the village, they discuss what went wrong.

Step 2 - 30-40 minutes

- Ask the participants to list all the problems. Read the story for a second time. Ask participants to highlight the problems relating to 'need', 'demand' and 'offer'.
- Ask participants how they would solve these.

The Business Project

Marketing

Introduction to Marketing: The Case of Ms. Tem

Show the 'Market' picture (training aid 37) and explain the different aspects of needs, demand and offer (or supply). Discuss key terms, such as purchasing power, competitiveness and marketing strategy.

Demand side:

1. The **need** of a customer for a certain product or service: a person or house hold wants to obtain a product or service in order to meet her or his needs.

2. Certain needs can be met (at least partially) by the household itself, for example: fruits or vegetables grown in the yard - for these items, the house hold would not express its need in the market (this is common in a subsistence economy).

3. The needs that cannot be satisfied by the household are expressed as **demand** on the market. Explain that needs are different from demand, because lack of financial means can make it impossible for a person or household to purchase the goods or services available in the market. In the business literature this is known as 'intentional demand': clients would like to buy, but cannot do so.

4. When a client is ready and able to purchase the product or service at the price demanded by the market, we can speak of actual or **effective market demand**.

5. The **purchasing power** of a customer is the capacity (financial means) of the customer to buy the goods or services at the price stated. This capacity is determined by the income of the client or customer and by the price level. When the income remains the same over a period of time but prices increase considerably (for example, due to inflation), the purchasing power of that customer diminishes. With the same income as before, she or he is no longer capable of purchasing the same amount or quality of products and services.

6. For an entrepreneur (producer, salesperson, marketing person), only those needs that express themselves by a real or effective demand constitute a market. The market is shared with competitors who offer the same (or similar) products and services at the same time and in the same place.

Offer (or supply) side:

1. The **Offer** is all the same or similar goods and services available at the same time in the same place. For an entrepreneur (producer, salesperson, marketing person), this means that her product or service is going to be compared with those of her competitors. The competitiveness of her product or service in relation to other competing 'offers', is likely to determine her share in the market.

2. The term '**competitiveness**' entails all the advantages that one product or service has over the ones offered by the competitors, for example, in terms of price, functionality, outer appearance, or after-sales services.

3. The woman entrepreneur has to develop a **marketing strategy** to sell the maximum amount of products or services. This strategy consists of 5 key elements, also known as the '5 Ps of Marketing'. To illustrate the 5Ps, use the Posters or the Summary Chart on the 5 Ps of Marketing, given in exercise 16.

   - The **product** or the **service** itself: Does it respond to the needs of the client(s)? What uses does it have? What does the product or service look like?

   - The **price**: Is the price affordable for potential customers? Is the product or service sold at a reduced price (for example: if sold in quantities, or to repeat customers)? Is it possible to fix different prices for different (income) levels of clients?

   - The **promotion**: Is the product/service being advertised through promotional activities or publicity that attract clients? Does buying the product or service bring about other advantages beyond obtaining the product itself? For example, a free sample or other small gift, a lottery ticket or other chance to win something.

   - The **place**: Where is the product sold? Is the place of sale easily accessible? Is home-delivery offered? Does the selling place attract people to buy?

   - The **person**: What are the skills and capacity of the business woman? What is the relationship between the woman entrepreneur and her clients? Is she hospitable and friendly? Is she known in the area, village or town? What is her reputation?

Step 3 - 5-10 minutes

Conclude the session by giving a definition of the concept **Marketing**: Marketing is about identifying the needs and wants of customers and satisfying them at a profit. It is about the discovery of the market getting to know:
- the demand side (customers, their needs, their income level)
- the supply side (competitors, their offer, their sales strategies).

The aim of marketing is to capture part of the market by developing and implementing an appropriate and effective marketing strategy.

Part 2
Module 3
Module 3.2
Exercise 15

Training Aid 37

The Business Project
Marketing
Introduction to Marketing: The Case of Ms. Tem

The 'Market' Picture

Exercise 16. Marketing Mix Board Game[1]

Objectives

- To explore as many marketing ideas and problems as possible
- To increase marketing knowledge by using the 5 Ps

Duration

90-120 minutes: the duration depends on the level of the target group, their interest and the available time. One can also interrupt the exercise and continue during the evening or at any other time as appropriate, as participants wish

Room Arrangement

Tables and seats or space on the floor for 4 small groups of participants (4-6 participants in each group), each seated around one set of the Marketing Mix Board Game

Materials

- 4 playing boards or flipcharts with the Marketing Mix Board Game (training aid 38), one for each small group. The game is provided on A4 size at the end of this exercise for quick reference (training aid 38) and on A3 size at the back of this manual for photocopying
- 4 to 6 sets of Posters (A4 size) for each of the 5 P symbols to put on the walls
- 4 x 5 sets of Question Cards (adapted to the local setting)
- Fiches in different colours according to the number of participants (alternative material: playing stones, or rubber erasers decorated with pins or painted in different colours for each person)
- 4 throwing dice

Transparancies, Flipcharts or Posters and Handouts

- The 5 Ps of Marketing: Summary Chart and 5 Posters, one for each P
- Tips on the 5 Ps of Marketing
- 5 sets of Game Cards, one for each P

Preparation

- The posters with the symbols for the 5Ps can be changed and drawn by hand to suit the local stuation.
- The 5 sets of Game Cards should be cut and placed on each board game (one set per board), each pile representing one of the 5 Ps (Product, Price, Place, Promotion and Person).

[1] Source: Adapted from OEF 1987/UNIFEM 1991, Marketing Strategy: Training Activities for Entrepreneurs, Appropriate Business Skills for Third World Women, Women Ink, New York

Marketing Mix Board Game

Related Sessions

All other exercises of Module 3.2

Notes for the Training Team

It is best if one of the training team members is assigned to each group as a facilitator. If the training team is small, ask experienced participants to act as facilitator before the game starts. Brief these facilitators in advance on the rules of the game. If the participants are illiterate, the facilitator reads out the Game Cards (see step 2).

At the start of the game participants may not yet understand the rules of the game properly. Start the board game anyway because the participants will easily understand the rules while playing the game.

While playing the game, make sure that the answers to each card are thoroughly discussed within each team. Participants are invited to disagree with the given answer if they have a good reason and give a clear justification. Some concepts will be new to participants. Explain these, but do not go into too much details, as they will be discussed further in the following exercises.

During the game, do not put much emphasis on competition but rather on group discussions to probe the participants' understanding of marketing concepts, day-to-day problems and the different solutions. Each individual who completes the game will be a winner. Make sure that all groups finish this game at more or less at the same time, or let them continue later in their own time.

After the game, collect the board game and all materials, and check that the sets are complete for future use.

Session Plan

Step 1 - 15 minutes

Introduce the five elements of marketing - Product, Price, Place/Distribution, Promotion and Person - by showing the Posters. Let the participants guess what each symbol stands for and briefly discuss each 'P' (see the brief explanation on the Ps in exercise 15, step 2). The handout 'Tips on the 5Ps of Marketing' can be distributed after the game.

Step 2 - 60-90 minutes

Divide the participants into groups of 4 to 6 persons and tell them they will be playing a Marketing Mix Board Game in each group. Explain the rules of the game and make sure that all participants understand them:

- To complete the game, each person will get a fiche or playing stone and will move it through the squares to the end of the game board.
- If participants cannot read, the group facilitator in each group will read out the questions.
- Decide which person goes first in each team and then take turns.
- The first player throws the dice (or any other method chosen by the group). She advances the number of squares according to the number shown on the dice.
- She draws a card from the pile with the picture that matches the square she lands on, reads the question, and gives an answer:
  - For 4 of the 5P cards (product, price, place/distribution, promotion), the answer is 'True' or 'False' according to the participant's guess. The person can check the correct answer. If the group wants to discuss the statement further, do so and then ask the next person to take her turn.
  - If the player lands on the symbol of the 'woman's face', the facilitator will read out the question, and the player gives the possible solutions to it. The group should then discuss the answers and ideas jointly. If the discussion is finished, ask the next person to take her turn.
- When most groups have reached the end of the game, they can help others until all have completed it.

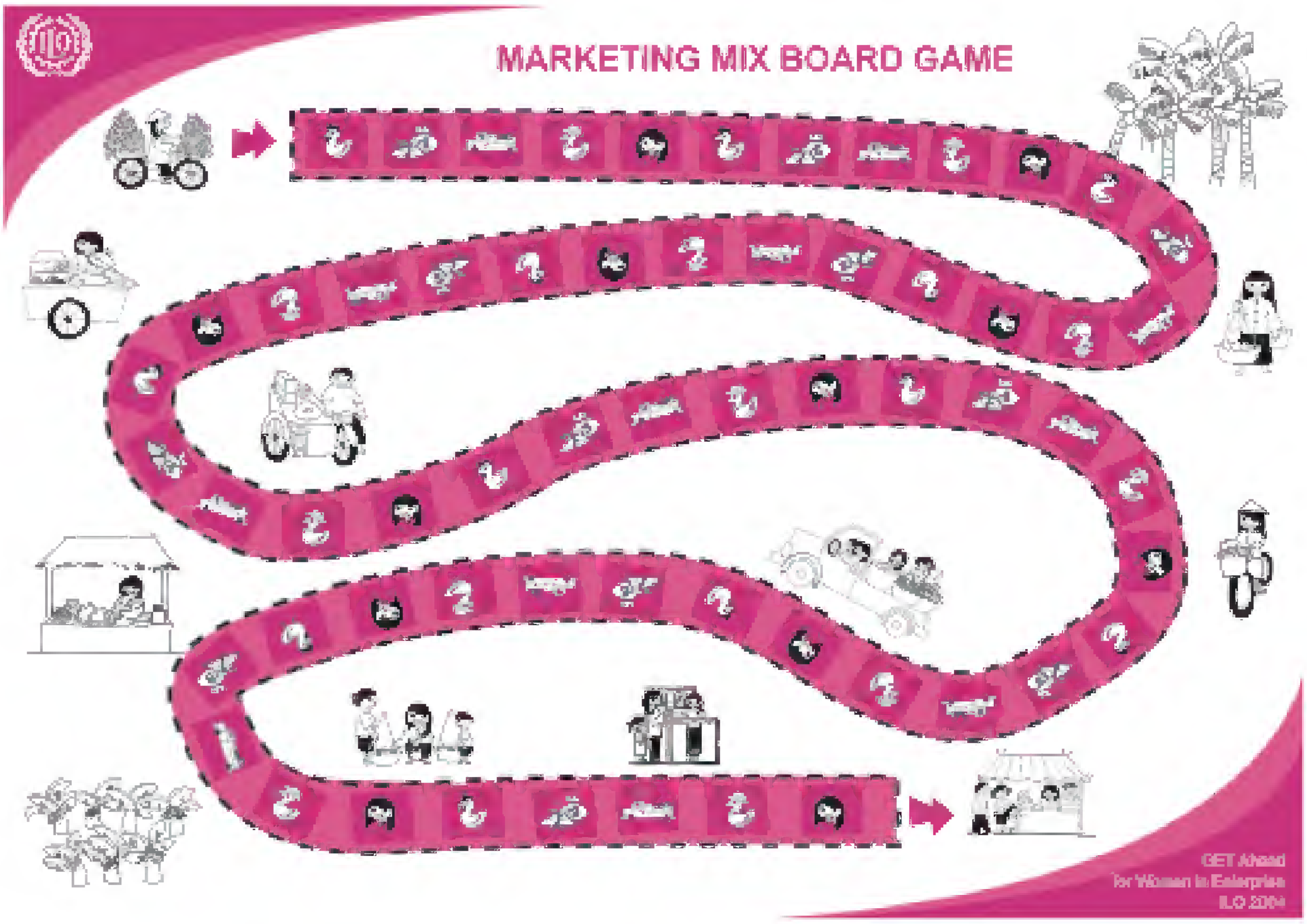
Step 3 - 20 minutes

In the round-up, encourage exchanges of experience between the participants from the different groups. For example: Did they learn anything new? Was it easy or difficult to play the game? What were the main lessons learned from the game? Did they agree with the answers? If not, why not? Are there issues that they want to know more about?

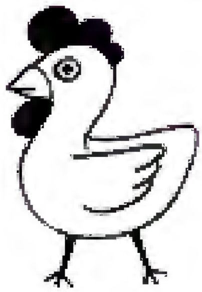
Conclude by asking participants some of the following questions: Did any similar problems occur in your own life and business? In which form? How did you solve them? Was it successful? How could you have done better? Did the game provide you with any new ideas for solving your marketing problems? Which ones? What messages will you remember as most important from the Marketing Mix Board Game?

Distribute the 5 Ps of Marketing: Summary Chart and the Posters (training aid 39) to all participants. Training aid 40: Tips on the 5 Ps of Marketing can also be distributed to the participants.

Marketing Mix Board Game

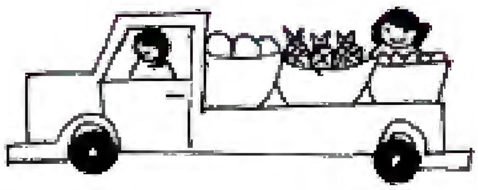


The 5P's of Marketing: Summary Chart



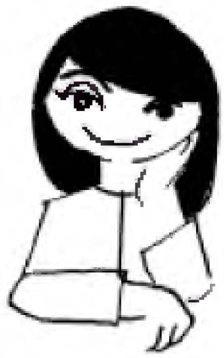
Product

Price



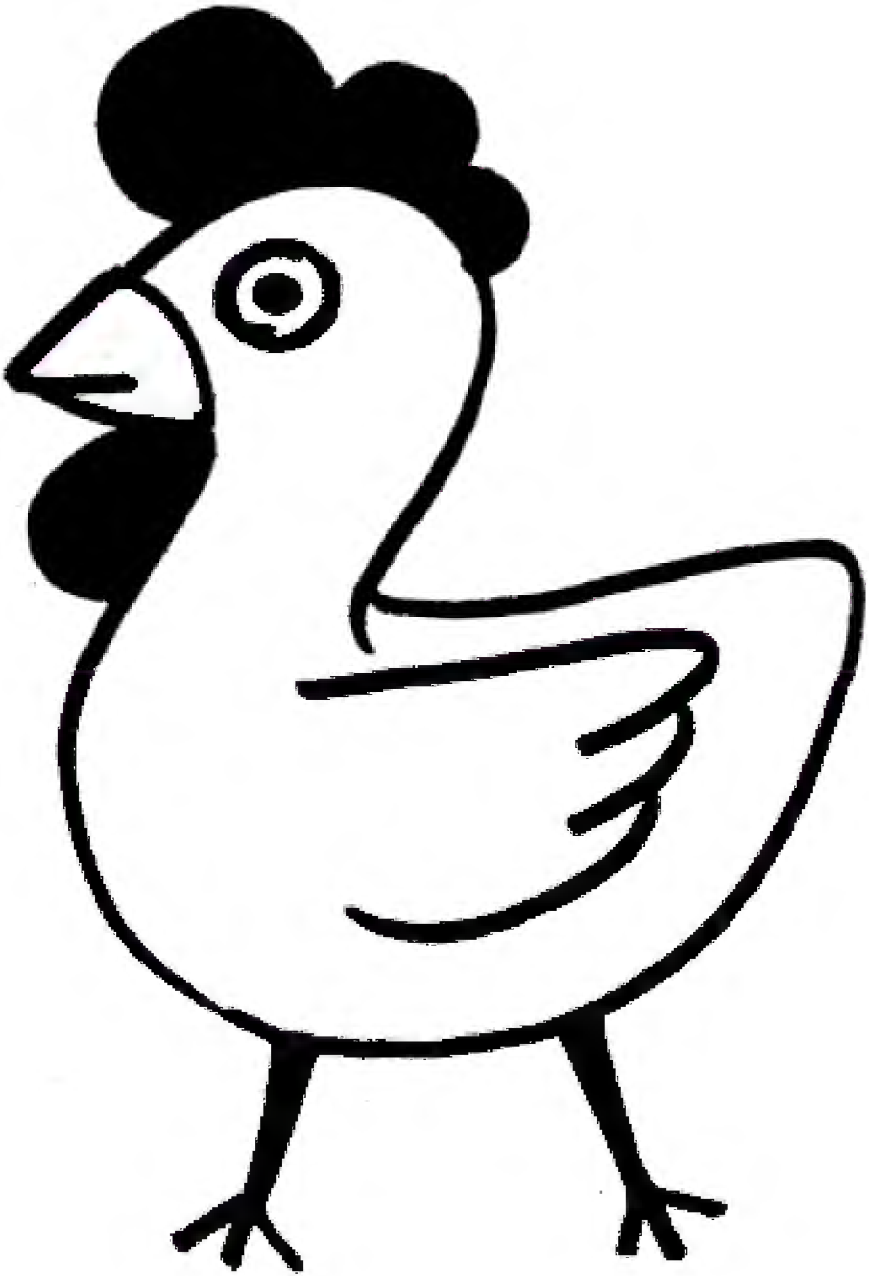
Place/Distribution

Promotion



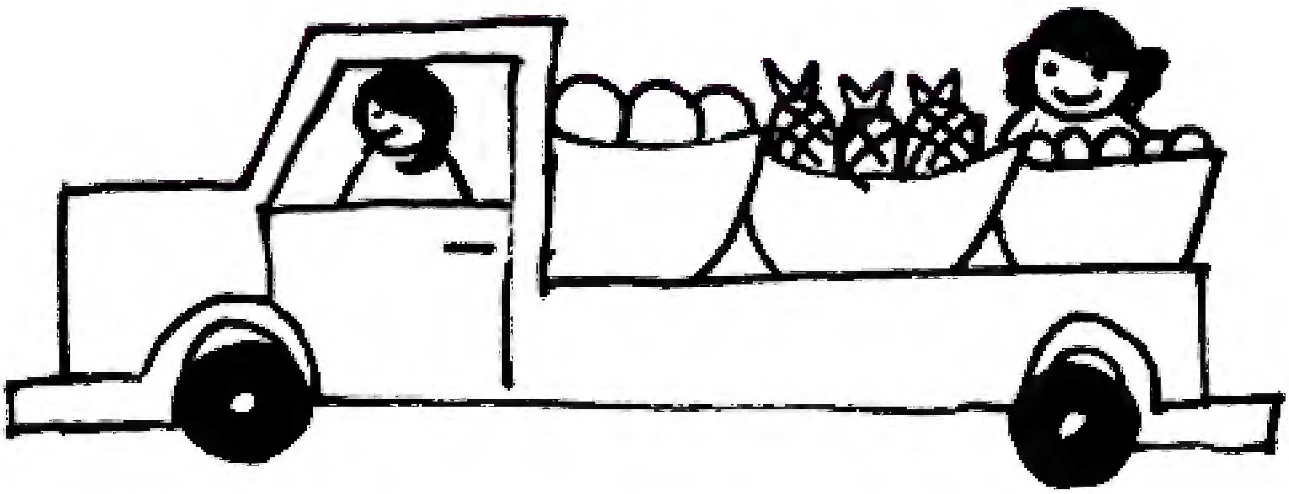
Person

Product

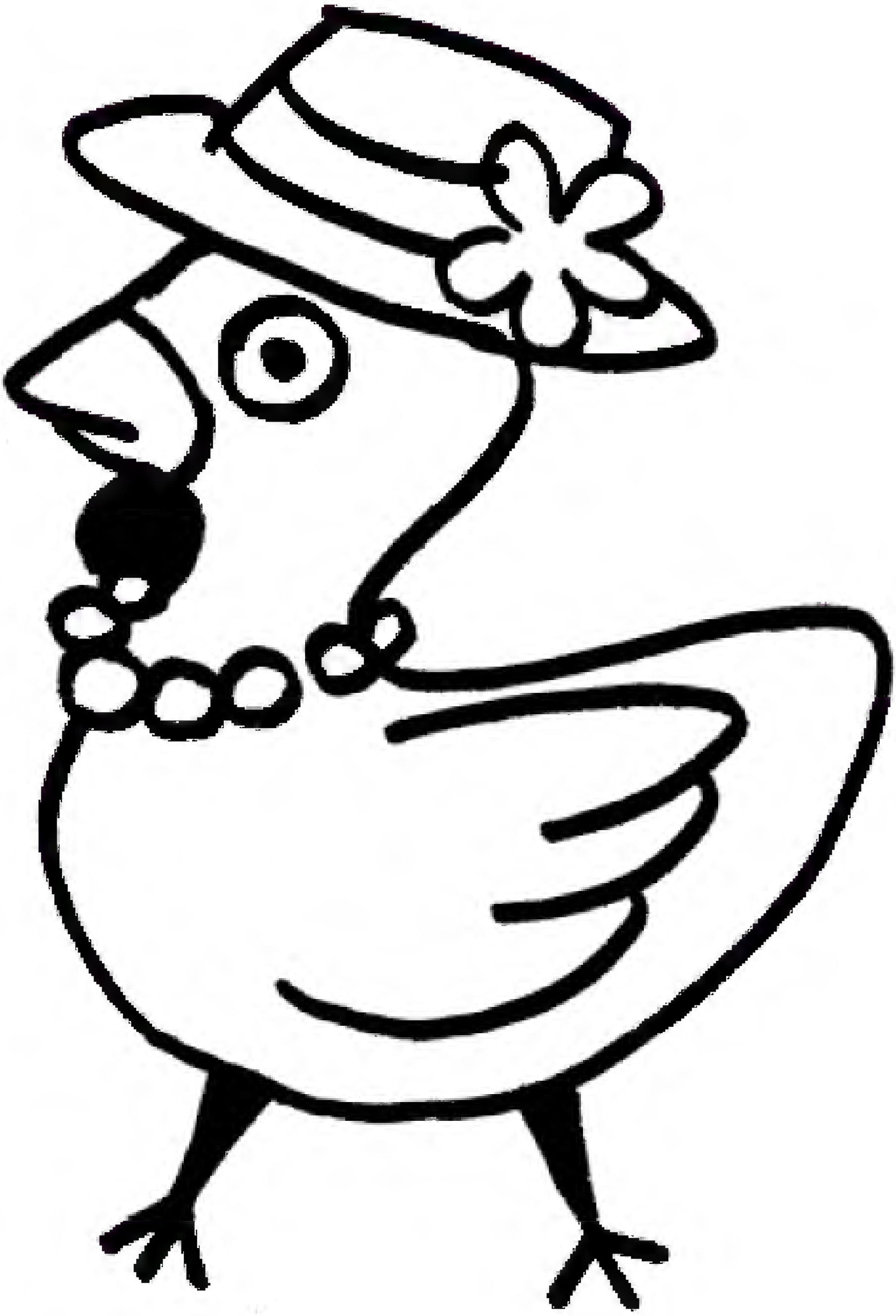


Price

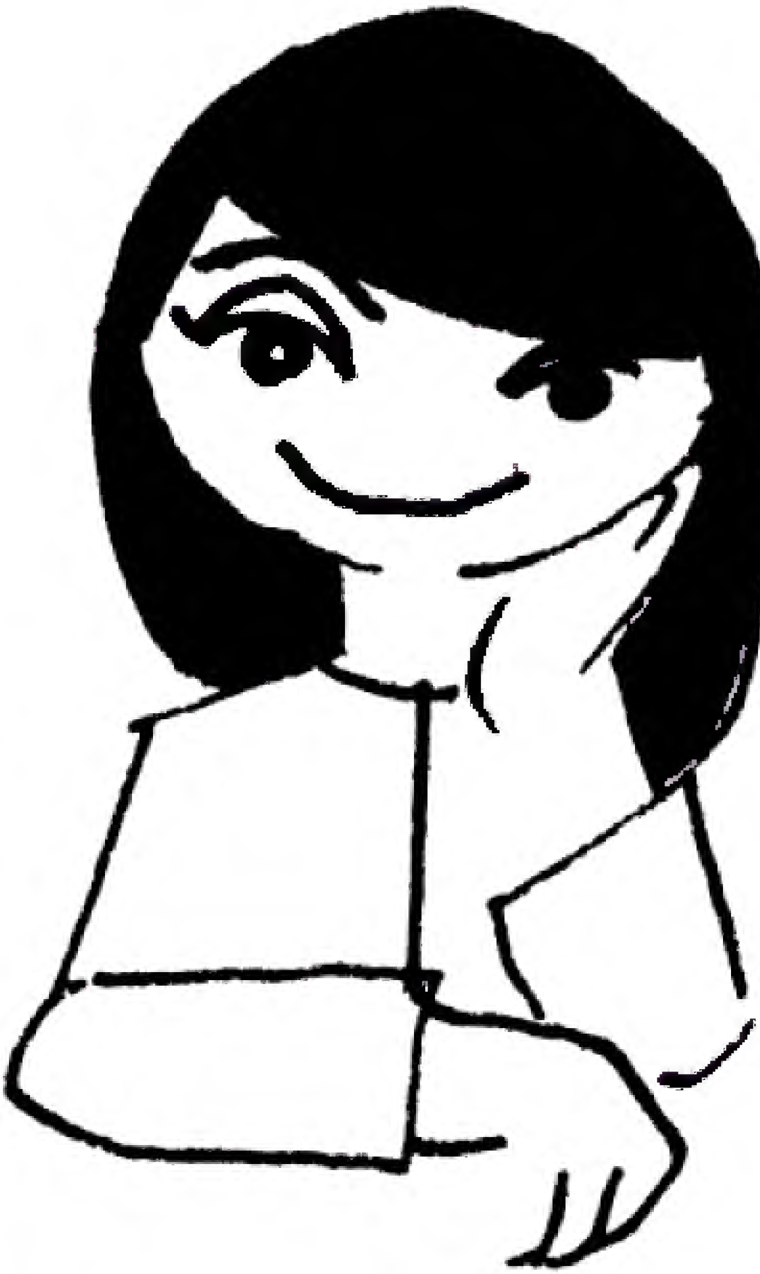
Place/Distribution



Promotion



Person



Tips on the 5 P's of Marketing

PRODUCT or SERVICE: What do you sell?

- Deciding which product and/or service to sell
- Finding out which product or service will attract customers
- Finding out if similar products or services are sold. How are they made or delivered?
- Finding out what customers like or dislike about them. Can they afford it at the price you sell it?
- Identifying (quality) raw materials at a good price
- Exploring how many products or services can be delivered within a specified time
- Improving the quality of your product or service
- Making your product or service more attractive. How do you 'package' it?
- Providing services to go with the products, and vice versa

PRICE: Setting Your Price to Make a Profit

- Calculating the costs of producing and selling
- Setting your price
- Prices of competitors' products
- Special prices to attract customers to your business for quick sales
- Find out if customers' purchases are based on price, quality or both
- Demand can change at different seasons of the year, in different locations or by type of customers. Will you set different prices?

PLACE/DISTRIBUTION: Finding the Best Way to Distribute your Product

- Who will sell your product?
- Will you use a retailer, a subcontractor or other agent or will you sell directly?
- Getting your product to the market or customer
- Type of transportation, cost of transportation
- Cooperation with other business people to sell or distribute together
- Where to sell: house to house, markets, shops
- Methods of storage and the cost of storage
- Place (location) of business, condition of place (clean and dry)

Marketing Mix Board Game

PROMOTION: Creating Ways to Persuade Customers to Buy Your Product

- Display products in a nice way (for example, fresh leaves underneath the fruit you sell)
- Provide signs for prices
- Provide signs with product information (for example, about ingredients; date of production for processed food items)
- Check the sales behaviour (addressing the potential customer in a friendly and efficient manner) of yourself and your staff
- Ensure cleanliness and neat appearance of yourself and the people who sell your product or service
- Decorate your place, product or service to entice a customer to visit your stand, shop or other premises
- Find ways to introduce new products (free samples, demonstration on how to use the product)
- Find ways to advertize (with signs, music, promotional activities through special sales)

PERSON: Relations, Attitudes and Reputation

- The relationship between the entrepreneur (producer, salesperson, marketing person) and her clients, suppliers and other persons important to your business
- The attitude of the entrepreneur (friendly, hospitable, capable and efficient)
- The personal reputation of the entrepreneur in the location (area, village)

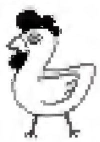
Marketing Mix Board Game

Game Cards - Product

Customer demand for a product always remains the same	**FALSE.** (It can change with seasonal needs, price, competition, varying demand and supply.)	When you change a product, you need to decide: are you trying to create additional sales with present customers or to attract new customers	**TRUE.** (Different actions and strategies can appeal to different groups of customers)
A new item may sell poorly at first but sales improve when its reputation grows.	**TRUE.** (Usually, if it is a good product.)	Sales do not remain the same over long periods of time, so you must think of other ways to improve or expand your business.	**TRUE.** (Competition changes. Customers' needs and wants can change too. You cannot assume that sales will remain the same)
You should make your product special or different from others.	**TRUE.** (You should try to create an 'identity' for your product in the market.)	Customers choose repair services based on price.	**FALSE.** (Customers often choose repair services based on the reputation of the shop.)
Your product or service must meet customers' needs.	**TRUE.** (Selling excellent products that no one needs is difficult. But sometimes you can create a new need for a product with good promotion.)	You should sell the same products that are popular in the capital city.	**FALSE.** (Sell products that YOUR customers want.)
There are three good ways to find out what customers want: ask them in customer surveys, observe what they buy, and trial sale of products.	**TRUE.** (Market research and testing out new products can improve the chances of success)	Your friend's tailoring business has been very profitable this year, so it will probably be profitable next year too.	**FALSE.** (Many unexpected things could change her sales from year to year).
A 'market test' means selling your product or service for a short time to see if people buy it. This method is a waste of time.	**FALSE.** (It is important to test a product in the market before putting lots of time and money into production.)	If you can meet the needs of your customers better than your competitors, you will make your business successful.	**TRUE.** (Satisfied customers will keep coming back to you)
You have decided to sell chickens. You need to re-examine that decision every five years.	**FALSE.** (You should evaluate the decision every few months.)	Only price determines whether customers will buy from you or your competitors.	**FALSE.** (Quality, location and promotion are also important.)

The Business Project
Marketing
Marketing Mix Board Game

Game Cards - Product

 **Product**	 **Product**
 **Product**	 **Product**
 **Product**	 **Product**
 **Product**	 **Product**
 **Product**	 **Product**
 **Product**	 **Product**
 **Product**	 **Product**

The Business Project
Marketing
Marketing Mix Board Game

Game Cards - Product

Find someone who is successful in business and make the same product. Then you will be successful.	**FALSE**. (You should make your product 'special', different from anyone else's on the market.)	There is a small bicycle repair shop in your town. The market for this business is everyone who lives in the town and you should advertise to all ages and kinds of people.	**FALSE.** (You should create your product and promotion for a particular market. In this case every-one who owns and rides a bicycle.)
Every new business (wo)man should not expect to make a profit in the first few months, or sometimes, the first year.	**TRUE.** (It takes time to establish a reputation for your project and costs in the first year will be high.)	Sales records help evaluate which products sell and which do not.	**TRUE.** (You need to know what are best- selling products, colours, tastes, styles and sizes. Try to identify trends.)
The surest path to success is to sell what you are already good at producing, rather than what your customers want.	**FALSE.** (You should produce what customers need or want.)	The women were selling brown eggs but their customers preferred white eggs. The only thing that they could do was to try and get white eggs to sell.	**FALSE.** (They could also start an advertising campaign to persuade customers that brown eggs are better.)

Game Cards - Product

Product

Product

Product

Product

Product

Product

The Business Project
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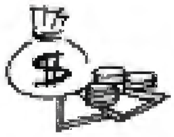
Marketing Mix Board Game

Game Cards - Price

The price of your product must cover the labour costs of yourself and your employees.	**TRUE**	To set your prices, you should add a margin onto your costs of production and selling (known as 'mark-up', or 'cost plus').	**TRUE**
The price of your product must cover the 'Fixed costs': Your regular business expenses such as rent and equipment that usually stay the same regardless of how many products you sell.	**TRUE**	Your sister sells high quality cloth. A new seller offers a lower quality cloth at a lower price. Your sister should reduce her price too.	**FALSE.** (She should change her promotion methods to emphasize quality and see if customers continue to buy.)
It is always a good idea to sell your product at a lower price than other sellers in your area.	**FALSE.** (Sometimes you will lose money by selling at too low a price, even if you sell more.)	The amount of your profit depends on how much you charge, on customer demand and on competition.	**TRUE**
If you charge more than another seller, customers will not buy from you.	**FALSE.** (Sometimes people buy because of location, quality, and service.)	It is easy to compete with a larger business on the basis of the price.	**FALSE.** (Large businesses can sell at lower prices, so small business people must find other ways to attract customers such as quality, service and location.)
Your profits should always be at least ten percent of your costs.	**FALSE.** (It depends on many things.)	Lower prices can increase your profits, if you attract more customers.	**TRUE.** (But, you must sell enough to make up the difference.)
You are the only chicken seller in your area. Consequently, you can raise prices as high as possible and stay in business.	**FALSE.** (Customers usually have some idea of 'fair price'. If your chickens are too expensive, customers may buy fish instead.)	It is important to review the price of your product or service on a regular basis.	**TRUE.** (Circumstances and customer needs can change, even in a few months.)
Setting prices below your costs is risky.	**TRUE.** (You will lose money over time. However, you may decide to price below costs if you are promoting a new product for a short time.)	Things to think about when you set your price: your costs, your production level, your competition, and your customers.	**TRUE.**

Game Cards - Price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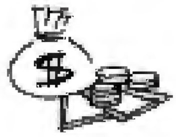
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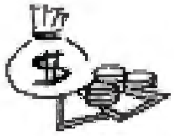
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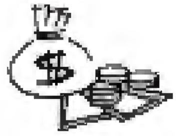
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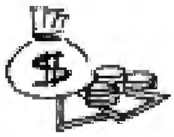
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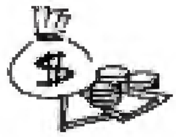
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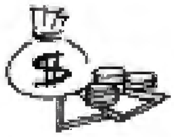
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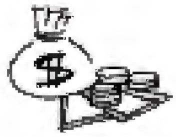
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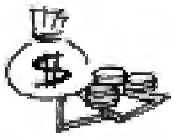
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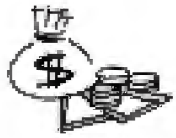
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Price

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Marketing
Marketing Mix Board Game

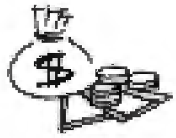
Game Cards - Price

Customers always buy at the lowest price available.	**FALSE.** (Some buy for quality, service and location.)	The price of your product does not need to include the costs of your rent and equipment.	**FALSE.** (The price must also cover all of your costs, such as rent, and supplies.)
The price of your product must include the 'Variable Costs'. These costs change depending on how much business you do; for example, the amount of supplies and packaging you use.	**TRUE.**	Higher prices mean higher profits	**FALSE.** (High prices might stop people from buying from you. Reduced prices can sometimes attract more customers and result in more profits.)
Your price should remain the same all year long.	**FALSE.** (You may want to have special promotional prices to attract new customers or increase sales.)		

Marketing Mix Board Game

Game Cards - Price


Price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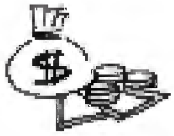
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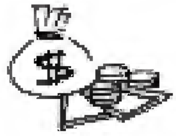
Price


Price

Game Cards - Promotion

'Promotion' means building a good image of your business in the community.	**TRUE.**	Promotion adds to the cost of your product or service.	**TRUE.** (But effective promotion can also increase sales.)
This is a good promotional message: 'Our chickens are so big - one chicken can feed a family of ten!'	**TRUE.** (Why? It makes the customers see how the product benefits their family in a personal way.)	Here are some good promotion methods: posters, home visits, loudspeakers, radio, handbills, clear signs, and interesting 'look' of your place of business.	**TRUE.**
Promotion can help create a new 'need' in potential customers.	**TRUE.**	Promotion campaigns should aim to attract only new customers.	**FALSE.** (Some promotion can encourage existing customers to buy a new product.)
Free samples, displays and demonstrations are too costly for most small business owners.	**FALSE.** (Sometimes these can increase sales.)	Successful businesses have many loyal, long-term customers.	**TRUE.**
A business place that looks attractive may attract more customers.	**TRUE.**	Promotion means making people aware of your product or service and influencing them to buy it.	**TRUE.**
Villagers with small businesses do not need to advertise their products.	**FALSE.** (Everyone can increase sales or attract new customers by effective advertising.)	Word-of-mouth does not affect the sales of a business.	**FALSE.** (The reputation of your business grows with satisfied customers.)
Promotion involves two decisions: What is your message? How will you deliver it to the people you want to reach?	**TRUE.**	Your promotion message should tell customers about the benefits they can expect from the product.	**TRUE.**

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Game Cards - Promotion


Promotion


Promotion


Promotion


Promotion


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Marketing Mix Board Game

Game Cards - Promotion

Face-to-face selling is the best method for small businesses.	FALSE. (Face-to-face selling takes time. It is one method to consider, but handbills or posters can be more effective.)	This is a good promotional message: 'Our chickens eat good grain and vitamins.'	**FALSE.** (The message does not tell how the customers benefit. But it can also be TRUE: some customers might be interested in how the chickens were reared.)
Radio and newspaper ads are the only effective means of advertising.	**FALSE.** (There are many different and effective ways of advertising.)	There are three steps in selling: finding out customer needs, presenting your product, and making the sale.	**TRUE**
All customers are interested in the same products and services.	**FALSE.** (Customers have different needs and priorities. Some examples: saving money, better health, easier to use)		

The Business Project
Marketing
Marketing Mix Board Game

Game Cards - Promotion

Promotion

Promotion

Promotion

Promotion

Promotion

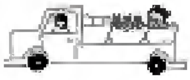
Marketing Mix Board Game

Game Cards - Place/Distribution

The best way to sell eggs in a small village is always door-to-door.	**FALSE.** (A small stand or local grocery store can be good outlets too.)	Your place of sales should be near your customers.	Usually **TRUE**, but not always
Selling your product your-self usually takes more time, but it is always worth it.	**FALSE.** (Time is a cost, too. Your time might be better used in production or promotion.)	Good storage facilities are not very important in your business.	**FALSE.** (Agricultural or other goods can get damaged and cause you to lose money.)
The rice producers in your area sell their products to an agent to take it to the city. They might reduce costs by renting a truck together and selling the rice themselves.	**TRUE.**	Women in your area want to sell spicy sauce they make at home. A local store could be a good distributor for their product.	**TRUE.**
People in your village sell the fish they catch to an agent to take to a nearby town. You think the agent pays too little for the fish, but friends tell you there is no alternative.	**FALSE.** (Producers often set up co-operatives for transportation, storage, and retail sales.)	Many businesses lose part of their products because of poor storage facilities.	**TRUE.** (Losses occur when products get damaged, broken or stolen.)
Agents are never willing to change their prices or policies.	**FALSE.** (Just as with your own business, agents need to make profit. They need your business. Sometimes you can negotiate a change in what you pay agents.)	The greater the distance to the market, the greater the need for an agent.	**TRUE.** (Transportation and storage costs usually increase with distance.)
A good idea for a new business can be filling a 'gap' in distribution. For example, women in one community started a transport service to help vegetable growers to sell their produce in a nearby city.	**TRUE.**	Good businesses produce as much as possible all year around.	**FALSE.** (It is important to plan your inventory, to avoid loss or spoilage and to have products available when demand is the greatest.)
There are many ways to sell your product: by yourself, through agents or in a group.	**TRUE.**	You will always make more money selling by yourself.	**FALSE.** (Selling your product by yourself can involve higher costs for transportation, storage, and so on. It takes more time, too.)

Marketing Mix Board Game

Game Cards - Place/Distribution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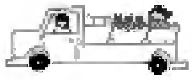
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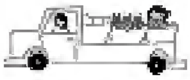
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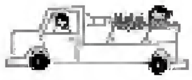
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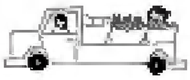
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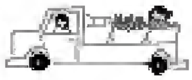
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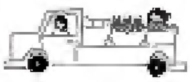
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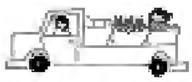
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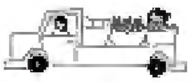
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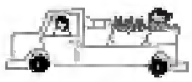
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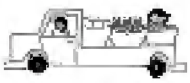
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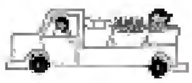
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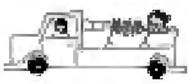
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Place/Distribution

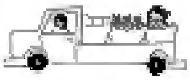
The Business Project
Marketing
Marketing Mix Board Game

Game Cards - Place/Distribution

An agent can sell your product for you or sell it to retailers to sell.	**TRUE.**	Agents always charge unfair prices.	**FALSE.** (Some agents can save you money, if they charge less than your own costs for distribution and selling.)
Your choice of how to distribute your product is an important decision.	**TRUE.**	In most places, agents are the only way to distribute your product.	**FALSE.** (You can sell it yourself or join with other sellers in a group or co-operative.)
Distribution means getting the product from the producer to the buyer.	**TRUE.**	Usually, you can save money on distribution by reducing the number of people involved between you and the buyer.	**TRUE.**

The Business Project
Marketing
Marketing Mix Board Game

Game Cards - Place/Distribution



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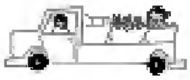

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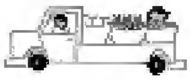

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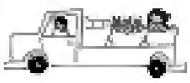

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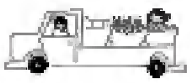

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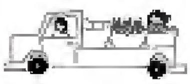

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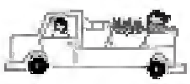

Place/Distribution

Marketing Mix Board Game

Game Cards - Person

You have never advertised. What are some good ways to let people know about your product?	You own a bicycle repair service. Some people say you charge too much for your work. How do you decide about changing your prices?
The Health Inspector says you must close down. What do you do?	You offer gardening services to people with homes in a nearby city. What would be some good ways to let others know about your business?
A relative wants to become a partner in your business. She offers cash to double your business and wants half of your profits. What do you tell her?	Someone else opens a business selling products just like yours very close by. What will you do?
Several customers ask you to open earlier in the morning. Other customers want you to stay open later in the evening. How do you decide?	You ran out of products after customers had waited a long time to make their purchases at your shop. They are angry and say that they will buy from another business. What will you do?
A competitor has lowered prices below yours. You cannot make a profit if you match hers. What do you do?	You want to set up a stall at the local market. As you decide where to locate your stall, what things are important to you?
A young man whom you do not know offers to watch your shop after closing hours to protect it from vandals. He says other businesses pay him for this service. What will you do?	You are a member of a honey producing co-operative. You would like a local store to sell the honey. What will you say to the store owner to convince him or her?
Your old customers seem to be going to other sellers. What will you do?	Some friends and relatives want to buy from you on credit. What will you do?
A local government official asks you for free products or services. What do you do?	You have an idea for a new product that may not be easily accepted in your community. How can you promote it?
You have a bakery that sells bread, but you would like to sell 'sweets' also. How do you decide to add the new product?	Your product has a better market in the capital city, but it is a perishable product. What will you do?
A local merchant with a truck buys vegetables from you and your neighbours and sells them in a nearby town. You think he is not paying you enough. What can you do?	You produce milk, but there is no place to sell your milk. How can you sell it?
You have a successful business and a good reputation. Since you put somebody else in charge of selling, your profits have gone down. What do you do?	

Game Cards - Person

 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
 Person	 Person
	 Person

Exercise 17. How to Sell with Success

Objectives

- To understand that the way you sell things can make or break your business
- To identify successful ways of selling your product or service

Duration

60 minutes

Room Arrangement

U-shaped seating arrangement with enough space for the role-plays

Materials and Preparation

- Read the handouts before the exercise
- Bring clothes for 'sale'. Set up a space for selling with products laid out, before the start of the session
- Select volunteers for the role plays

Handouts

Sales Dialogues 1 and 2: Handouts for Role-players

Related Sessions

All other exercises of Module 3.2

Notes for the Training Team

The volunteers should be capable to play their roles and be able to accept comments and feedback from the other participants. Often, remarks may be taken as criticism if not made in a constructive manner. Trainers should always make sure that the role-players and the observers share their experiences by learning from each other in a relaxed and positive atmosphere.

The Business Project
Marketing
How to Sell with Success

Session Plan

Step 1 - 15 minutes

Refer to the 5 Ps and introduce the exercise as a practical way of testing one's selling skills. Good selling depends on the way you sell things, on your personality and attitudes.

Ask four to six participants to volunteer and carry out two role plays. In each of the role plays, there will be one or two customers and a shopkeeper. Role play 1 will not result in any sales. In role play 2, customers will buy something and be very happy. The role players should take 5-10 minutes to prepare for their roles by reading the handouts with the two sales dialogues (training aids 41 and 42). Alternatively, the training team can explain the roles to the volunteer participants if they cannot read.

By way of an introduction to the role plays, the remaining participants should think about ways of selling and sales techniques that they have experienced themselves. They should think of how potential customers approach 'your' outlet/stand/shop/product. Make them aware that before customers approach you, some form of **promotional** activities most likely made them come to you. This could include a good reputation; advertisements; a good location close to similar shops, etc. They may have come to you especially, or by coincidence (**place**), or maybe out of frustration with competitors who did not meet their needs in line with their financial means (**product; price**).

It will be up to the **salesperson** (the 5th P) - who can be a producer, a shopkeeper or a service provider - to stimulate the potential demand of customers and convince them to buy the product.

Step 2 - 15 - 20 minutes

Two role plays will take place one after the other for approximately 5-10 minutes each. The role players will 'act' as salespersons and customers in a shop where dresses, skirts and textile products are sold. The other participants should observe and analyse the differences between the first and the second role play.

Step 3 - 20 minutes

Start the discussion by thanking all role players, especially the person who played the 'rude' sales person. State explicitly that she was playing a role and that she would not behave like that in a real situation. This is necessary because people often mix up the person with the role (s)he plays.

Discuss the differences between the two salespersons with participants and ask for comments:

- What was the difference between the two role plays?
- How did they behave?
- Did they know their own products?
- How did they try to attract customers to buy?
- How did they treat their customers? Friendly? Attentive? Or lazy?
- When did they mention the price?
- Were they listening to the customer?
- Would the customers like to go back to the shop? Why not?

List what was important during the sales talk, drawing on the outcome of the previous discussion:

- Being polite and friendly without overdoing it
- Involving the customer in conversation
- Trying to find out the customer's needs
- Explaining the features and advantages of the product
- Showing the product (and possibly alternatives)
- Mentioning the price at the end of the conversation

Sales Dialogue (1): Handout for Role-players

Instruction for players: Create your own dialogue based on this script.

The customer (**C**) is looking for a dress for her daughter's birthday next week.

The sales person (**S**) is in a bad mood this morning. She wants to close the shop early to go home. When she sees the customer arrive, she gets angry.

Dialogue:

C - Good evening, how are you?

S - Evening (…)

C - I am looking for a dress for my daughter.

S - Oh (…)

C - What is it?

S (Not reacting to C's comment; throwing a school uniform on the counter)
- This is only 10 dollars (change to actual price in local currency).

C (Looks at the uniform which is not what she wants)
- No I mean a dress, not a school uniform.

S (Throws a dress on the counter)
- This one is 15 dollars. Make your choice.
I do not have all the time in the world.

C (Looks at the dress)
- What material is it made of?

S - I do not know.

C - Can it be ironed?

S (Sighs)
- I have not the faintest idea.

C (Looks surprised and disappointed. Leaves without saying good-bye)

Sales Dialogue (2) : Handout for Role-players

Instruction for players: Create your own dialogue based on this script.

The customer (**C**) is looking for a dress for her daughter's birthday next week.

The sales person (**S**) is in a bright and sunny mood. Sales have been good today, like yesterday.

Dialogue:

C - Good evening, how are you?

S - Evening, I am fine, and how are you?

C - Fine, thanks.

S - What can I do for you?

C - I am looking for a dress for my daughter.

S - What kind of dress? Is it for a special occasion or for school?

C - My daughter will have her birthday next week.

S - That is nice, how old will she be?

C - Thirteen.

S - I might just have what you are looking for. Look (shows a nice dress), this is made from very nice material which is easy to wash and to iron. The finishing is real quality work. (She shows the seams, the buttonholes and hands the dress to the customer).

C - (Looks at the dress) What material is it made of?

S - It is the latest fashion. It is viscose, imported material. It is very strong, and also the colours last, even with frequent washing.

C - (Interested) What is the price?

S - It is 20 dollars. Good value, because the seams are so big, so when your daughter grows, you can adapt the length easily, with no additional material needed.

C - Well, I must say it is expensive - but she will like it. Will you wrap it up for me? (The customer departs after the sale is done).

Exercise 18. Mini Market Study

Objective

To explore the 'market' in a systematic way through interviews with business women and their customers and through observation of businesses

Duration

- 60 minutes for preparation (steps 1 to 3)
- Time in the afternoon for the field work (step 4)
- 30 minutes for reporting and conclusion in plenary (steps 5 and 6)
- 30 minutes (step 7, optional)

Room Arrangement

Circles for work in small groups (2-4 participants in each group)

Transparencies or Flipcharts

- Key Questions in Market Research
- Questionnaire for the Mini Market Study

Handout

Example Marketing Questionnaire of Ms Sameth

Related Sessions

- Module 2.2, exercise 9: Her Business in Her Community: Business Mapping
- All other exercises of Module 3.2
- Module 4.2 Business Support

Preparation

Participants will prepare for and carry out field work (step 3) by visiting businesses (shops, street or market trades). They will interview owners or staff of businesses and customers, and review the location and display of these businesses. There are many ways of organizing such field work, and the training team needs to decide what is most relevant for participants and what is feasible in terms of available and easy-to-reach locations and logistics:

- All participants should at least interview one person and carry out one observation inside and/or outside businesses.

- Depending on the situation, you can ask small groups to each visit one type of business in a location of their choice, for example, one group can look at trade shops, another can select handicraft businesses, etc. If participants already have a business or a clear business idea, they may wish to visit the same type of business that they (plan to) have. Or, each group can visit a different market place or producers' group.

- If participants can visit 'model' enterprises you may need to request the cooperation of business owners in advance.

This exercise can be the last of the day and the reporting of their findings will take place on the following day.

Session Plan

Step 1 - 5 minutes

Recall the outcome of exercise 9 in module 2.2 which prepared participants for the market research. When starting or improving you business, you need to know about:

- The demand: clients/customers and their needs and wants
- The supply: quality and quantity of raw materials, items for sale, etc.
- Opportunities or constraints due to geographical nearness or distance (for example, from agricultural plots, from the place where your raw materials come from, and from the place where your customers come from)
- Competitors: other shops or producers providing the same or similar products and/or services.

Step 2 - 10 minutes

Highlight that market research is essential for people or groups who want to go into business. Ask participants what they would want to know if they would do market research for their own business. List key points on a flipchart or board, using the Key Questions in Market Research (training aid 43).

WHY	What do you need to know and why: The purpose of the research
WHAT	What will be studied: the market, consumers, consumer habits, channels of distribution and selling Information: what is absolutely needed, what is optional (or less important)
WHO	Which people do you need to contact (observe and/or interview): (potential) customers, other businesses (competitors)
HOW	Who will do the research: Yourself or somebody else? Which methods will you use: interviews, observation, review of statistics What resources do you need to carry out the research: time, transportation, money
WHERE	Which place: Is it easy or difficult to reach? What does it look like?

Use Your Eyes, Ears, Mouth, Touch and Smell!

Step 3 - 45 minutes

During this step, participants will develop a brief questionnaire to prepare for their Mini Market Study. Explain that a market study usually consists of finding out information about the product or service you plan to provide in your business by:

- interviewing customers on their preferences. Note: These can be individual customers, for example, the women and men who go to a repair shop to get their bicycle fixed or buy groceries for the family. But, customers can also be other shops. For example, a group of village women who produce handicrafts will sell these to tourist shops. Thus, these shops are their customers. In this case it is useful for the producers' group to find out from the staff or owners of the shops what are the preferences of their customers: the tourists

- interviewing owners or staff of businesses which sell similar products or services on the product or service and the competition

- looking at the location of the businesses, and the display inside the shop or of the market stand.

Divide participants into 4 to 6 small groups. Give each of them their assignment (see under Preparation) or let them select the type of business, location or product group that they want to study. In each group, each participant will:
- interview staff or owners of businesses and/or (potential) clients of selected businesses: at minimum one interview by each participant
- observe the location and the interior of these businesses.

Ask each group to design their own brief questionnaire for their Mini Market Study. Give them around 10 minutes to do this and then give them some tips on the types of questions they may want to focus on, using the Questionnaire for the Mini Market Study (training aid 44). Give them another 10 minutes to decide on their key questions.

Before participants start off with their field work, make sure they understand some basic do's and don't's in interviewing:
- Interviews are best done on a one-to-one basis
- Ask each person you want to interview if he or she has time to answer some questions (select a quiet time, when it is not busy)
- Briefly introduce yourself and the aim of the interview
- Start with some friendly remarks, and easy questions, because you need to establish contact with the person you interview and 'break the ice'
- Ask open questions: What do you think about …? Why did you select this shop to do your grocery shopping?
- Avoid closed questions: questions that people can only answer by saying 'yes' or 'no'
- Avoid suggestive questions that may lead the responding person's answer in a certain direction
- Ask only a few questions that are really important to reach your aim: the objective of the market research
- Speak clearly in a language that your respondents easily understand.
- Keep track of a logical sequence in your questions: Do not 'jump' from one subject to another
- Thank the respondent at the end of the interview.

Ask the groups to divide work among them, discuss their findings together and prepare for the reporting in plenary after the field work.

Step 4 - time to be determined

Participants carry out the field work.

Step 5 - 15 minutes

Coming back from the field work (the next day), the groups will **briefly** present their key questions and main findings to the whole group.

Step 6 - 15 minutes

Conclude the session by discussing the following questions:
- How did it go? Was it easy or difficult, exciting or boring?
- What were the main lessons you learned?
- What are the main points to consider for a future market study?
- Is it useful to do a market study? What for? Why is it important?
- Is this type of rapid appraisal useful? Does it give you ideas? What are the limiting factors?
- Is it important to plan a market study? Why?

Step 7 - 30 minutes (optional)

If participants plan to do a market study after the training workshop with a view to starting or improving their business, introduce and distribute the Example Marketing Questionnaire of Ms Sameth (training aid 45). She is thinking about selling drinks at the entrance of the university where there are many university teachers and students. Sameth would need to buy a mobile cart and this is an expensive investment for her. Therefore, she decides to do a simple market study by interviewing potential customers at the entrance of the university, and by buying drinks and chatting with people who already sell drinks there.

Discuss the questionnaire with the participants, and ask whether they would add, change or delete questions. Encourage participants to design their own questionnaires that suit their specific products and customers.

Key Questions in Market Research

WHY	What do you need to know and why: The purpose of the research
WHAT	What will be studied: the market, consumers, consumer habits, channels of distribution and selling Information: what is absolutely needed, what is optional (or less important)
WHO	Which people do you need to contact (observe and/or interview): (potential) customers, other businesses (competitors)
HOW	Who will do the research: Yourself or somebody else? Which methods will you use: interviews, observation, review of statistics What resources do you need to carry out the research: time, transportation, money
WHERE	Which place: Is it easy or difficult to reach? What does it look like?

Use Your Eyes, Ears, Mouth, Touch and Smell!

Questionnaire for the Mini Market Study

Example questions for interviews on customer preferences with staff or owners of businesses

• Who buys?	Profile of customers? Are they also users? (not always obvious)
• Why do they buy?	Need, prestige; habit; price
• What do they buy?	Size, quality, colour, design
• When do they buy?	Seasonal, daily, weekly, event-related
• Where do they buy?	Market, home, post, mall, location, other
• How do they buy?	Orders, impulse, credit, bulk
• How often do they buy?	Regular, casual, occasional
• How many do they buy?	User rates, quantities

Example questions for interviews on the competition with staff or owners of businesses

- Who are your competitors?
- What are their advantages?
- What are their disadvantages?
- Is there a lot of competition?
- What do you do to attract customers so that they come to you and do not go to your competitors

Key points for observations

- Use all your senses: Eyes, Ears, Mouth, Touch and Smell
- Is the place easy-to-reach?
- Is the interior and display clean and attractive?
- What are the attitudes of the sales people towards the customers?

Example Marketing Questionnaire of Ms Sameth

1. Personal Profile

1.1 Age (group)
1.2 Sex

2. Market Information

2.1 How often do you buy drinks here?
2.2 How much do you usually spend for one drink?
2.3 Which times of the day do you usually buy a drink here?
- Morning
- Lunch time
- Afternoon
- Evening

2.4 Which of the following is important to you when you buy a drink?
- Price (Cost)
- Whether the drink is cold or hot
- Wide range of different types of drinks
- Fast service
- Good service

3. Product Information

3.1 What kind of drink do you like?
- Water
- Fresh fruit juice
- Soft drinks
- Shakes
- Coffee
- Tea

3.2 What size do you prefer?
- Large
- Regular
- Small

4. Competitors' Information

4.1 Where do you usually buy your drink? And Why?
- Competitor 1
  (Price - Type of drink - Location - Personal Relation - Other.........................)
- Competitor 2
  (Price - Type of drink - Location - Personal Relation - Other.........................)
- Competitor 3
  (Price - Type of drink - Location - Personal Relation - Other.........................)

Remarks

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Module 3.3
Production, Services and Technology

Key Content

In order to run a profit-making business, a basic understanding of technology and 'production' is needed, both for production as well as for service businesses. Women traditionally have limited access to vocational technical training or industry-related information. While food processing is a typical 'women's job', the know-how is in many cases insufficient in terms of skills, information about raw materials and technology, the production process, and the cost structure. This is one of the reasons why women's economic operations tend to stagnate at an informal micro-level and often are labour-intensive businesses with low productivity, inadequate technology and poor quality.

Objectives

Module 3.3 aims to sharpen women's skills for identifying and handling the key elements of production of a good or service. It helps women to become aware of the system of production and to get acquainted with the basic elements of product innovation. Another learning aim is to become aware of the different cost elements, including the labour time that is often neglected as unpaid and invisible labour if done by women.

Exercises

19. All it Needs to Create a Product or Service
20. More and better Products: The SCAMPER Model

Exercise 19. All it Needs to Create a Product or Service

Objectives

- To identify and learn how to manage the key elements of production of a good or service: raw materials, labour, tools and equipment
- To understand the different steps in a production cycle

Duration

90 minutes

Room Arrangement

U-shape, and a demonstration table

Materials

- Flip chart sheets (one per group), marker pens, calculator, overhead projector or boards (for visualisation exercise)
- Any product or service suitable in the given location - see examples:
  Example of production - salad making:
  - 1 set of kitchen utensils for making a salad (measuring cup, spoon, plates, bowl, etc.)
  - Raw materials to prepare the selected food item (e.g. noodle salad; papaya salad)

  Example of a service - hair dressing:
  - 1 set of hair dressing utensils: water bowl, comb, towel, scissors, mirror
  - Raw materials needed as inputs: water, shampoo

Transparencies or Flipcharts and Distribution to all Participants as Handouts

- Production Chart
- Costs of Raw Materials List
- Labour Time Sheet
- Costs of Tools and Equipment List
- Fixed and Variable Costs
- Fixed and Variable Costs: Some Examples
- The Production Cycle: Production Business
- The Production Cycle: Service Business
- Process of Production List

All it Needs to Create a Product or Service

Related Session

Exercise 22 Costing and Pricing, Module 3.4, Finance

Preparation

- The tools and raw materials for making a product or providing a service (see above) should be borrowed and/or bought in advance.
- Ask for volunteers to act as the entrepreneurs: one to demonstrate the making of a product and the other to demonstrate the provision of a service.
- Participants may be shy to do a role play which involves physical contact with another person (in this case brushing and/or cutting hair of a customer). Trainers need to respect this and give the role players the freedom to act as they want: Do not force them in any way.

Session Plan

Step 1 - 30 minutes

Introduce the aims of the exercise: to learn how to manage the key elements in the production of a good or service. This includes identifying the feasibility of implementing a business project; the costs for making a product or providing a service, as well as the market demand, and the price that the market would be willing to pay for the given product or service.

The participants will view two short production cycles in action: both for making a product and providing a service. Two volunteers will act as entrepreneurs and demonstrate the production process by transforming raw materials with their labour and tools into a finished product or service. By observing and analysing, the participants identify the key elements of a small-scale production cycle. They also identify the different costs involved in the production cycle, and learn how to calculate the costs per product or service. Introduce and explain the following charts to participants:

- Production Chart (training aid 46)
- Costs of Raw Materials List (training aid 47)
- Labour Time List (training aid 48)
- Costs of Tools and Equipment List (training aid 49)

Ask the participants to observe the action carefully and to take notes. Participants can divide into 4 or 6 small groups. Half of the groups will do the calculations for identifying the costs of tools and equipment, raw materials, and the labour time of the production business and the other groups will do the same for the service business. Each of the entrepreneurs will introduce their small 'production' or 'service' enterprise and demonstrate how she prepares her delicious salads, or how she makes those fancy hairstyles.

During the group work, participants identify the key elements in preparing production plans. They acquire practical insights into the design and improvement of a small-scale production or service business and put their findings on a flipchart or transparency.

Step 2 - 30 minutes

Ask the groups to present their findings. Go through the different items and costs on the three lists for each type of business and discuss:

- For the raw materials: check whether all items were used, and whether there are left-overs. The costing should include only the price of the items that were used.

- For the labour: check whether participants have written down the time that was needed for each step in the production of the food item or the provision of the service. Include the time spent by assistants if any. Include the time spent in talking with the customer. Ask the groups to estimate the total cost of labour time by the business women.

- For the tools and equipment: check whether participants have listed all tools and equipment, and costed them. Explain that most tools can be used many times. Ask the groups to estimate how many products or services can be provided before they need to buy a new tool, and then to calculate the costs of the tools used in the demonstrations by the two business women.

- The outcome of this part of the exercise should be written neatly by each group on a flipchart or transparency and be available for groupwork in exercise 22 Costing and Pricing in module 3.4: Finance.

Encourage participants to further analyse and exchange experiences on labour time, costs, quality, quantity, inputs and outputs. Start a general discussion on the production process, using the points below:

- How could one modify/substitute tools and equipment to increase productivity, or simplify and improve the production or service process?

- If participants refer to fixed and/or variable costs at this point, explain the difference, according to their needs and interest (training aids 50 and/or 51). Indicate that this subject will be taken up in more detail in the exercises in module 3.4: Finance.

Explain that each production process consists of 3 main steps:

- **Make ready**: This involves preparing required components and getting the materials (transport); measuring the ingredients (inspection and operation); cutting vegetables, preparing beef slices; washing the salad (operation).
- **Do**: Putting the cooking oil in the pan (operation); laying the beef slices or the vegetables in the pan; cooking and frying (operation and delay).
- **Put away**: Removing the finished product from the pan (transport); keeping the fried slices in a container (storage).

Step 3 - 15 minutes

Invite participants to cite the most important elements of the 'production cycle' both in a business which produces and sells goods and in a service business. By and large, the cycles shown in training aids 52 and 53 on the Production Cycle will have been completed. Discuss each of the steps with the participants. Invite them to explain the main steps in the production cycle of their own business.

Ask for some examples from the group work to illustrate the production cycle: How much money was needed and how long did it take to get all the steps done?

In the round-up, emphasize that every production process can be improved upon. Make sure that the participants have fully understood the different elements of production, as these will become important for a better understanding of finances later on.

Step 4 - 15 minutes (optional)

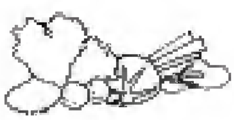
Elaborate on the product cycle by asking participants to analyse the production process as shown in the 'Process of Production List' (training aid 54) and discuss the following points:

- What were the parts of the 'operation' in this production process?
- What delays (if any) did you notice?
- Was the issue of transport important?
- How was storage organized?
- How could the process be made safer, cleaner and more productive?

PRODUCTION CHART

RAW MATERIALS

Example:
Salad
Vegetables or fruit
Lime juice
Salt
Meat or fish
Pepper



Example: Haircut
Shampoo
Water
Colouring

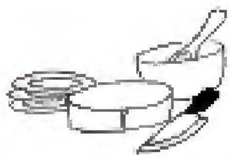
LABOUR

Example: Salad
Wash & Clean
Put in order
Cut slices
Mix
Heat up
Fry
Cool down

Example: Haircut
Comb
Wash & clean
Comb
Cut

TOOLS AND EQUIPMENT

Example: Salad
Table
Bowl
Frying pan
Cups
Plates
Spoons
Knives & Forks



Example: Haircut
Comb
Brush
Scissors
Mirror
Hair dryer

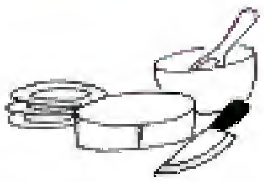
Cost of Raw Materials List

Items	Cost (local currency)	Estimate of Costs for one product/service	Remarks

All it Needs to Create a Product or Service

Labour Time List

Process/Step	Time (minutes)	Remarks



Costs of Tools and Equipment List

Items	Cost (local currency)	Estimate of Costs for one product/service	Remarks

FIXED AND VARIABLE COSTS

FIXED COSTS:

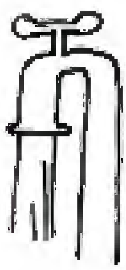
Costs that do not vary with the number of products or services produced

Examples:
Salaries of permanent staff
Monthly Rent
Buildings
Machinery

VARIABLE COSTS:

Costs that vary directly with the number of products or services produced

Examples:
Raw materials
(e.g. salad, beef; shampoo)
Water
Electricity
Salaries of non-permanent staff employed in busy periods only.

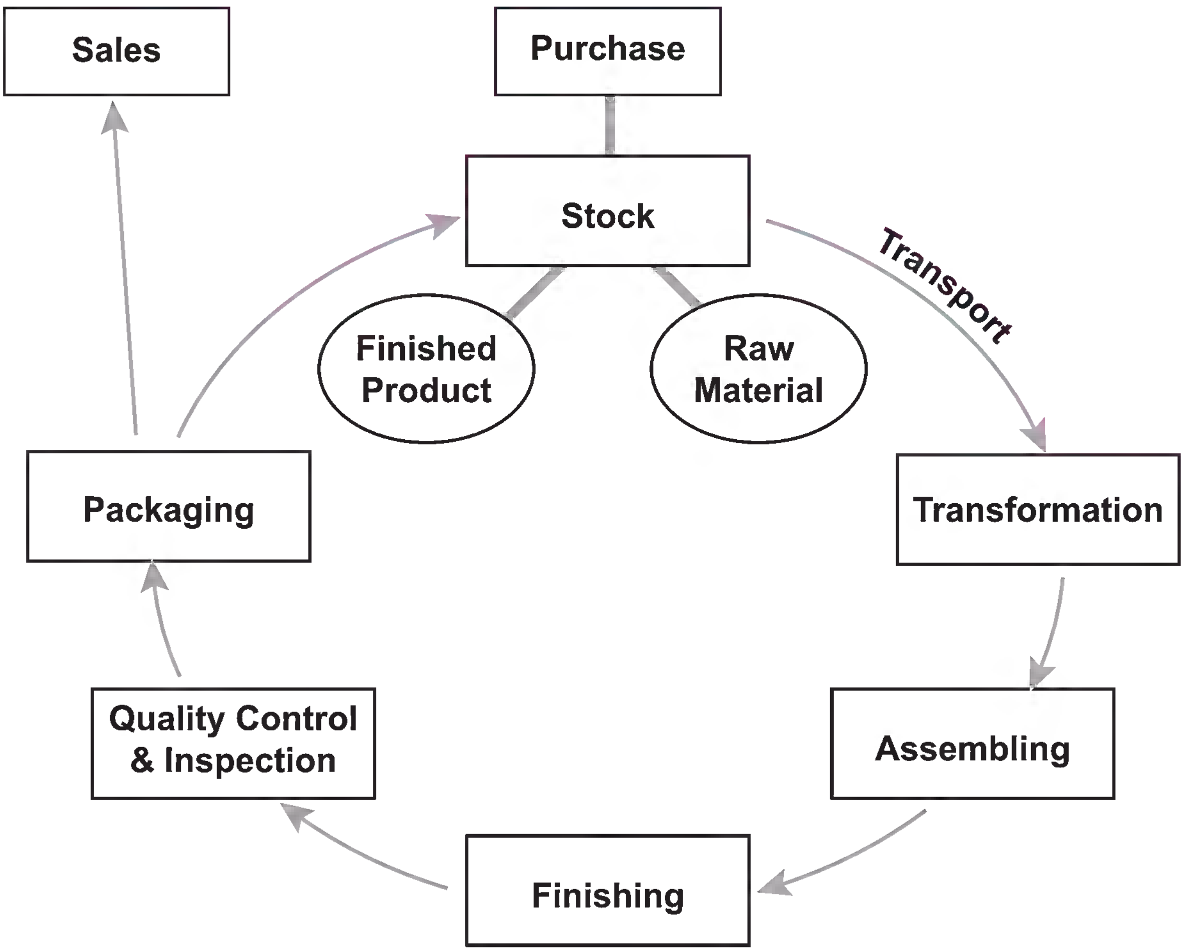


Fixed and Variable Costs: Examples

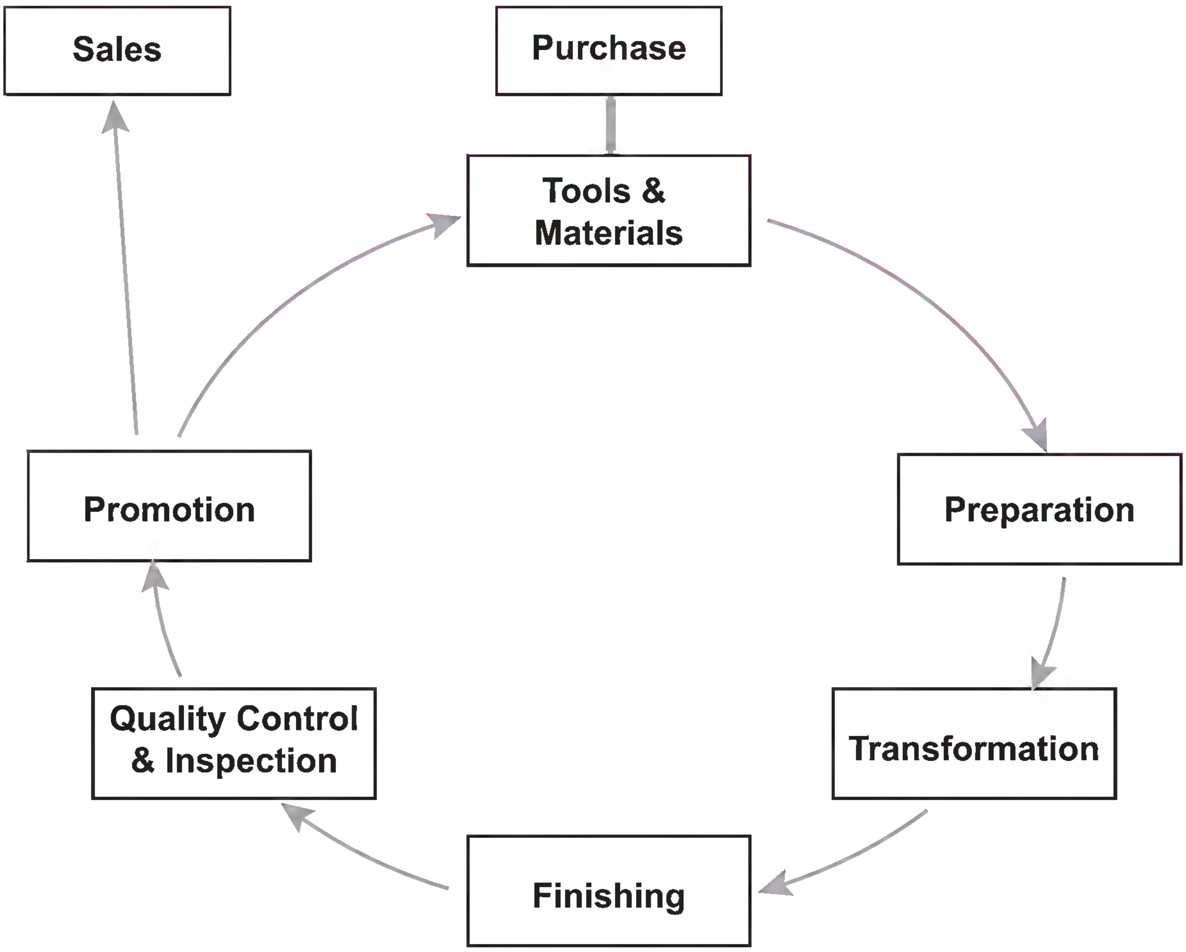
FIXED COSTS	VARIABLE COSTS			
	Food products	**Carpentry**	**Retail**	**Services**
	Raw Materials			
Wages and salaries; Social Services (= health care; kindergarden, school etc.); Entrepreneur's salary ; Rent ; Transport ; Public services (= municipality, business registration' office, etc.); Maintenance; Depreciation; Others.	Vegetables Fruits Salt Oil, Butter Lime juice Beef Spices	Wood Hinges Paint Thinner Screws Turpentine Oil Glue	Cost price of goods sold in the shop	Purchasing of components, materials and spare parts
	Labour			
Salaries of permanent staff	Wages per product	Wages per product	Wages for specific duties in shop	Wages for each delivered service
This includes yourself and your regular workers.	Variable wages can be calculated by product, e.g. per kg of salad, or by the unit of sale.	Variable salaries can be calculated by 'piece', e.g. number of chairs produced.	Variable salaries can be calculated by hours worked or by tasks.	Variable wages can be calculated by hours worked or by number of services delivered.

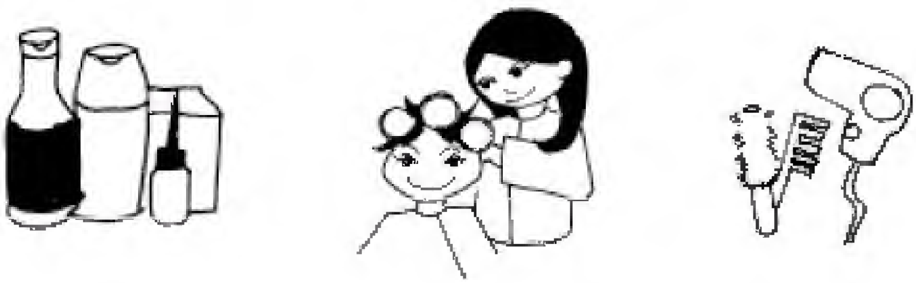
The Business Project
Production, Services and Technology
All it Needs to Create a Product or Service

The Production Cycle: Production Business



The Production Cycle: Service Business





Process of Production List (optional)

Process / Steps	Op	De	Tr	St	In	Remarks

Legend:

Op - Operation
De - Delay
Tr - Transport
St - Storage
In - Incoming products/goods for storage or immediate sales

Exercise 20. More and Better Products: The SCAMPER Model[2]

Objective

To stimulate creativity for product innovation by using the SCAMPER model

Duration

90 - 120 minutes

Room Arrangement

U-shaped seating for plenary and small circles for work in small groups

Materials

- One simple product to explain the model, for example, a board-wiper, a dress, or a pair of pocket-scissors combined with a knife. **Use locally available products!**
- 4 to 5 products for use by each of the small groups
- Flipchart paper and markers for each group

Preparation

Purchase or borrow 4-5 items for group work, using locally available products as examples. Use traditional and modern items that might be bought by local clients (a shirt, shoes) and by visitors or tourists (sunglasses, handicraft products).

Transparency or Flipchart

The SCAMPER Model

Handout

The SCAMPER Chart (optional for literate groups)

Related Sessions

- Module 3.1: Business Ideas, Exercise 13: Micro-screening
- Module 3.2: Marketing and Module 3.4: Finance

[2] Source: Adapted from GTZ, 1995, International CEFE Manual. The SCAMPER model was developed in Chiangmai, Thailand (CEFE 1995).

More and Better Products: The SCAMPER Model

Notes for the Training Team

- This exercise usually serves as an eye-opener and an energizer. It is suitable for literate and non-literate groups (develop symbols for each of the SCAMPER elements).
- The products chosen for group work should not consist of too many different parts.

Session Plan

Step 1 - 15 minutes

Introduce the exercise. The participants are given some day-to-day products and their task is to identify and develop all the product modifications and improvements they can imagine. The SCAMPER model is a guide for them to ask basic questions, such as: Which parts of a given product can be enlarged (amplified) or which parts can be reduced (minimized)? Are there any materials that can be replaced by other materials? As the SCAMPER is a brainstorming tool, the session can be noisy and filled with laughter while the participants are identifying possible product innovations and new business opportunities. The results are often surprising, as well-known products are converted into different or new ones.

In all countries small enterprises tend to imitate or copy the products of others. The SCAMPER model can be used by the entrepreneurs to develop ideas for distinguishing their own products from those of competitors, and for identifying market niches for a product with some new features.

Explain the meaning of each element in the SCAMPER Model and show training aid 55 on a flipchart or transparency or with cards as prepared beforehand, giving examples for each element.

S - C - A - M - P - E - R:

Substitute	• Replace one or several components of the product
Combine	• Merge one or several elements of the product
Amplify	• Enlarge, or make the product more sophisticated
Minimize	• Make the product more simple
Put to other use	• Use the product for a different purpose
Eliminate	• Delete
Rearrange	• Revise the order of the elements contained in one product

Use symbols to be designed locally for each letter and meaning of the term.

More and Better Products: The SCAMPER Model

Illustrate the use of the SCAMPER model to the participants by showing possible changes to one product, for example, a board wiper:

Substitute:	• Change the body from plastic to wood
Combine:	• Soft wiping side for use with water, and dry wiping side for final cleaning
Amplify:	• Large wiping tool with four sides shaped like a big cube
Minimize:	• Small wiping tool for use with water only
Put to other use:	• Wiping instrument for windows
Eliminate:	• Reduce unnecessary parts (e.g. holding frame of plastic or wooden body)
Rearrange:	• Chalk board wiper on one side, and white board wiper on the other side

Step 2 - 30 minutes

Group work: form groups of four to five participants and hand out one product to each group so that can identify modifications and improvements. In some cases not all components of the SCAMPER model may apply, but stimulate participants to think and be creative.

Give hints to participants as follows:
- The raw material: Is this the only possible material to be used?
- The production process: How difficult will it be to produce a modified product? What would be the differences in time and costs for modifying the product?

Participants might develop only small modifications so that the product finally remains almost the same. Encourage them to develop their creative thinking (remind them of the rules for brainstorming from exercise 12).

Step 3 - 30 minutes

The groups present their results on a flipchart. When presenting their product innovations to the others, they can draw or exhibit their new products, list the SCAMPER factors that they used and describe the changes that they have come up with. Encourage participants to illustrate the results of their SCAMPER analysis through drawings, sketches, pictures, and models.

During the plenary session, invite participants to ask questions or give comments after each group presentation.

Step 4 - 15 minutes

All products can be modified and/or improved in some way or other. Improved or new products have to be viable from a production perspective (raw materials; process of production) and from a marketing perspective (demand).

More and Better Products: The SCAMPER Model

The search for product innovation is always an important task for an entrepreneur and should be repeated regularly.

If the improved or new products identified by the participants appear to have little feasibility, refer to the Micro-Screening Exercise in Module 3.1 to recall the analysis made by the participants.

It should be stressed that not all of the changes conceived may be accepted by the market or are financially feasible. Therefore, marketing research and cost analysis are complementary steps to be undertaken. See Modules 3.2 and 3.4.

Step 5 - 30 minutes

Optional: Explain the SCAMPER Chart (training aid 56):

- Column 1 (Factors) provides the seven key points to ask and examples
- Column 2: Describe the existing condition or situation of the product
- Column 3: Describe the new ideas (If you have more than one option, insert an additional column):
  - For Substitute, it can be the raw materials.
  - For Combine, it can be the addition of one or more product features.
  - For Amplify/Minimize, mention product size in centimetres or product weight in grams, product in existing colours, product range in terms of variations.
  - For Put to Other Use, describe new uses of a product in terms of use of other technology, process or skills.
  - For Eliminate, mention raw materials or production steps.
  - For Rearrange, describe existing order or appearance.

- Column 4 (Cost): Write down the estimated costs of the new option.
- Column 5 (Benefits): Write down the perceived benefits in monetary terms, such as savings, increased sales, increased profits. Write down if implementing the chosen option is easy, moderate or difficult. Consider the strengths and weaknesses of the producers, if known, or the opportunities and threats in the business environment.

SCAMPER Model

Substitute

Combine

Amplify (Add)

Minimize

Put to other use

Eliminate

Rearrange

SCAMPER Chart (optional)

1. Factors	2. Existing Condition	3. New Option	4. Cost	5. Benefits
SUBSTITUTE (e.g. change raw material, etc.)				
COMBINE (e.g. join/add functions, features, etc.)				
AMPLIFY (Add) (e.g. increase product size, range, colours, weight, etc.)				
MINIMIZE (Minimize or Reduce (e.g. reduce product size, range, colours, etc.)				
PUT TO OTHER USE (e.g. use the product for other purposes)				
ELIMINATE (e.g. take out unnecessary parts, production steps, etc.)				
REARRANGE (e.g. change or modify existing order, colour, appearance, etc.)				

Module 3.4
Finance

Key Content

The meaning and importance of financial terms is often exaggerated and described in such a way that women entrepreneurs feel discouraged. But at the same time, women are aware that they need to manage their daily finances even if their business is small. The more they can use financial tools, the higher the chances will be for their business to survive and grow, and the more successful and profitable their business is likely to be.

Objectives

Module 3.4 introduces key financial management concepts, terms and tools with a view to enable women with little education to manage their money. Once women entrepreneurs know what the costs are, they will be able to apply this knowledge and set prices accordingly. The module provides basic financial tools to enable them to develop a financially sound business and seek financial services with local intermediaries and banks.

Exercises

21. Managing Your Money
22. Costing and Pricing
23. Book-Keeping Tools

Exercise 21. Managing Your Money

Objective

To understand the importance of managing your money and keeping financial records

Duration

60 - 90 minutes, depending on the business experience of participants

Room Arrangement

U-shape

Materials and Preparation

- Prepare two headers: 'The Private and the Family Purse' and the 'Business Purse' on cards for use on flipcharts or boards.
- Cards and colour markers

Transparencies and Flipcharts

The 'Private and Family' Purse and the 'Business Purse' (see steps 2 and 7)

Handouts

- Managing Your Money
- Quick Reference Guide: Business and Financial Terms, provided in Part 3. Sources for Further Reading

Related Sessions

- All exercises of Module 3.4, Finance.
- Module 2.2, The Business Environment - She Is Not Alone
- Module 4, People, Organization and Management

Notes for the Training Team

This exercise consists of a Question & Answer discussion in plenary. The training team needs to facilitate the group discussion in line with the capacity, experience and pace of learning of the participants. Do not overload participants with too much information.

Ask for examples from experience, and use these to introduce the new financial concepts and terms. One trainer will lead the discussion while another trainer writes the information provided by the participants as well as the financial key terms and their symbols on a flipchart. During the conclusion at the end of this exercise, refer back to examples and experiences which participants shared during the previous steps.

You can split the session into two between steps 4 and 5, and introduce the second version of the role play in Module 2.2 (exercise 8, roles 8 to 11) if participants are very unfamiliar with business and financial terms and definitions. The second version of this role play aims to increase the understanding on the 'break-even point' and serves as an 'energizer'.

Session Plan

Step 1 - 5 minutes

Ask the participants to think of situations they face when dealing with money. Make a list of all cash transactions that occur in one's daily life. Note key points on a flipchart and use these examples when introducing new terms later in the exercise.

Step 2 - 15 minutes

Ask Participants: **What do you need money for?** Participants will come up with answers that relate to private expenses (buying food for the family, school fees) and business expenses (buying stock or raw materials, transportation to go to the market). The training team writes their answers on cards.

Explain that it is important to make a distinction between the money you need for yourself/your family and the money you need for your business. Most small entrepreneurs say that 'finance' is their main problem! However, you will find that there are many 'holes' or 'leakages' when looking closer at how the money is spent, because many business women and men do not make a clear distinction between their 'private or family purse' and their 'business purse'. Go through the answers of participants and decide with them to put these expenses under either one of the two headings 'Private or Family Purse' or 'Business Purse'.

Explain that it is important to know what you need money for by showing training aid 57 on these two 'Purses'. Give some further examples on types of expenses in the family and in the business. Do not go into detail at this stage on the type of business expenses (for example, the difference between start-up and operating expenses is explained in detail in exercise 22), but briefly introduce the main concepts and terms.

Managing Your Money

In a Family:

When thinking about living expenses related to your private and family life, it is important to be able to distinguish between yourself and your enterprise:

Woman in Enterprise

Her family	Her enterprise
Money used to feed the family and for personal items	Money used to buy materials, supplies, equipment, etc.
Money used for needs and obligations of one's family, children and friends (e.g. hospital, school fees, close friend's personal expenses, etc.)	Money needed to pay salaries and other labour expenses (e.g. including social protection, health insurance, pensions, etc.)
Money used for recreation, buying a TV, etc.	Money used to buy machines, computer, etc.
Cash kept in bag, pocket, safe place at home safety box, wallet, or bank account in your personal name	Cash kept in business drawer, 'other pocket', in savings scheme, or business bank account

In a Business:

- **Start-up expenses**: What you need to get your business started. These expenses can include, for example, the cost of opening a bank account, the cost of equipment and the cost of getting the necessary licenses.

- **Operating expenses**: What you require to make your business run on a day-to-day basis. These operating costs vary and can go up and down. They can include, for example:
  - The costs of buying raw materials
  - Labour costs
  - Rent
  - Electricity
  - Interest payments on loans
  - The cost of replacing equipment ('Depreciation' is further explained in exercise 22).

The entrepreneur has to decide how to manage this money. Sometimes, you can control the 'money in' and 'money out' easily. Sometimes, it is more difficult and it can get out of your control, if you are not careful. For example, if you wait too long for the debtors to pay you (giving them too much credit), or if you 'sit' on your stock without using it (if there are no customers for a long time).

Step 3 - 20 minutes

Ask participants **how they control the cash that comes in and that goes out** of their business. Try to obtain a range of experiences: Some people may keep track using their memory only. Others will keep receipts but not put them in a record keeping system. Owners of small shops may keep a record of all things sold, and/or they may keep a record of the amounts bought or sold on credit. Some experienced and established business women may have an elaborate book-keeping system already.

Discuss the advantages, disadvantages and problems of keeping track of the business finances. Participants can brainstorm and discuss in pairs or small groups for 5 minutes, followed by discussion in plenary. Summarize the disadvantages and problems (no skills; no time; boring work; no money to obtain the skills or to hire somebody to do it). Proceed with listing the advantages and the benefits of simple book-keeping:

- You know how much money goes in and goes out your business
- You can check your expenses regularly
- You can keep better control of your cash (plan ahead and budget)
- You can monitor how much you have sold (sales performance)
- You can manage your losses and your profits
- You can make comparisons (costs/sales of other products; estimates against actual turnover; comparing with competitors; benchmarks, etc.)
- You can see at any moment who owes money to you
- You can check whether money got lost or stolen

All in all, **YOU CAN DO IT** - the key message is that there are simple ways to keep track of one's cash transactions, without being an accountant!

Step 4 - 10 minutes

Encourage participants to take a 'second look': What costs can occur that you might not think of immediately? The plenary discussion should bring out the following points:

- Items being wasted (perished materials; low-quality material; inappropriate equipment and technology)
- Misuse or thefts in your business
- Differences between buying raw materials in bulk (with discounts) or in small quantities
- Price increases (inflation) or decreases (too much competition)
- Changes in demand and supply for items (seasonal; regional; trends)
- Changes in productivity (is it possible to produce more with the same or less inputs?)
- Insufficient planning (see module 4 on Management)

Step 5 - 10 minutes

The next topic for discussion is: **How can you manage your finances?** Summarize the earlier discussion by introducing the terms below, but do NOT do any calculations at this point, and do not go into detail as all these terms will be further discussed in exercise 22.

- **Costing**: How much does it really cost to make the product, or to deliver the service?
- **Pricing**: What price should you charge? How do you calculate it?
- **Budgeting**: How can you plan to have money available at the right time, so you are able to use the right source(s) when you need money?
- **Profit & Profitability**: Are you really making a profit? Or do you spend more than you earn?
- **Break-even**: Are you covering all of the costs before you start to make some profit? You need to know your costs to calculate your break-even point. This is the point at which costs are equal to income: no profit - no loss.

Explain these terms by making use of the Handout 'Managing your money' (training aid 58). Be careful not to lecture too much. Invite the participants to ask questions.

Make the participants aware of changes that occur to costs due to various inside and outside influences. Some examples are:

- Increases in quantity due to using more efficient and better tools
- Changes in productivity because the workers have become more motivated
- Improvements in quality due to using new tools or better raw materials.

Step 6 - 10 minutes

How to gain access to financial resources: This is a question that many entrepreneurs ask, as they see 'finance' as their 'number 1 problem'. Discuss the following with participants: Before taking a loan, think carefully about the following issues or questions:

- **Do we make proper use of our own resources (individual, family and/or group)**:
  - Do we have bank savings or deposits (individual or group savings)?
  - Do we have access to informal loans borrowed from family and friends?
  - Can we use our house, plot of land or premises as 'security', collateral or 'own share'?
  - Do our business partners or investors contribute financially to the business (shares)?
  - Do we have business profits or earnings?

- **Do we have access to external sources** as women entrepreneurs or income generating groups:
  - Grants: a gift of money that does not have to be paid back
  - Loans: an amount of money that needs to be paid back usually with interest to banks, micro-finance institutions, village banks; money-lenders or other sources.

Issues to consider here include: guarantees or guarantors; interest rates and currency fluctuations; repayment period; delays in processing a loan proposal; time from approval to final disbursement. The training team should stress the importance for participants to seek advice on these matters before borrowing money from informal channels (family and money lenders) and formal channels (bank loan).

- **When taking a loan:**
  - Do you really need a loan, or can you mobilize your own resources? A loan is a debt, and this will always be a financial burden on the business. So if you need a loan, be aware that this involves costs. Besides the interest rates, there are other costs such as application fees, bank administration fees, and changes in local currency exchange rates, so that the costs of a loan can increase over time.

  - Taking a loan may be a difficult and lengthy process, especially in rural areas, and it can be even more so for women. Experience shows that many micro-lending schemes focus on the 'easier' clients: those who know how to apply and can pay back.

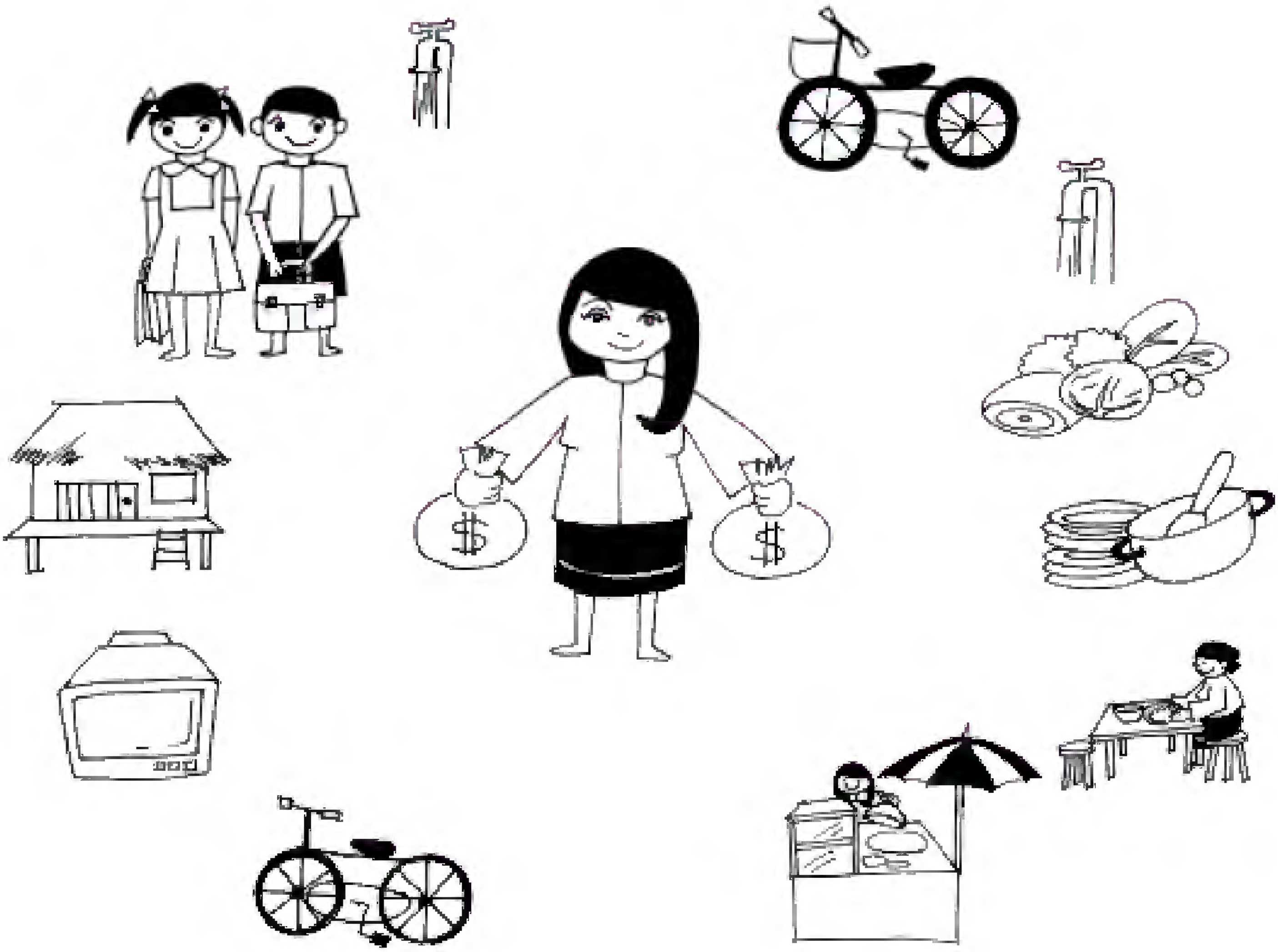
Step 7 - 10 minutes

Summarize the main points in this 'Question & Answer' session on money management and highlight some key lessons:

- Many entrepreneurs think access to finance is their biggest problem. In practice this may be the case for many entrepreneurs. However, often it is not so much lack of access to finance but the **management of finance** that is difficult for many people. This is also one of the most common reasons for business failure.
- A business owner needs to have control over the 'money in' and 'money out' flows in her enterprise, otherwise it cannot become successful.
- Make a distinction between your 'private or family purse' and your 'business purse' and keep two separate purses, otherwise chances are high that your business will not be successful.
- Important concepts that all business women should know about are costing, pricing, budgeting, profit and break-even point. This is true for all people in business irrespective of whether they are literate or not.
- Very small and simple businesses may be able to do without written book-keeping. As soon as your business grows and when you work with other people in a family or group business, basic records should be kept.

Distribute the Handout 'Managing your money' (training aid 58) and the 'Quick Reference Guide: Business and Financial Terms' (in Part 3) to all participants, irrespective of their literacy level. The Quick Reference Guide contains pictures which may help participants to later remember the meaning of key financial terms.

The 'Private and Family' Purse and the 'Business Purse'



Managing your Money

What do you need money for?

In a Family:

- Starting up a home (building a new home)
- Day-to-day items (buying food for meals, cleaning materials)
- Items for long-term use (a radio, a television, a motor cycle)

In a Business:

- Start-Up expenses (equipment, registration fees, a building)
- Operating expenses (buying raw materials, paying wages)
- Replacement cost of equipment (depreciation)

When thinking about expenses related to your private life, make sure to distinguish between your personal expenses and those of your enterprise - **keep them separate.**

Woman in Enterprise

Her family	Her enterprise
Money used to feed the family and for personal items	Money used to buy materials, supplies, equipment, etc.
Money used for needs and obligations of one's family, children and friends (e.g. hospital, school fees, close friend's personal expenses, etc.)	Money needed to pay salaries and other labour expenses (e.g. including social protection, health insurance, pensions, etc.)
Money used for recreation, buying a TV, etc.	Money used to buy machines, computer, etc.
Cash kept in bag, pocket, safe place at home safety box, wallet, or bank account in your personal name	Cash kept in business drawer, 'other pocket', in savings scheme, or business bank account

Why and how to control cash coming in and cash going out of the business? - The benefits of simple book-keeping.

- You know how much money goes in and goes out of your business
- You can keep better control of your cash (plan ahead and budget)
- You can monitor how much you have sold (sales performance)
- You can check your expenses regularly (monitoring costs)
- You can manage your losses and your profits (increase profits; reduce losses)
- You can make comparisons: costs/sales of other products; estimates against actual performance; comparing one trading period to another; comparing with competitors; benchmarks, etc.
- You can see at any moment who owes money to you
- You can check whether money got lost or stolen

The Business Project
Finance
Managing Your Money

What costs can occur that you might not think of in advance? - Why do your costs change?

- Things being wasted
- Misuse or thefts in your business
- Differences in buying raw materials in bulk (discounts) or in small quantities
- Increased prices of inputs (inflation)
- Decrease in selling price (too much competition)
- Changes in demand and supply for items (e.g. seasonal; regional; trends)
- Changes in productivity (more from less; less from more)
- Insufficient planning (see module 4 on Management)

How can you manage your finances? - Some terms and concepts:

- **Costing**: How much does it really cost to make the product or deliver the service?
- **Pricing**: What price should you charge?
- **Budgeting**: Planning when you need money.
- **Profitability**: Is all your hard work worthwhile? Should you be doing some thing else?
- **Impact of changes on your prices**: Increases in quantity purchased/sold (e.g. bulk purchases or sales); changes in productivity; improvements in quality, etc.
- **Break-Even Point**: 'All costs = all income', 'No profit - No loss'.

How to gain access to financial resources:

- **Personal, family and group resources:**
  - Savings (individual or group savings)
  - Money borrowed informally from family and friends
  - Contributions (shares) by business partners or investors
  - Profits or earnings of your business
  - House, plot of land (not as cash resource but as security)

- **External sources** (accessible to women micro-entrepreneurs or to women's groups):
  - Loans: an amount of money that needs to be paid back with interest to banks, micro-finance institutions; money-lenders; other sources). Issues to consider: collateral; guarantees; interest rates; repayment period; delays in processing loan proposals, and approval and disbursement of loans)
  - Grants: a cash gift that does not have to be paid back

Exercise 22. Costing and Pricing

Objectives

- To understand the main types of costs and the setting of prices in a business
- To know how to calculate costs and set prices

Duration

180 minutes

Room Arrangement

U-shape

Materials and Preparation

- The outcome of the group work in exercise 19 needs to be available for steps 1 and 4 in this exercise. The main cost items listed for the 'salad making' business need to be copied on cards for use during step 1 (for example: vegetables, oil, knife, time to clean the vegetables)
- Prepare headings on flipcharts or boards: Start-up Costs; Operational Costs; Fixed Costs and Variable Costs for use during step 2
- Buy small bags or containers with local candies, biscuits or cookies for each group (4) which are commonly available in urban and rural areas. Use products that the participants are familiar with for use during step 2

Transparencies or Flipcharts and Distribution as Handouts to Participants

- Fixed & Variable Costs (Training Aid 50 in Exercise 19 Module 3.3)
- Chart for Cost and Price per Unit: Example of the 'Healthy Orange Juice for All' Business of Family Sawan
- Chart for Cost and Price per Unit: Blank
- Cost Components (optional)

Related Session

Module 3.3, Exercise 19: All it Needs to Create a Product or Service

Notes for the Training Team

In this key exercise participants will learn how to calculate key costs and how to set prices. The exercise contains a Pricing Game (step 2) and Group Work on calculating the main costs and setting a realistic price in a Production and a Service Business (step 4).

In most training workshops, the costs calculated by participants in exercise 19: 'All it needs to create a product or service' are too high as compared to the actual costs, because it is usually difficult for the participants to take into account all real costs and to identify these as unit costs spread over a number of products or services or over a certain time period. The training team should use local prices that are feasible and realistic.

Session Plan

Step 1 - 30 minutes

Recall the experience in exercise 19 in module 3.3: A demonstration was given of the operation of a production and a service business. Participants calculated the cost of 'making a product' and 'providing a service' by listing the costs of raw materials, labour and equipment. Show the outcome of the group work on the example of the 'salad making' business and ask: What are the main costs in this enterprise?

Ask participants which type of costs are made only once at the start of this business and which costs the business woman will have to make regularly to keep her enterprise going. Put all cards related to 'start-up' costs and 'regular operating' costs on the flipcharts or boards with the respective headings. Explain the difference between start-up costs and operating costs.

- **Start-up costs** are costs that you make once to get your business off the ground, such as the purchase of land or equipment.
- **Operating costs** are costs that you will continue to make in your business, such as rent or purchase of raw materials.

Continue with further discussing the operating costs: These can be fixed or variable. Discuss this as follows: Ask the participants what is the difference between costs like 'rent' and costs like 'the ingredients for the salad'. Ask whether the cost of rent stays the same when a business woman makes 2 salads or 20 salads for sale during one day. Then ask whether she has the same or different costs for buying the ingredients for 2 or 20 salads. Go through the cards listed under 'operating cost' and divide them with participants under the headings 'fixed' and 'variable costs'.

Explain the difference between fixed and variable costs (training aid 50 in Exercise 19, Module 3.3).

- **Fixed costs** do not vary with the number of goods or services produced and sold by the business (rent of a shop or market stall; ownership of a car or motorcycle; salary for regular workers in the business)
- **Variable costs** vary with the number of goods or services produced and sold by the business (raw materials, additional labour costs, transportation expenses, such as petrol for the car or motorcycle)

Ask the participants to think about the differences between costs so that they can gain a deeper understanding of the distinction between fixed and variable costs. Sometimes it is debatable whether a cost is a fixed or a variable cost, and some types of costs can be both. For example, labour can be both a fixed and a variable cost. The transportation arrangements needed in many businesses can also be both a fixed or variable cost, depending on the situation. The main thing business people have to keep in mind is: Fixed costs do not vary with the number of sales while variable costs can change depending on the amount of sales going on. Introduce the 'Flower Business of Nga' as an example to illustrate this.

Nga's Flower Business

Nga and her family grow flowers on their land for sale in the market in a city nearby. When the flowers are harvested, Nga takes them to the city on her bicycle every morning, and sells them to a friend who lives in the city and sells them on the street near the railway station. It takes Nga 3 hours every morning to bring the flowers to the city and come back home. If she has many flowers for sale, she asks her brother to come along on his bicycle to bring the flowers to the city. The road between her village and the city is not very good. If it rains it takes her 4 hours. There are also many sharp stones on the road so at least once a week, one of the tires gets punctured, and she needs to get it repaired in the cyclo-repair businesses along the road. This happens often and she clearly remembers the terrible week that she had a flat tire every day. When she has a flat tire, it takes her at least another hour to transport the flowers and arrive back home. From experience she knows she needs to buy 2 new tires every 6 months.

After 3 years, the bicycle is really worn out. Luckily she has started to save for a new one. The good news also is that the road is being paved. So she decides to take her savings, borrows money from her mother, and buys a motor cycle. This means, she only spends 1.5 hours every day for the transport of the flowers. She has more time now to grow and sell more flowers. If she has many flowers, she makes two trips to the town and sells the double amount of flowers. She can pay back her mother, she can easily cover the extra cost for petrol and she makes more money.

Ask the participants which **transportation costs** are fixed and which transportation costs are variable in Nga's Flower Business, and summarize as follows:

- The 2 tires that she needs to buy every 6 months are fixed costs
- The money she pays the cyclo-repair businesses is a fixed cost
- The purchase of the motorcycle is an investment and a fixed cost which she makes only once
- The purchase of petrol is a fixed cost, but the extra petrol that she spends on the days when she makes a second trip and sells the double amount of flowers, is a variable cost.

Explain the meaning of **depreciation**: Nga knew that she had to replace her bicycle, and started to save money for a new one. The purchase of equipment is an expenditure at the moment you buy the equipment. Over the years of use, you have to save money to be able to replace the equipment once it is no longer functioning.

Ask the participants which **labour costs** are fixed and which labour costs are variable in Nga's Flower Business, and summarize as follows:

- The 3 hours which Nga spends every day to transport the flowers and return home are her regular labour costs. These are fixed costs.
- The additional hours she spends when it rains or when she has a punctured tire are also fixed labour costs
- She also has to pay her brother when he helps with the flower transport. These are variable labour costs, because she sells the double amount of flowers when he comes along.

Continue with further discussing these labour costs, because participants need to understand that '**TIME is MONEY**'. Explain why it is necessary to include both the labour time of the business woman and the labour time of other people working in the business in cost calculations:

- The time that a business woman spends on the business is a cost, because she can not use that time for other purposes. She is busy with her business (this is known as 'opportunity costs')
- Women tend to consider that the time spent working in the household for their family or in their business is 'free' time. This is not true in both cases. Their labour contribution is vital for the well-being of their family and it is also necessary for business success
- They have to decide whether they want to pay themselves a regular salary and see this as a 'cost' to their business, or whether they pay themselves only if they know how much profit they make
- All business women need to check regularly if their business brings in enough money or not. It does not make sense to work very hard for many hours and earn very little.

Step 2 - 30 minutes

Invite participants to engage in a **Pricing Game**. Explain that this game does not require any serious cost calculations. Participants will come up with possible price estimates, and the reasons why and how they decided on the price.

Divide the participants into four groups, two groups each representing people from cities and rural areas respectively. Give each group a bag of candies and give them the information for the group work:

- Each bag of local candies, biscuits or cookies was bought in the nearby town for X amount (give the actual price of the bag of candies in local currency).
- Decide how much you will sell each piece of candy or units of candies (different quantities) as you wish, and how much profit you will make.
- Decide on the lowest possible price that you would have to sell it for, and the highest possible price you would hope to get.
- Give reasons for choosing these prices.

Each group has **5 minutes only** to discuss and decide. Once they are ready, ask each group to report their results by giving their price, or different prices for different quantities and occasions. The groups should explain how they estimated their price(s), and why.

Ask the participants if people buy the same number of candies during the year or if there are peak periods when they can expect higher sales (national holidays, religious days where presents are exchanged, school beginnings or endings, or other occasions), and other seasons where lower sales are expected. Use other examples as well, such as fruits, ice cream, juices, or other local products.

Ask participants if the prices change with the location. Ask participants whether they would charge the same price to their favourite younger nephew or niece, to a village elder, a local person whom they do not know, and a tourist.

Wind-up the exercise by summarizing three main pricing criteria:

- cost-based pricing: real product costs + x% (also known as mark-up or profit margin)
- competitor-based pricing: what does the competitor charge?
- market-based pricing: what is the client willing or able to pay?

Most participants will experience that they have applied these pricing criteria in the exercise (and in their business), even if not consciously. They will find it most useful to start applying them in practice, when they price their products in their daily business operations.

Step 3 - 20 minutes

Participants are now ready to combine costing and pricing principles. Introduce the 'Healthy Orange Juice for All' business of the Sawan family (training aid 59) on transparency or flipchart and go through the example of the Chart for Cost and Price per Unit. Discuss the costs briefly and then focus on the price which the Sawan family can charge for one unit (one bottle of orange juice) in their business.

Discuss the 'break-even point' as a handy concept that will impress business partners and bankers who usually do not expect women entrepreneurs to 'talk business'! The break-even point is arrived when your business neither makes a profit nor a loss. At a daily production of 300 bottles of orange juice, sold at 15.67 per bottle, this business reaches its break-even point:

- The daily total costs for the business (fixed costs plus variable costs) are 4,700
- The daily income is also: 300 x 15.67 = 4,700

Of course, the Sawan family does not want to sell their orange juices at 15.67, because then they earn very little with their business. Besides covering their labour time which is really the minimum that they need to survive, they want to make profit. Therefore they sell their orange juice at 25 during the day, and at 20 in the evening rush hour, just like all the other orange juice vendors on the street around them. In this way they can make sure that they sell all their 300 bottles of orange juice every day.

Step 4 - 90 minutes

During step 4 participants will calculate the Cost and Price per Unit for a Production and a Service Business (the 'salad making' and 'hairdressing' micro-enterprises).

Divide participants into 4 - 6 small working groups. Ask half of the groups to calculate the cost per unit for the salad (production business), and the other half of the groups to calculate the cost per unit for the hair cut (service business). The groups can use the actual costs that they came up with in exercise 19, but they can also make changes to the costs they calculated earlier. Distribute the blank Chart for Cost and Price per Unit (training aid 60) and explain it by going through the main entries. Participants need to agree on the main costs and set the price they plan to charge their customers.

Ask the groups to present their results in plenary. Compare the final costs per unit for the product or service respectively from each group. Most likely there will be differences. Discuss these in the plenary and come to a consensus on the most realistic costs and prices.

Ask participants for the actual market price for the product or service. Compare these with the outcomes of the group work and ask the following questions:

- Which groups have come up with a competitive cost per unit (a cost per unit that is lower than the actual market price)?
- What can you conclude about the viability of the business of each group?
- Which groups make a profit or lose money?
- What can each group do to improve the results?
- Explain that many entrepreneurs do not properly calculate their costs. Therefore, they lose money rather than make profit.

Optional: If participants are interested and already have some business experience you can introduce another way of dividing the main cost components in a business (training aid 61).

Step 5 - 10 minutes

In conclusion, give a summary of the main lessons learned:

- **Figure out the start-up costs for your business.** Every business is different. For a production business you may need to purchase equipment. If you start providing a service, you will also have start-up expenses.
- **Figure out your business operating costs.** These are the costs you make to run your business. Remember: Some will fluctuate with your sales and they are variable costs. Some are not affected by the amount of your sales and they are fixed.
- **Figure out your labour costs.** You have the business to earn money for yourself and your family. TIME is MONEY. When you run your business, you can not do something else. Ask yourself: Do I have the time? Will the business earnings be big enough to justify the time I spend on it?
- **Figure out your break-even point.** This is the minimum amount you need to make to cover all your costs. Your profit is the money left over after you have covered all your expenses.
- **Set your price!** This will depend on how much it costs to run your business, on the prices charged by your competition and on what your clients are willing to pay for your product.

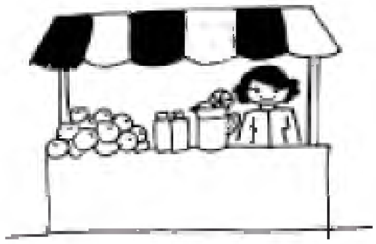


Chart for Cost and Price per Unit: Example of the 'Healthy Orange Juice for All' Business of Family Sawan

Product: Orange Juice		**Note: Use local currency and prices**	
Selling Price:		**Daily production: 300**	
Raw materials	**Purchasing unit**	**Purchasing price**	**Cost**
Oranges	1500 oranges (or 150kgs of oranges)	$20 per kg = $3,000	3,000
Syrup	One can	500	500
Juice bottles	300 bottles	900	900
(1)Total Raw Materials Cost			4,400
Other Variable Costs	Amount of Purchase	Purchasing Price	Cost
Water	10 litres	Free	0
(2)Total Other Variable Costs			0
(3)Total Variable Costs (1+2)			4,400
Fixed Cost Items			Cost
Rent			25
Labour time	4 hours x 50		200
Travelling time	1 hours x 50		50
Transportation			25
(4) Total Fixed Costs			300
(5) Total Costs for Business (3+4)			4,700
(6) Pricing			Price per Unit
Minimum price for one orange juice (break-even point) to avoid loss: Total Costs divided by number of units = 4700 divided by 300 = 15.67			15.67
*Profit 1,300 if you sell one orange juice for…			20
Profit 2,800 if you sell one orange juice for…			25

* If you sell one orange juice for 20, then the income is 6,000 (20 x 300 bottles of orange juice).
The profit = Income (6,000) - Total Cost (4,700) = 1,300

The Business Project
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Costing and Pricing

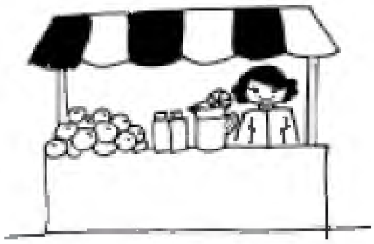


CHART FOR COST AND PRICE PER UNIT: BLANK

Product:			
Selling Price:		**Daily production (in units):**	
Raw materials	**Purchasing unit**	**Purchasing price**	**Cost**
(1)Total Raw Materials Cost			
Other Variable Costs	Amount of Purchase	Purchasing Price	Cost
(2)Total Other Variable Costs			
(3)Total Variable Costs (1+2)			
Fixed Cost Items			Cost
Rent			
Labour time			
Travelling time			
Transportation			
(4) Total Fixed Costs			
(5) Total Costs for Business (3+4)			
(6) Pricing			Price per Unit
Minimum price for one orange juice (break-even point) to avoid loss: Total Costs divided by number of units =			
Profit at Unit Price ...			
Profit at Unit Price ...			

COST COMPONENTS (optional)

START-UP COSTS
- Equipment
- Registration fees or licences
- Cost of opening a bank account

PRODUCTION COSTS
- Raw Materials
- Production Expenses (Electricity, Transport of materials, Rent of work space, Water)
- Labour costs (human resources, such as 'womanpower' & 'manpower')

MANAGEMENT COSTS
- Telephone, Rent of office space, Electricity, Insurance
- Entrepreneur's Salary

SELLING COSTS
- Advertising, Publicity, Promotion, Special Sales, Commissions
- Distribution costs

FINANCIAL COSTS
- Interest on Loans

DEPRECIATION
- Of expensive Machinery, Equipment and Tools

Exercise 23. Book-Keeping Tools

Objectives

- To become aware of the importance of record-keeping for managing a business successfully
- To learn about basic financial records and calculation tools for a business

Duration

60 - 90 minutes, depending on educational level and interest of participants

Room Arrangement

U-shape

Transparencies or Flipcharts and Distribution as Handouts

- What is Record-Keeping
- Easy Book-Keeping Example: Blank
- Record Book, Example of Double-Entry Record-Keeping: Blank
- Customer Account Record: Example of the Stationery Shop of Oi and Somchai
- Profit & Loss Statement: Example of the 'Women Weaving for Wealth' Village Group Business
- Record-Keeping System
- The Cash Flow Chart
- Cash Flow Plan No 1. of Kokoi's Trade Shop
- Cash Flow Plan No 2. of Kokoi's Trade Shop
- Cash Flow Plan: Blank
- Key Learning Points on Financial Management

Preparation

For step 1 of the exercise, bring along actual local record-keeping books (examples of the business of the trainers and/or participants with an individual, family or group businesses).

Notes for the Training Team

This exercise familiarizes participants with bookkeeping and financial management tools. It does not include calculation exercises for Profit and Loss or Cash Flow Statements - these are available from other sources such as the ILO Start and Improve Your Business (SIYB) and other business training manuals. Participants need to have basic functional literacy skills to understand the figures used in the examples of the Profit and Loss Statement and the Cash Flow Plans. If you train people who would like to learn more about such tools, inform them of the training opportunities and local book-keeping text books in the place where they live.

Distribute the Quick Reference Guide: Business and Financial Terms (in Part 3) to participants and use the illustrations in this Guide when explaining new concepts and terms to help participants with few reading skills to memorize these.

Session Plan

Step 1 - 20 minutes

What is record-keeping? Introduce the topic by asking what the participants know about book-keeping, and ask if they currently keep records or have done so before. Encourage participants to share even the most rudimentary methods of 'keeping track' of where the money goes. Also with low-literacy groups, try and find illustrations based on local knowledge and experiences. Introduce training aid 62 on a flipchart or transparency:

What is Record-Keeping:

Literate groups: To keep records means to write down:

Low-Literacy Groups: To 'keep track' means to know/memorize:

- How much money your business receives
- How much money your business pays out
- How much different people owe you
- How much you owe to other people

Explain what a transaction is: A **transaction** is any exchange of money (or value) for goods or services. Money (or value) comes in and goes out of the business through transactions. Two examples of 'money in' transactions:

- A customer buys goods (a product; a service) from your business - your business gets money from the customer.
- You keep your business money in a savings account - the bank pays you interest.

Find more examples with the participants of transactions that show where and how **money comes in** to a business.

Then find examples where the **money goes out** of the business (to pay for goods, raw materials, labour, rent, electricity and all other costs). Two examples of 'money out' transactions:

- Your business has ordered goods and raw materials: the suppliers provide these and your business pays them in exchange.
- You are the owner, or group member and work in a business. The business pays you a salary or you have a 'profit share' in the business.

Ask participants about the advantages of keeping records, and how these records can help your business (either on an individual or group basis). Summarize the discussion as follows:

- **Records help you control your cash:** Your records show how much money the business should have at any point. Use the records to make sure that money does not disappear or is unaccounted for.

- **Records show YOU how your business is doing:** Your records help you find problems before it is too late. Use your records to find out if something is going wrong, if costs are too high, if sales are falling, if there is a leakage point (yourself or another person misusing the money), and so on.

- **Records show OTHERS how your business is doing:** You need proper records when you apply for a loan and pay your taxes. Use your records to show that everything is in order and that you are in control of your business.

- **Records help you plan for the future:** Records show how well your business did in the past and how well it is doing now. When you know your business strengths and weaknesses, you can properly plan for the future.

- **Records help you to remember debtors and creditors:** Your records help you to know the total amount of money that you should receive from your customers as well as their names. They also help you to remember the amount of money you still have to pay to others (your suppliers for example).

Step 2 - 20 minutes

Record-Keeping Systems. The record-keeping system should be as simple as possible. Explain that the system should include the information you need to put on record for your financial management - and not more than that!

For low-literacy groups, discuss whether there is somebody who could help with filling in records for their business after completion of the training (older children; husband; relative; friend; business partner). Encourage them to learn how to read, write and calculate.

Explain the relevant basic record-keeping tools (see below) and invite participants to select which ones they would want to start using in their business. The record-keeping system can have the following parts (to be adapted according to the needs of the participants):

Show the Easy Book-Keeping Example (training aid 63) that is often kept by business women and their assistants in trading shops, and give a hardcopy to all participants. You can also show and distribute a copy of the more detailed Record Book, Example of Double-Entry Record Keeping (training aid 64), depending on the educational level and interest of participants:

Book-Keeping Tools

1. **Record Book:** This is the centre of your record-keeping. In the Record Book, write down the following:
   - All money that comes into your business and where it came from
   - All money that goes out of your business and what it was used for.

   Make a habit of entering the transactions of each day in your Record Book during and at the end of each day.

2. **Bank book:** if you have an account with a bank or village group, you need to keep track of the changes in your bank account book.

   Note: If you put cash money from your business into your bank account, you should note this in your record book as 'money out' and in your bank book as 'money in'.

3. **Customer Account Record:** Show the example of a Customer Account Record (training aid 65) on a flipchart or transparency and explain it: When you sell goods on credit, each time when a customer owes your business an amount of money. Also write down each time you receive payment from this customer.

   In your Customers' Account Record use one section (or page) for each customer. If you have regular customers who buy a lot, you can keep separate books for them.

4. **Vouchers:** Vouchers are a written proof of a transaction, even for small amounts such as postage stamps or cash sales of low value. In record-keeping systems, receipts and any other written proof of transactions are called vouchers. Some examples of written proof are:

   - copies of receipts you give to customers when they buy from you
   - receipts or invoices you get when you buy goods or raw materials, or receipts when you pay rent or electricity.

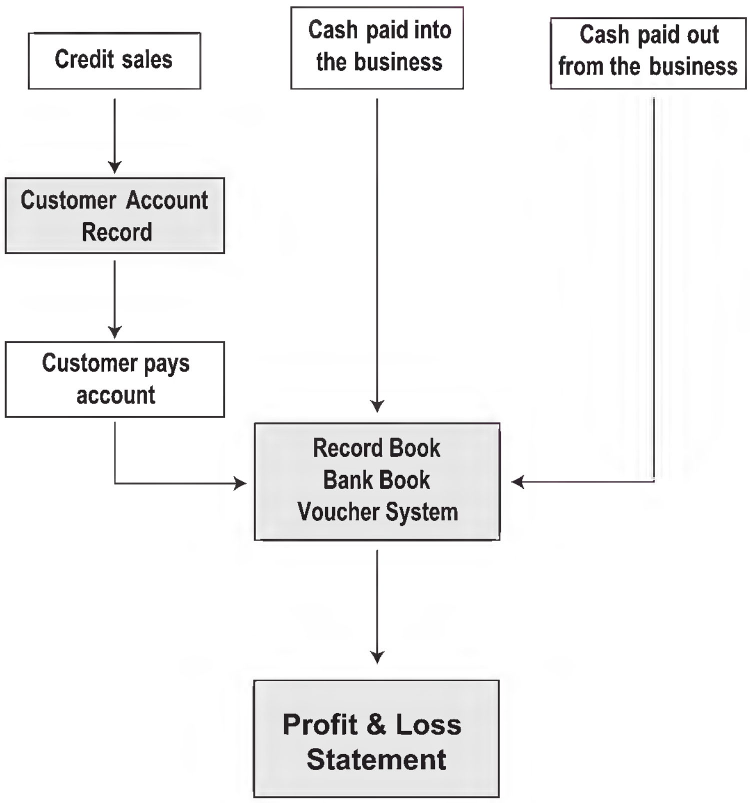
   If there is no written proof, you need to write down the details about the transaction yourself on a sheet of paper: when, who, what and how much money came in or went out. If there are mistakes in your record-keeping, the vouchers will help you to find out where the mistakes are, because they are 'the proof' of what happened (the transaction).

   Give **each voucher a number** (no. 1 = first entry in the year and so on). After you have recorded all the vouchers in your Record Book, file all vouchers in number order.

5. **Profit and Loss (P&L) Statement:** To see how your business is doing, use the information from the Record Book to prepare a Profit and Loss Statement:

- You can group similar items such as sales; purchases of materials; wages, and frequent items of expense. These appear as one figure in the Profit and Loss Statement to represent all transactions within the entire period covered by the Statement.
- To complete the Profit & Loss Statement, you have to subtract all costs from your sales. When sales are higher than costs, your business is likely to be making a **profit**. When sales are lower than costs, your business is likely to be making a **loss**.
- Every larger business should have a P&L Statement at the end of every year. Some businesses also do P&L Statements every month, after three months, or after six months.
- Show the P&L example of the 'Women Weaving for Wealth' Village Group Business (training aid 66), and go through the figures. Ask the participants: Do they make a profit every month? The answer is: No. Ask: Is this a problem? The answer is: No, if they do a P&L statement, then they know they will not have income 2 months every year when they have no time for weaving, in 2 other months they make a lot so over the whole year their business is profitable. The answer is: Yes, if the women do not do a P&L statement. Some of them, especially the new ones may be shocked to learn that in some months they will not receive any income.

After discussing these 5 key record-keeping tools show the participants the flowchart '**How the Record-Keeping System Works**', so they get a picture of the overall record-keeping system (training aid 67).



Step 3 - 20 minutes

Explain that many businesses use a **Cash Flow Plan**. This is a forecast which shows how much cash you expect to come in and to go out of your business each week or each month. It helps you to make sure that your business does not run out of cash at any time.

Show the Cash Flow Chart (training aid 68) and explain it as follows: A cash flow plan is usually prepared to cover several months, say 3-12 months. It contains several entries for cash in, and several entries for cash out.

The Cash Flow Chart[1]

Cash In:
- Cash at the start of the month
- Cash in from sales
- Any other cash in

Cash Out:
- Cash out for direct material costs
- Cash out for direct labour costs
- Cash out for indirect costs
- Cash out for planned investments (e.g. in equipment)
- Any other cash out

TOTAL CASH IN minus TOTAL CASH OUT

Remaining Cash at the end of the month

As a business person, you have to make sure that you have enough cash to pay for your costs. Even if over a period of a whole year your business makes a good profit, you might face cash shortages during the year. Ask participants for some examples and summarize as follows:

- You have to buy goods or raw materials to be able to make your products before you can sell anything. This means that cash goes out before any cash comes in.
- You sell products on credit: your clients buy products but only pay you later.
- You have to pay rent or registration fees at the beginning of the year, this also makes that cash goes out before cash comes in.

In order to find out whether you will have enough cash all year round, it is useful to make a cash flow plan like the one Kokoi prepared for her Trade Shop. Show Kokoi's Cash Flow Plan No 1 (training aid 69) and discuss it. Ask the participants whether there is always sufficient cash in this business. The answer is no, because she allows many customers to buy on credit.

[1] In this Cash Flow Chart, cash means both the actual money (notes and coins) and the money in the bank account of your business

Invite participants to identify the usefulness of making cash flow plans and summarize as follows:

- You receive a warning in advance about future cash shortages
- You have more control over the flow of cash (cash in - cash out)
- You can anticipate and solve cash flow problems before they happen
- You can have cash ready when you need it.

Step 4 - 20 minutes

Debtors and creditors: Introduce the concepts of debtors and creditors:

- Those who owe the business money are usually referred to as debtors (or receivables)
- Those to whom the business owes money are usually called creditors (or payables)

Discuss what the effects of debtors and creditors are and how you can see this on your cash-flow plan. Go back to the example of Kokoi's Trade Shop. In March there was not enough cash in the business. Show participants Kokoi's second cash flow plan (training aid 70): Imagine that all Kokoi's debtors pay her 1 month earlier. Would there always be enough cash in the business? Yes! Does the business make more profit? No! (unless Kokoi would be able to charge interest to those who never pay on time). Inform participants that credit sales are a main reason for business failure, because many people fail to pay their debts. Distribute a copy of the blank Cash Flow Plan (training aid 71) if participants are interested.

Step 5 - 15 minutes

In conclusion, summarize the **Key Learning Points on Financial Management**[2] and distribute a copy to participants (training aid 72).

- **Figure out the start-up costs for your business.** Every business is different. For a production business you may need to purchase equipment. If you start providing a service, you will also have start-up expenses.

- **Figure out your business operating costs.** These are the costs you make to run your business. Remember: Some will fluctuate with your sales and they are variable costs. Some are not affected by the amount of your sales and they are fixed.

- **Figure out your labour costs.** You have the business to earn money for yourself and your family. TIME is MONEY. When you run your business, you can not do something else. Ask yourself: Do I have the time? Will the business earnings be big enough to justify the time I spend on it?

[2] Source: adapted from 'Welfare to Self-Employment. A Guide for the woman who wants to make a change in her life', prepared by Melanie Buffel & Mary Morgan, Canada, for the ILO Social Finance Programme, 2003.

- **Figure out your break-even point.** This is the minimum amount you need to make to cover all your costs. Your profit is the money left over after you have covered all your expenses.

- **Set your price!** This will depend on how much it costs to run your business, on the prices charged by your competition and on what your clients are willing to pay for your product.

- **Prepare a cash flow chart!** Include your sales predictions and your business expenses for each week or month - and check whether there will always be enough cash in the business.

- **Make decisions based on your sales predictions and your expenses.** Be realistic, and don't be afraid to look at your numbers a couple of times.

- **Maintain a bookkeeping system and prepare a profit and loss statement every 6 months or every year.** Check regularly whether the amount of cash in your business is in accordance with your record book.

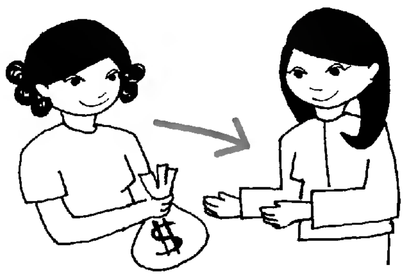
- **Do these financial exercises not once but continuously.** Keep your book-keeping system up-to-date and check regularly whether you are making a prof it and whether you will have enough cash for the coming weeks or months.

What is Record-Keeping:

Literate groups: To keep records means to write down:

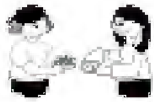
Low-Literacy Groups: To 'keep track' means to know/memorize:

- How much money your business receives
- How much money your business pays out
- How much different people owe you
- How much you owe to other people



The Business Project
Finance
Book-Keeping Tools

Easy Book-Keeping Example: Blank

 Date	 Operation/ Transaction	 Money out	 Money in	 Balance

Record Book: Example of Double-Entry Record-Keeping: Blank

Entry 1:
Money in-out

Entry 2:
Money in-out by type of costs and income

Date	Details	Voucher No.	Cash			Bank			Sales	Materials Costs	Labour Costs	Equipment Costs
			In	Out	Balance	In	Out	Balance				

You need to control the money in your business. For each transaction that takes place, enter the amount of the income or expenditure in the cash or bank columns.

You need to know what you spent your money on. For each expenditure, enter the amount in the column that tells you what the money was spent on. At the end of the month, you can now easily see what you spent on the different cost categories.

Source: Adapted from example from ILO's Improve Your Business (IYB) Basics

Customer Account Record:
Example of the Stationery Shop of Oi and Somchai

Shop Owners: Oi and Somchai
Customer: Daeng (address: 12 Soi Ari, Phayathai)

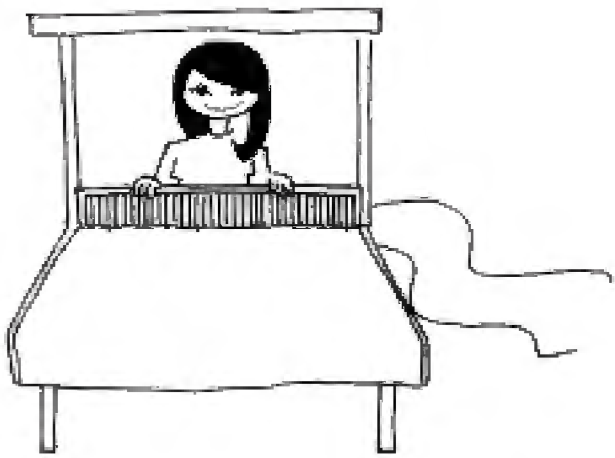
Explanatory Notes	Date	Details	Quantity	Credit sale in $	Amount paid in $	Balance in $	Signature
Date Daeng buys on credit	**26 October year**	Spiral note-book, small $5 per piece	**4**	**20.00**		**20.00**	*Daeng*
Date Daeng buys on credit	**3 November year**	Receipt book, small S12 per piece	**2**	**24.00**			
		Pencil, black $1.25 each	**4**	**5.00**		**49.00**	*Daeng*
Date Daeng pays	**10 November year**	Payment			**49.00**	**0.00**	*Oi and Somchai*

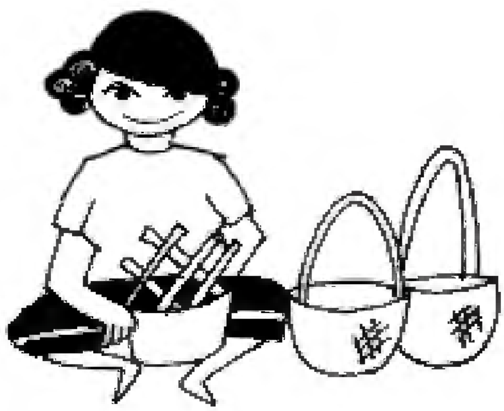
Note: Use local currency and prices

Source: Adapted from ILO Improve Your Business (IYB) Basics

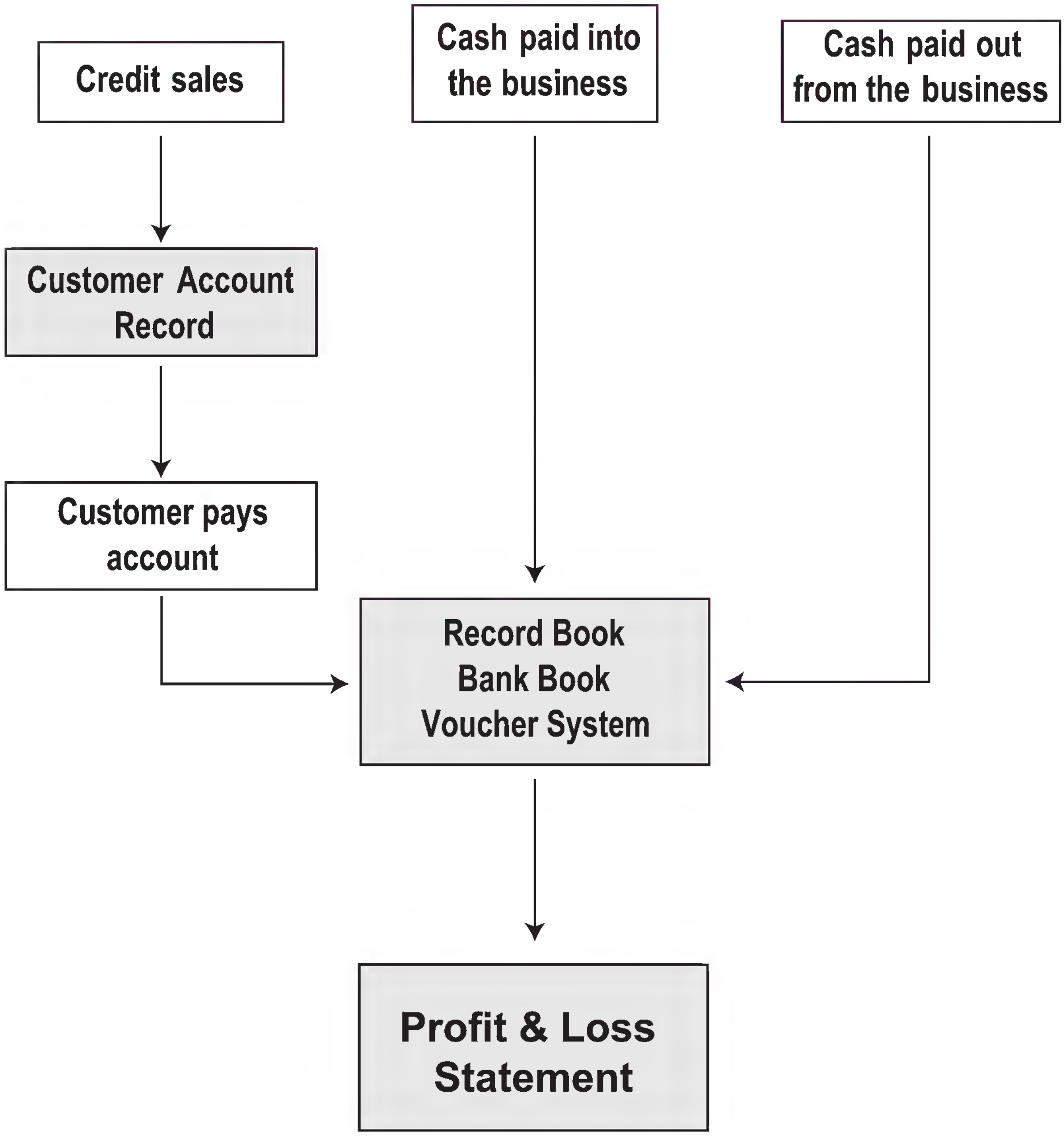
Profit & Loss Statement of the 'Women Weaving for Wealth' Village Group Business

Months	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	Total
Sales Income	20	10	20	10	50	20	0	20	50	20	0	20	240
Expenses	10	10	10	10	10	10	10	100	10	10	10	10	120
Profit or Loss each month	10	0	10	0	40	10	(10)	10	40	10	(10)	10	120
Accumul. Profit or Loss	10	10	20	20	60	70	60	70	110	120	110	120	120





How the Record-Keeping System Works

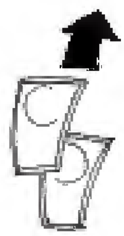


The Cash Flow Chart[3]

Cash In:
- Cash at the start of the month
- Cash in from sales
- Any other cash in

Cash Out:
- Cash out for direct material costs
- Cash out for direct labour costs
- Cash out for indirect costs
- Cash out for planned investments (e.g. in equipment)
- Any other cash out

TOTAL CASH IN minus TOTAL CASH OUT



Remaining Cash at the end of the month

[3] In this Cash Flow Chart, cash means both the actual money (notes and coins) and the money in the bank account of your business

Cash Flow Plan No 1. of Kokoi's Trade Shop

	Months	January	February	March	April	May	June
CASH IN	Money available at start of month (Opening Balance)	7000	5400	3800	-2300	2400	1350
	Cash Sales	7500	6000	6000	6000	7500	12500
	Cash from Credit Sales	-	2500	2000	2500	2500	1500
	Other money in	-	-	-	12000	-	-
	Total Money in this month	14500	13900	11800	18200	12400	15350
CASH OUT	Cash Purchases	2000	3000	4000	3000	3000	5000
	Cash paid for credit purchases	-	-	500	750	1000	750
	Wages	2000	2000	2000	2000	2000	2000
	Rent	3000	3000	3000	3000	3000	3000
	Loan repayment	-	-	1000	-	-	1000
	Interest on loan	600	600	600	550	550	550
	Others	1500	1500	3000	6500	1500	3000
	Total Money out this month	9100	10100	14100	15800	11050	15300
	Money present at end of month (Closing Balance)	5400	3800	-2300	2400	1350	50

Source: Improve Your Business (IYB) Handbook (3rd edition 1991), The Cash Flow Budget

Cash Flow Plan No 2. of Kokoi's Trade Shop

Imagine: All debtors pay one month earlier:

	Months	January	February	March	April	May	June
CASH IN	Money available at start of month (Opening Balance)	7000	7900	5800	200	4900	2850
	Cash Sales	7500	6000	6000	6000	7500	12500
	Cash from Credit Sales	2500	2000	2500	2500	1500	
	Other money in	-	-	-	12000	-	-
	Total Money in this month	17000	15900	14300	20700	13900	15350
CASH OUT	Cash Purchases	2000	3000	4000	3000	3000	5000
	Cash paid for credit purchases	-	-	500	750	1000	750
	Wages	2000	2000	2000	2000	2000	2000
	Rent	3000	3000	3000	3000	3000	3000
	Loan repayment	-	-	1000	-	-	1000
	Interest on loan	600	600	600	550	550	550
	Others	1500	1500	3000	6500	1500	3000
	Total Money out this month	9100	10100	14100	15800	11050	15300
	Money present at end of month (Closing Balance)	7900	5800	200	4900	2850	50

Cash Flow Plan: Blank

	Months	January	February	March	April	May	June
CASH IN	Money available at start of month (Opening Balance)						
	Cash Sales						
	Cash from Credit Sales						
	Other money in						
	Total Money in this month						
CASH OUT	Cash Purchases						
	Cash paid for credit purchases						
	Wages						
	Rent						
	Loan repayment						
	Interest on loan						
	Others						
	Total Money out this month						
	Money present at end of month (Closing Balance)						

Source: Improve Your Business (IYB) Handbook (3rd edition 1991), The Cash Flow Budget

Key Learning Points on Financial Management[4]

- **Figure out the start-up costs for your business.** Every business is different. For a production business you may need to purchase equipment. If you start providing a service, you will also have start-up expenses.

- **Figure out your business operating costs.** These are the costs you make to run your business. Remember: Some will fluctuate with your sales and they are variable costs. Some are not affected by the amount of your sales and they are fixed.

- **Figure out your labour costs.** You have the business to earn money for yourself and your family. TIME is MONEY. When you run your business, you can not do something else. Ask yourself: Do I have the time? Will the business earnings be big enough to justify the time I spend on it?

- **Figure out your break-even point.** This is the minimum amount you need to make to cover all your costs. Your profit is the money left over after you have covered all your expenses.

- **Set your price!** This will depend on how much it costs to run your business, on the prices charged by your competition and on what your clients are willing to pay for your product.

- **Prepare a cash flow chart!** Include your sales predictions and your business expenses for each week or month - and check whether there will always be enough cash in the business.

- **Make decisions based on your sales productions and your expenses.** Be realistic, and don't be afraid to look at your numbers a couple of times.

- **Maintain a bookkeeping system and prepare a profit and loss statement every 6 months or every year.** Check regularly whether the amount of cash in your business is in accordance with your record book.

- **Do these financial exercises not once but continuously.** Keep your book-keeping system up-to-date and check regularly whether you are making a prof it and whether you will have enough cash for the coming weeks or months.

[4] Source: adapted from 'Welfare to Self-Employment. A Guide for the woman who wants to make a change in her life', prepared by Melanie Buffel & Mary Morgan, Canada, for the ILO Social Finance Programme, 2003

Module 4
People, Organization and Management

Module 4.1
Management of Self and Others

Key Content

People are the most important resource for any business or organization. People manage and organize according to different management styles and experiences. Many women are excellent business managers. However, their special skills and competencies as managers often remain under-utilized and the subject of organization and management has often been neglected in training programmes for women entrepreneurs with little educational background, assuming that they do not need managerial skills.

Objectives

Module 4.1 aims to increase the awareness and self-confidence of women entrepreneurs to act as managers and 'leaders' in enterprise and to make best use of the resources, skills and motivation of themselves and others in their business.

Exercises

24. Management of Self and Team Work
25. Management of an Individual, Family or Group Business
26. The Family Business: Sharing Work, Decision Making and Income
27. The Trust Walk (optional)

Exercise 24. Management of Self and Team Work

Objectives

- To help women entrepreneurs become self-confident in managing their enterprises
- To help participants make an informed choice about their leadership styles

Duration

90 minutes

Room Arrangement

- U-shape for plenary
- Small groups seated at tables or on the floor with space to work during step 3

Materials and Preparation

- Flipcharts and boards
- Used newspapers, flipcharts, cardboard boxes, magazines with illustrations, paper cups; match boxes, decorative materials available in the room; scissors; thread or string; masking tape or any other pasting material: one set of these materials for each group
- Prepare the Review Form for Tower Building Management on flipchart or board

Transparencies or Flipcharts

- Management Styles
- Review Form for Tower Building Management

Related Sessions

- Module 1.2: The Life Cycle of People and Enterprises, Exercise 4
- Module 2.1: The Business Woman: She Can Do It, Exercise 5

Session Plan

Step 1 - 5 minutes

Women are often good managers. They do many things at the same time. Ask the participants to describe all the duties and tasks that they usually 'manage' during one day, from waking up in the morning to going to bed in the evening, including all household and productive activities. Note down all the examples of tasks they come up with on a flipchart.

Continue with asking what kind of goals and results they would like to achieve in their own life and business. Key words, such as, 'more income', 'a happy family', 'doing a useful thing', 'having good relations', or 'contribution to the community' may be mentioned. Write these on a flipchart.

Step 2 - 15 minutes

Ask participants to list the key skills that they need to be good managers themselves. List these on a flipchart. Participants will most likely come up with issues related to aims and outputs (reach goal or result); relations (good in contacts); and values (honesty, solidarity). Sum up the discussions by going through the list of key management skills. As a manager you need to:

- take initiative
- pursue goals and a vision
- set a systematic plan to reach your goals
- be keen on achieving results to reach your goals
- be practical about things and get them done
- set your goals systematically
- take calculated risks: collect information and select the best alternative
- be able to grasp opportunities and be flexible
- involve others in accomplishing the task: cooperation, coordination, delegation, trust
- be honest and accountable
- create solidarity between different groups and interests in the business, the family, the community and the society
- other skills as listed by the participants.

Ask participants if they see any differences in the management characteristics and styles of women and men, using the list given above. Common gender stereotypes will come up such as: Men are good in leadership, goal setting and risk taking. Women are good in cooperation, relations, caring, accountability and honesty. Explain the following:

- These gender stereotypes are related to social values on what women and men should be good at in their society. Girls and boys are socialized, educated and brought up accordingly
- Good management requires a combination of the above-mentioned 'masculine' and 'feminine' characteristics which all all-round managers should have
- Often, therefore, men and women need capacity building in the skills they lack to become good managers
- Ask participants to list for themselves their strong management skills and the areas that they would like to improve. Encourage participants to focus on the strengths to be used, and not so much on the weaknesses to be overcome.

Step 3 - 10 minutes

Introduce the different management styles which have been common in different types of enterprises over the years (training aid 73):

Management Styles

Traditional/hierarchical management style	Emphasis on reaching the goal - no matter what! Leaders tend to make hierarchical decisions and dictate work methods from 'above'.
Technology & Factory management style	Emphasis on ‘getting things done’, productivity and output, not so much on the people
People-centred management style	Emphasis on motivating people, teamwork and on involving the group in decision-making
Social management style	Emphasis on social competencies, the process, communication and service orientation

Explain that a combination of the above management styles is the best in practice. The traditional or hierarchical, technology and factory management styles are characterized by a 'top down' approach. In contrast, social styles are people-centered and characterized by a 'bottom-up' approach. Both are needed to get things done.

Step 4 - 30 minutes

Divide the participants into small groups of 5 to 6 persons each. Explain that they will have the opportunity to test their own management and leadership skills in the group. Together, they are asked to build a paper tower with the materials provided. The quality of their towers will be judged according to three selection criteria:

- **Height** : The taller the tower the better
- **Strength** : The stronger the tower the better
- **Creativity** : How creative is the final product?

State that each group has to nominate a team leader, who will be responsible for the work of the team. The time allocated for building the tower is 20 minutes. Distribute the building materials and give the **START** sign.

Step 5 - 30 minutes

Ask all groups to stop when the time for the assignment is over. The training team does a first assessment and determines the strong and weak points of each of the towers based on the above selection criteria.

Review the exercise by asking the participants the following questions:

- Are you satisfied with the paper tower of your group?
- How were tasks managed in the group while creating the tower?
- What helped or hindered the achievement of your goal?
- What can you say about the role of your team leader and group members during the process of building the tower? Were you satisfied with her man agement style and the team work? Why, or why not?

Fill in the comments using the review form (training aid 74) on board or flipchart to record the views of participants. This step is best done by a team of two trainers: one leads the discussion while the other fills in the form.

Invite all participants to select one (or more) 'winning tower(s)'. Discuss the 'why', 'what' and 'how' of the management styles used in the groups during the construction phase (step 4), and ask the participants to explain how they managed their work within the group. For example:

- Questions for team members: Did everybody do the same or was there a division of duties within the group. What was the role of the leader? Did she work on the tower just like the other group members? Did she also do some thing else? Did she only supervise? Did other group members also guide others?

- Questions for the leaders to explain about the management in their group and their leadership styles. Did you assign tasks to different group members? Did you also work on the tower or did you prefer to supervise and check the overall progress? Did people do what you told them? Did people spontaneously do what needed to be done? Did you ensure that everybody was working?

Ask participants to reflect whether the teamwork and leadership in the 'winning group(s)' contributed to their success, or not.

Emphasize the learning points that show the 'recipe for success' of management, for example: focusing on the delivery of tasks to reach a goal; acting as team-players; sharing of the overall work but division of tasks, using individual strengths; contributing to the success of the whole team (no one-woman or one man show!); supervision of work flow; and commitment to work contract shown by the team, etc.

Conclude the session by emphasizing the following points:

- Good management is necessary to achieve one's goals in life (as listed by participants during step 1)
- Good management of self and others is not only the task of leaders. It is a task for everybody. Good leaders need to have outstanding management skills
- Responsibility by all group members and good leadership are all vital for successful team work and the achievement of goals
- The question is not to adopt one right or wrong management style, but rather to become aware of and consider all possible management styles to suit your personality, and the individual business or group operation.

Management Styles

Traditional/hierarchical management style	Emphasis on reaching the goal - no matter what! Leaders tend to make hierarchical decisions and dictate work methods from 'above'.
Technology & Factory management style	Emphasis on 'getting things done', productivity and output, not so much on the people
People-centred management style	Emphasis on motivating people, teamwork and on involving the group in decision-making
Social management style	Emphasis on social competencies, the process, communication and service orientation

Review Form for Tower Building Management

Groups	Satisfied with process and output?	Helping factors	Hindering factors	Management within the group: Role of leaders and members
1				
2				
3				
4				

Exercise 25. Management in an Individual, Family or Group Business

Objectives

- To help participants to reflect and decide on their roles as individual business owners or members of family or group businesses
- To improve the organization and management in their individual, family or group businesses

Duration

60 minutes

Room arrangement

U-shape

Materials and Preparation

- Flipcharts and cards in 4 colours, 1 to 3 of each colour for each participant
- Copy the Help & Hinder Action Planning Matrix on flipcharts, one for each working group

Transparancy or Flipchart

Help & Hinder Action Planning Matrix

Related Sessions

- Module 2.1: The Business Woman: She Can Do It, Exercise 7
- Module 4.3: Action Planning for Your Business, Exercise 31. Business Planning for Women in Enterprise

Session Plan

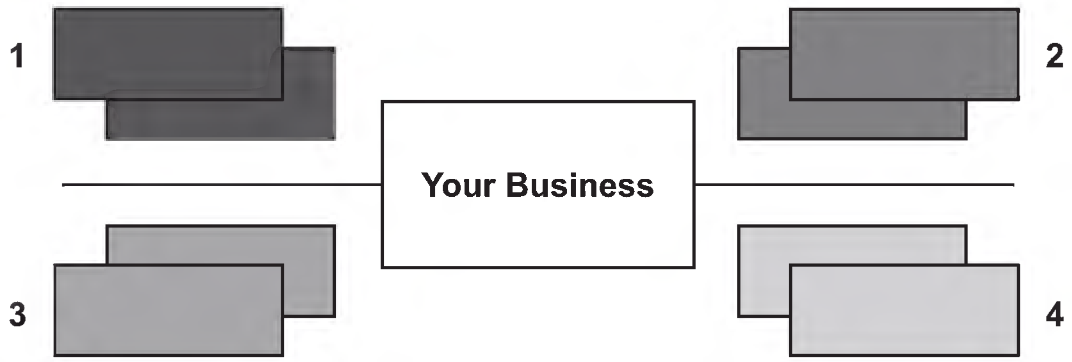
Step 1 - 10 minutes

Introduce the brainstorming exercise 'How to Manage Your Business', as a tool to check different needs and possibilities for managing a business. Draw the diagram on the board or flipchart, and distribute cards of 4 different colours to all participants.

Explain that the circle in the middle represents the (existing or new) business of each participant. Explain that each of the coloured squares stands for a different question:

1. (Yellow cards) : What are my main tasks in the business
2. (Blue cards) : What role does or could my family or my group play in operating my business?
3. (Red cards) : What are the advantages of working in an individual, family or group business?
4. (Green cards) : What are the disadvantages of working in an individual, family or group business?

Go through the four questions step-by-step, inviting participants to write their ideas and comments on the coloured cards. Collect them while discussing, and tape them on the respective flipchart or board as follows:



Discuss and summarize the ideas on the cards, identifying them as opportunities and challenges that every woman and man faces when reviewing her/his personal capacity to manage a business individually, or together with their family or group. Check whether there are similarities or differences between participants and draw out views on advantages and disadvantages of each type of business. Review the relations in the business: Who does what? Who takes decisions? How is the earned income divided? Is there a difference between the roles of men and women and young and older members in the business?

Step 2 - 30 minutes

Ask participants to choose the profile of their (existing or new) business: Is your business:
- an individual business, run and managed only or mainly by yourself?
- a family business, where you work with family members?
- a group business, where you work with group members, for example, other women or families in your village or neighbourhood?
- a combination of the above?

Introduce and explain the 'Help & Hinder Action Planning Matrix' (training aid 75). The matrix is a tool to enable participants to identify the people and inputs that they consider to be of help, and the people and inputs that may hinder them in implementing their business (idea). Divide the participants in 4 groups according to their business profile. Distribute flipcharts with the Help and Hinder Action Planning Matrix to each group and ask them to fill it in with their ideas, experiences and plans.

Once participants have noted down these elements, ask them to underline the most critical factors: both the helping ones (in one colour) and the hindering ones (in another colour). The same persons can appear as both a 'help' or a 'hinder' factor, for example, a powerful family member can be of enormous help but can also be a possible threat, if he or she does not approve of the idea.

Step 3 - 20 minutes

Discuss the outcome of the groupwork briefly in plenary. In conclusion, point out the similarities in 'help' and 'hinder' factors among the different types of businesses. Also discuss the differences between each type of business: What are the specific opportunities and challenges for each type. Ask participants to discuss how to engage and benefit from the support of the key 'helping' people and inputs required, and how to get around those that may 'hinder' them in their business.

As a guiding help for trainers, some of the most common help and hindering factors are:

Type of business	Helping Factors	Hindering Factors
Individual Business	I can control the business myself I can take quick decisions I have freedom to do what I want	I have difficulties in coping with all the work: organizing and managing and making products or delivering services at the same time
Family or group Business	I can trust my family/ business partners when we have to make difficult decisions There is strength in numbers More people can do more Everybody can contribute to the business	My family or business partners do not take me seriously because I am a woman Decisions take too long, and are often not accepted by all members of the business I can not take any decisions, because my family or business partners consider that I am too young

Help & Hinder Action Planning Matrix

Type of business: ....

Who?	With whom?	What?	When?	Helps (+)	Hinders (-)

Exercise 26. The Family Business: Sharing Work, Decision Making and Income

Objective

To understand the importance of deciding on how to divide and share work, decision making and income in a family business setting

Duration

90 minutes

Room Arrangement

- U-shape for plenary and space for small groups (step 1)
- One circle of chairs in the middle of the U-shape (step 2)

Handouts

- Case Study: The Business of Family Arai
- Answer Chart for Case Study: The Business of Family Arai
- Management of Family or Group Business: Inventory (optional step 4)

Preparation

Trainers or facilitators need to read the case study before the session. If participants are illiterate, assign one trainer or literate and experienced participant to each small group to go through the case study during the preparation of the role-play.

Session Plan

Step 1 - 30 minutes

Introduce the Case Study: The Business of Family Arai (training aid 76). Tell the story once in plenary. Distribute it to all, if participants can read or provide group facilitators with a copy for use in the small groups. The role of the group facilitators is to read, NOT to guide or give instructions to the group.

Divide the participants into groups of at least 5 members each and ask them to prepare a role-play to help the Family Arai. Players in the role-play are the 3 family members who work in the family business: Noi, Sunee and Pong, and 2 respected business counsellors from an organization that has helped them before. Ask the groups to select one or more of the following questions to address in their role-play.

- What are the duties and responsibilities of Noi, Sunee and Pong?
- What are the key skills and attitudes needed for each duty?
- How do they divide the work and who takes the decisions?
- What advice would you give the family to better manage their business in terms of workload and decisionmaking?
- Noi has set aside 100 units per month from the business income for the family members labour costs (use local currency and amount). Who should receive what share of this income?

Step 2 - 40 minutes

Each group will act out their role-play for 5 minutes maximum each.

Step 3 - 20 minutes

Discuss the questions in plenary, and draw out similarities and differences in the outcomes of the role-plays. The training team can use the Answer Chart for the Case Study (training aid 77) to guide the discussion. Write the comments on a flipchart so that all participants can easily follow the discussion.

Conclude by pointing out:

- It is important in a family business to be clear on 'Who does what? Who decides what? and Who earns what?'
- In many societies, women do most of the work but are under-represented in decision-making. Often, they also earn less income than men who are doing the same or similar types of work
- Younger family members often face the problem that their parents or older family members want to decide what is good for the younger ones, even if the latter have a great deal of life and business experience
- If the division of work, decision making and income is very uneven or unjust in a family business there is bound to be trouble sooner or later
- It is up to every family to find a good balance in the sharing of work, decision making and income, and it is important to realise for everybody that different ages and experiences bring a variety of skills to the business.

Step 4 - 5 minutes (optional)

Homework. Hand-out a copy of the Management of Family or Group Business: Inventory (training aid 78). Participants are asked to fill in 'the inventory' to become more aware of how they manage their family or a group business. This can be done individually at the end of the training day.

Depending on the needs and interests of participants, some can share their Inventory in plenary on the next day, and/or trainers can provide them with advice on an individual basis as needed.

Case Study: The Business of Family Arai

1. Thirty years ago Noi and her husband Pai set up a small trading and repair shop in front of their house, close to the temple and a school in the village centre in a rural area. Pai was the director of the business and did the repairs. Noi looked after the trading shop. They were both hard working, and used much of the profit to improve their business. The only regret that they have in their life is that they could not get children.

2. Over the years the village was getting more developed. Noi added more products to sell in the shop, such as home-made desserts and candies from fruits in her garden. As there was lots of demand for these products and many of the women in the village wanted to earn some income, she started to buy pastries from them and sold these in the shop. The repair workshop also did well. The people in the village started to use machines to work the land and bought bicycles, motor cycles and pick-up trucks to transport the agricultural produce to a market in a town some 20 kilometers away. Many people needed to use Pai's services as they usually bought second-hand machines, cycles or cars which broke down often.

3. Noi and Pai were happy that their business was going so well. Over the years Pai became a bit ill-tempered and grumpy as his health started to fail. So some times they disagreed on the management of the shop. Noi was happy to leave all decisions on the repair shop to her husband but as she ran the trade shop and did all the buying and selling, she considered she was in the best position to decide what was good for this part of the business. However, in the old days everybody in the village believed that men are better leaders, and Pai always used this argument when they disagreed. Usually Noi gave in because she loved her husband, even if she did not always agree with him. Over the years, Pai started to trust more and more on his wife's sound judgement, even if he would never admit this in public.

4. As they had no children and they really needed help to run the business, they asked their young niece Sunee and her twin brother Pong to help. Sunee had finished secondary school and done computer and accounting courses, but she had not been able to find a job with a company in the capital. She was glad with the opportunity to help her uncle and aunt and use the skills, she had learned at school. Pong had been to a vocational training school. He had worked as a day labourer in the capital for a few years, but was happy to return to the village when his uncle and aunt asked him to help run the repair shop. Sunee and Pong worked part-time for 2 years, but Pai and Noi were really happy to have them around the house and the business was a lot of work, so they have been working full-time for the past three years.

5. One year ago, Pai died. This was a big shock to all of them. Since then, Noi has been responsible for the business planning and management of both the trade and the repair shop. Noi is also responsible for buying and selling within the village. She is the operations manager and responsible for product design and relations with the local producers.

The Family Business: Sharing Work, Decision Making and Income

6. Sunee likes the work in the business. She has started to buy silk products from the village women and these are sold in the shop. She also likes to travel and learn new things. She went to the capital where she visited a trade show. She has started to keep the business records on a computer to control the finances better, and now does all the accounting work. This is a lot of work even with a computer. In addition, she also started to contact new customers in the capital by e-mail and telephone. These new buyers are especially interested in the beautiful silk textiles, woven by the village women. Trade in these textiles is going very well as many village women like to earn money with weaving. Sunee is the marketing manager for all contacts outside the village. In the village they are quite proud of her and she is known as the 'smart girl'. The buying and selling of textiles is now clearly the most profitable part of their whole business. She has tried to explain this to Noi and Pong but it seems that this is difficult for them to understand.

7. Pong is a good technician. He is known as the man with the 'golden hands', because he can always fix broken equipment, no matter how old and battered it is. Noi has recently bought new tools and renovated the repair workshop. Pong is quite happy with his work. He has a lot of work in the rainy season because this is the time that machines, cycles and vans break down. In the dry season the workload is not so heavy and this suits him as he likes to go out and have a good time with his friends. However, now that his uncle has died, he wants to have a bigger say in the business. Pong also finds that he does not earn enough, so he often keeps the cash earned from the repairs for himself. He wants to share equally in the amount that Noi sets aside for the labour cost for the 3 of them.

8. Lately, the Arai family has experienced some difficulties. Noi has run the business by herself for a long time, but now that the business has expanded so much, she relies more and more on the younger family members, especially Sunee. However, she still wants to have the final say in her business. This is not always easy. Pong would like to have more money and take more decisions in the business as the man in the family, but he is not yet so mature in her views. In her view, Sunee is the brains in their business. Sunee has indicated that the shop is doing very well, she has many new ideas and would like to expand but Noi prefers to save rather than spend. She thinks she should pay them more but how much to each, she does not know. She wonders whether she should give them more responsibility but is not very clear on how to do that.

9. Two counsellors from a business development organization, who are respected and trusted by all of them come by to discuss the situation with the whole family.

Role-Play assignment

Select one or more questions to address in your 5 minute role-play

- What are the duties of Noi, Sunee and Pong?
- What are the key skills and attitudes needed for each duty?
- How do they divide the work and who takes the decisions?
- What advice would you give the family to better manage their business in terms of workload and decisionmaking?
- Noi has set aside 100 units per month from the business income for the family members labour costs (use local currency and amount). Who should receive what share of this income?

Answer Chart for Case Study: The Business of Family Arai

Task	Duties & Responsibilities	Skills & Attitudes needed	Who does what? Who takes decisions?
Overall management	Business planning Operations of the repair shop, the trading, the product design, and public relations	Planning, organization and people skills Good technical skills	After Pai's death, Noi is charge of everything Pong is disappointed because he has no 'say' in the management and decision-making Sunee thinks mainly of the future of the business, because she is growth-oriented and full of ideas
Record keeping	Keeping accounts, cash and shop inventory	Careful, tidy and honest	Sunee: financial records; and computer literacy skills
Marketing and sales promotion	Do market research; keep good relations with customers; attract new ones; set prices and propose measures for sales promotion; Know business costs	Dynamic and creative; enjoy meeting people; and good at communication and negotiation	Noi does all the selling and buying in the village Sunee promotes the textiles business line Pong deals with the customers in the repair shop
Production and service delivery	Organize production and product development. Ensure service quality.	Quality control on pastries Textile design and quality Up-to-date knowledge of automotive repair Hardworking; know the products well; creative and service-oriented	Pai: director of business, does the repair: Noi: trading, sound business mind Pong: the man with the 'golden hands' Sunee: the 'smart' girl
How to divide the labour costs: Who earns what		Honesty	Conflict: Pong and Noi do not understand what Sunee does. Pong wants more money and more say in the business. Sunee would like to improve and expand the business, but is not sure Noi will agree.

Management of Family or Group Business: Inventory

To operate smoothly and successfully, you will have to organize your business well. You must know what has to be done and be able to work with the right people to do the job.

Every worker in the business will influence business success or failure. Consider the selection of the persons you work with carefully. Assign them proper duties, show them how the business works, and let them see how you (plan to) manage the enterprise.

Who are important people in your business?

- The people in your business may be: ....
- You, the owner ....
- Your main partner (husband, wife, children, other partners in business or family ....
- Women and men workers, producer groups ....
- Others (business partners) ....

You as the owner

In many small businesses, one person is the manager. In many family businesses, one person takes the lead, the wife, the husband, an older or younger male or female relative. The owner/manager performs the following tasks individually or jointly:

- Develops ideas, goals and action plans with clear results and outputs
- Organizes and motivates people to carry out the action plans
- Ensures that the plans are carried out so the business goals and outputs are achieved
- Takes decisions such as a new investment or a loan.

In planning the new business, think about your own business skills. Decide which management work you will do, and which tasks you will have neither the time nor the skills to do. Consider the type of manager you want to be, and identify the skills and experience required for that position.

You and your family or group members

You will never have the time or the skills to be able to do all of the work, so you will need help of your family and may need to employ other workers. The smallest enterprise may have only one or two part-time workers. Others have many full-time employees.

To find the workers needed, consider the following steps:

1. Who are the people in your business?

- You the owner(s) ....
- Employees ....
- Producers(local) ....
- Others ....

The Family Business: Sharing Work, Decision Making and Income

2. Do you as the owner, manager and director:

- Develop ideas, goals and action plans? ……………
- Organize and motivate people to carry out action plans? ……………
- Ensure that plans are carried out so the business goal is achieved? ……………

3. Who has skills on what?

- Careful ……………
- Tidy ……………
- Organized ……………
- Honest ……………
- Dynamic ……………
- Creative ……………
- 'Easy' to deal with ……………
- Clear communication ……………
- Hard-working ……………
- Service-oriented ……………
- Negotiation ……………

It is important to decide on clear duties for everybody in your group or family business. When you know who you need for what, write a **job description** for each of the positions. In reality, many family businesses never prepare job descriptions, but there are some ways in which they can improve their way of working together by agreeing and writing down their tasks in a very easy manner! A job description defines the jobs to be done in a particular part of the business. Writing job descriptions has several advantages:

- People know exactly what work they are expected to do.
- As business manager, you will be able to measure the work output.

Use job descriptions whenever you recruit staff for your business. It is important to employ staff with appropriate skills and who are motivated to work. You should interview all potential staff. Much information can be gained from the questions you ask in an interview:

- Where did you work before? ……………
- What was your job? ……………
- Why do you want to work in this business? ……………
- What type of position are you seeking? ……………
- What do you think are your strengths and weaknesses? ……………
- How do you spend your spare time? ……………
- What hobbies do you have? ……………
- Do you like working with people? ……………
- How do you react to unfriendly people? ……………

Ask many questions as these provide information about the person being interviewed. Inform all of those interviewed about the outcome of their application.

Adapted from Start Your Business (SYB) Viet Nam.

Exercise 27. The Trust Walk (optional)

Objectives

- To generate trust and confidence within a group
- To share and receive feedback, and experience support for personal and business growth

Duration

30 minutes

Room Arrangement

A room large enough to move around freely. This exercise can also be done outside the training venue

Materials

10 to 20 pieces of cloth/shawls for blindfolding (one for each pair)

Note for the Training Team

This exercise will help to nurture the team spirit within the group during (and after) the training.

Session Plan

Step 1 - 15 minutes

Introduce the 'Trust Walk'. Participants will form pairs: one participant will start to guide the other who is blindfolded. While walking together, the guide will explain the environment to her partner. After 5 minutes, ask the couple to change roles and the guide becomes the blindfolded one to be guided by the other person.

Step 2 - 15 minutes

Ask the participants how they felt at the beginning of the walk, and later on as they adapted to the situation (being blind-folded, or being the one to see and explain). Ask them how they developed confidence in their guide, and how they experienced leadership and responsibility when guiding others.

Highlight the importance of establishing confidence, trust and leadership both as individuals and as business women. This is crucial for the time after the training, when participants will build on the learning points, start to (net)work together, and move towards (starting and) growing their own businesses.

Module 4.2
Business Support and Networking

Key Content

Business support and networking are crucial factors for the success of small-scale businesses. Women entrepreneurs still face greater constraints in their economic undertakings than men, although their contribution to the economy and to the well-being of their families is commonly acknowledged. Especially for women, the lack of time, mobility and affordability of support services can be countered by increasing their knowledge and access to business development services. If women organize themselves and get involved in networking activities, they will gain confidence and become empowered to start and manage a business on their own, with their family or as part of a group.

Objectives

Module 4.2 addresses the above-mentioned needs and constraints, aiming to encourage women entrepreneurs to organize and participate in networking with or without economic purpose, and with or without joint risk-taking. By showing how to build networks for doing business together, this module aims to make women realize the advantages of cooperation when there are common interests and joint goals, so that they are able to make their economic activities stronger.

Exercises

28. Business Networking
29. Institutions and Services for Women Entrepreneurs
30. Group Formation (optional)

Exercise 28. Business Networking

Objectives

To create understanding about networking and cooperation and the benefits of group formation to reach a common goal

Duration

90 minutes

Room Arrangement

U-shape

Transparencies or Flipcharts

- Group Businesses and Business Networking
- Examples of Business Networks

Handouts

- Your Experience and Planning for Future Networking: Questions for Group Work
- Successes and Challenges in Working Together

Related Sessions

- Module 1, Basics on Gender and Entrepreneurship
- Module 4.3, Action Planning for your Business

Preparation

The training team should have updated information on existing business and other networks that exist in the country. Are these networks of men, women or of men and women? To what extent are these accessible to the women entrepreneurs that the GET Ahead training is aiming to reach?

Session Plan

Step 1 - 30 minutes

Introduce the idea of networking and group formation: cooperation on a common purpose between the right people at the right time and place. Remind the participants of the string ball network that they created together in exercise 10, or the web of relations they made in exercise 11 of module 2.2. If exercise 10 has not yet been done, do it now.

Explain that there are several conditions for establishing a successful relationship towards a joint economic or social gain (training aid 79). There needs to be:

- **A common interest and potential for a relationship**, such as working in the same locality or sector; knowing each other from before; having become friends during the training.

- **A shared joint goal**, for example, to earn money; to get access to information; the need for childcare; common transport needs.

- **A concrete reason or occasion**, for example, grasping an economic opportunity that cannot be met by one single person; providing goods or services for a large social event; or utilizing a new social and economic fund for local development initiatives.

People's intentions for joining a network or a group can be different from one person to another, as long as people agree to cooperate on some common goals. For one partner of the network joint marketing may be the most urgent need, while for another the key reason for joining a network may be to find a good business idea in the first place.

Networks can take different forms, ranging from informal social networks to more formal business networks based on membership, a cooperative agreement or partnership contract. Some professional networks focus on economic activities only while others have mainly a social function. For example, many women's business networks and associations do not undertake any joint economic activities but have a strong social and lobbying function. Give some examples of existing business networks such as local Chambers of Commerce and Industries, or other employers' organizations. Show and explain the examples of the business networks 'All around-the-House' and the 'Women's Handicraft Centre' (training aid 80).

Characteristics of networks are:

- Networks are **social arrangements** based on communication and exchanges between people to make things happen by doing them together. Their success depends on the members' commitment to joint exchange, action and learning.

- Networks are **forums for social exchange** which foster new relationships and allow people to share tasks in a defined way. Their success depends on direct interaction among members, allowing them to continuously reflect about their action and thinking, thus creating a 'networking culture' and feelings of shared ownership.

- Networks provide **open opportunities**, linking together separate initiatives of stakeholders to complement one another for mutual gain, or to enable the stakeholders to collectively mobilize and pool resources for a common end.

- Networks **strengthen capacities** of individual members by identifying needs and creating learning opportunities for their members.

- Networks **enable creativity** and risk taking by removing members from institutional limitations and creating a safety margin for risk taking. As such, networks provide space to think in new ways and to engage in activities out side the normal range of the individual activities of each stakeholder.

Step 2 - 45 minutes

Introduce the group work 'Your Experience and Planning for Future Networking'. Participants will review their experience with networking and share successes as well as risks that they have faced in networking and group cooperation in the past. They will list possible ideas to strengthen their network and cooperation in the future. Divide the participants into groups and distribute the questions for group work (training aid 81).

Step 3 - 15 minutes

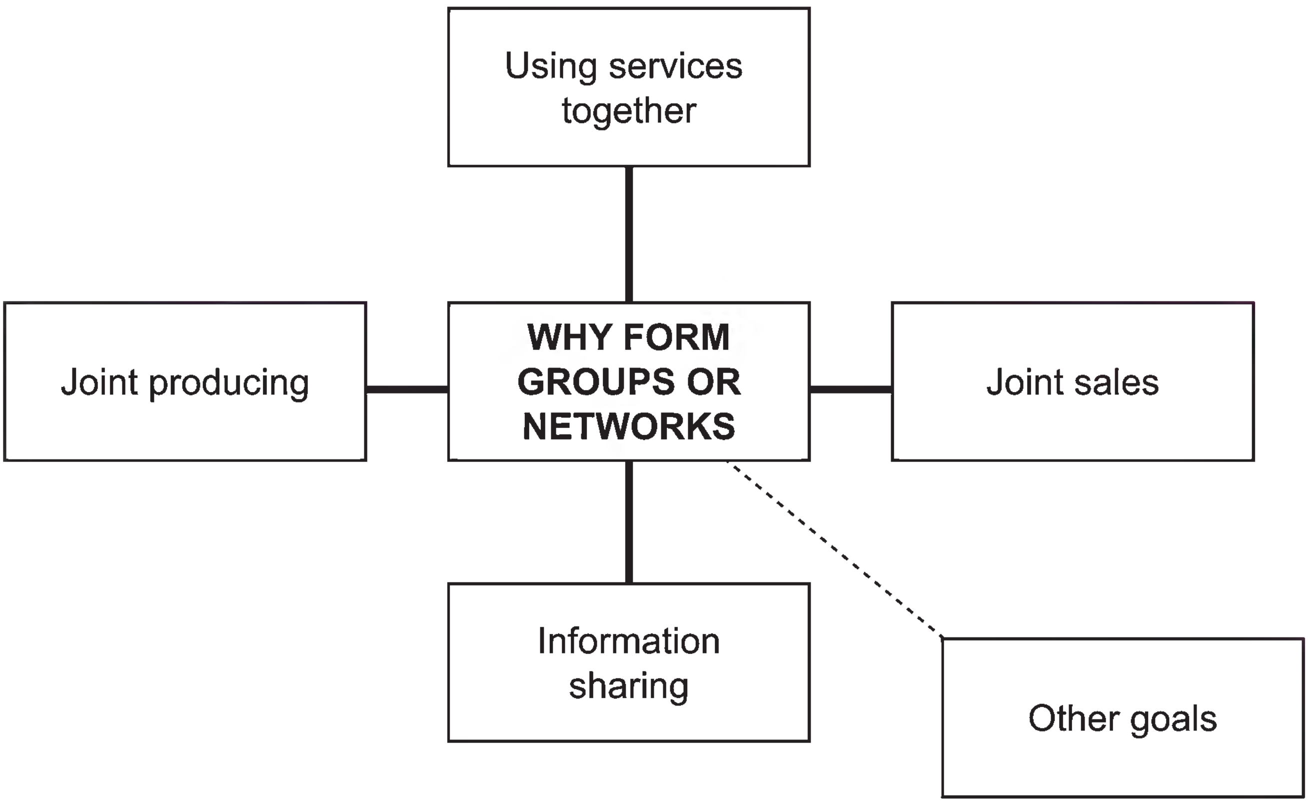
Ask each group to briefly present their findings. If there are no women's networks in place, discuss the interests and feasibility of setting up a Women in Enterprise Network among the participants.

Wind up the discussion by summarizing the key points listed in the handout 'Successes and Risks in Working Together' (training aid 82) and distribute as appropriate.

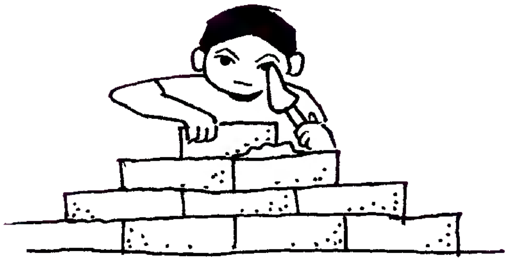
Group Businesses and Business Networking

Conditions for Success:

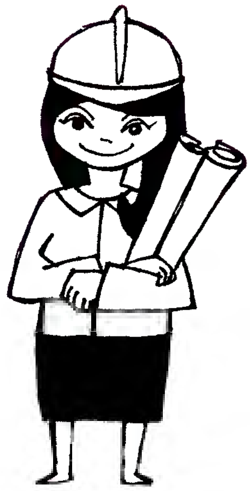
- A Common Interest and Potential for a Relationship
- A Shared Joint Goal
- A Practical Reason or Occasion



Examples of Business Networks



Business Network: All-around-the-house



Aims of the Business Network: 'All-around-the-House':
To offer several services under one umbrella.

Business Networking

Aims of the Business Network: 'Women's Handicraft Centre': To offer a market outlet for village women's groups.

Your Experience and Planning for Future Networking: Questions for Group Work

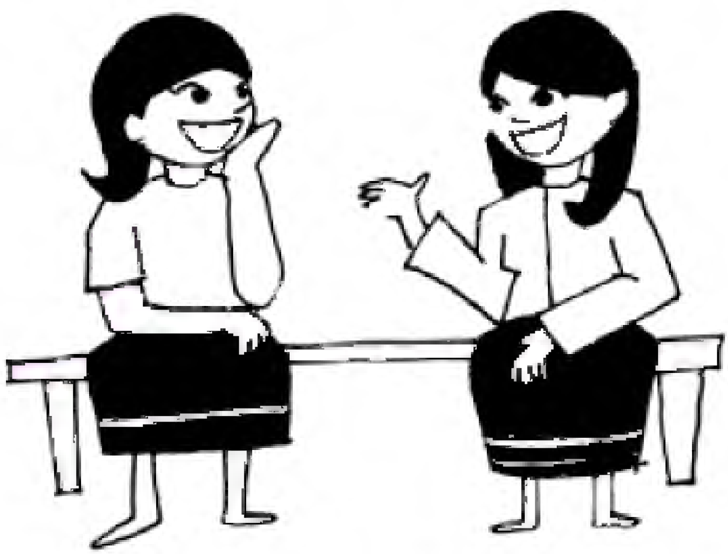
1. Review your experiences with networking and group cooperation. List successes and risks.

2. Planning for the future:

   - On which issues would you like to work together and why?

   - What are possible difficulties in working together?

   - What practical action(s) do you plan to take following this workshop?
     - For yourself?
     - In your individual, family or group business?



Successes and Risks in Working Together

Success criteria for making working together a positive experience:

- There is a sufficient number of people/organizations with a shared interest in working together who possess the necessary skills to do the work
- There is added value through doing things together, and doing things one would not have been able to accomplish individually
- Matching of adequate resources (technical, financial, human resources) that fit the capacity and interest of the members
- Strong coordination and good leadership to ensure cooperation within the net work internally, while remaining flexible in terms of membership, alliances and partnerships as the needs and opportunities arise
- A balance between the development of individual interests and the group's agreement to cooperate
- A good self-regulating mechanism through which members who try to benefit more than they contribute will be encouraged to leave the network.

Risks of working together:

- Lack of coordination and commitment among members
- Insufficient capacity due to poor communication, weak institutional base, and limited human, infrastructural and financial resources
- Inadequate selection or vetting of members, often due to the open character of networks
- Loose control over the dynamics of networking
- External interventions in the operations, form and function of the network
- Labour intensive follow-up required to manage and sustain the network (who is the driving force?)
- Tendency to create a small 'exclusive' group within a wider network that tends to dominate resources and decisions.

Exercise 29. Institutions and Services for Women Entrepreneurs

Objectives:

- To create awareness and inform women entrepreneurs of the existence, roles and functions of support institutions and programmes
- To create opportunities to enable participants to expand their own business network

Duration

- 90 minutes, including break for the Business Panel Discussion
- 15 minutes for round-up in the next session

Room Arrangement

U-shape

Preparation of the Business Panel Discussion and Handouts

- Select and invite 4 to 5 representatives of relevant organizations to participate in a Panel Discussion on Business Support for Women Entrepreneurs. Resource persons may include those who can share their experience and provide assistance in areas, such as business networking, business development services (BDS); financial services; marketing; access to raw materials, machinery or equipment; access to land and buildings; business registration and/or other legal aid. Make sure to include representatives from member-based Business Associations and/or successful business women with a wide network, and include both women and men resource persons in the panel.

- Brief all panellists on the aims of the GET Ahead training and provide them with the profile of the participants. Ask each panellist to address the questions selected for the panel discussion both in the invitation letter and just before the workshop.

- Ask all panellists, especially those from organizations which provide business development and/or financial services, to present realistically what chances the women entrepreneurs have to access their services. There is no need to create unrealistic expectations during the workshop that cannot be met later.

- Prepare flipcharts and/or collect leaflets or brochures with information from the support organizations as handouts for participants, as appropriate.

- Arrange for time and space for informal, individual networking with the panel lists after the panel discussion, so that the participants can make new contacts and try out their interaction and networking skills. This can be combined with refreshments during or at the end of the day.

Institutions and Services for Women Entrepreneurs

Related Session

Exercise 11, The Web of Relations in Module 2.2

Session Plan

Step 1 - 60 minutes

Welcome the panel members. Introduce them and the main topics for discussion:

- What programmes and experiences do the organizations or business persons have in supporting and working with women and men entrepreneurs (What is their track record? What are successes and failures? Any differences between male and female clients?)
- What type of assistance and inputs do these organizations or associations offer to assist women in taking up individual or group-based economic activities?
- What criteria for participation (eligibility, conditions, procedures and requirements) do these organizations use? Any differences in treatment between female and male clients?
- What advice and feedback would the representatives give to the participants of this GET Ahead training, based on their experiences of interacting with women entrepreneurs?

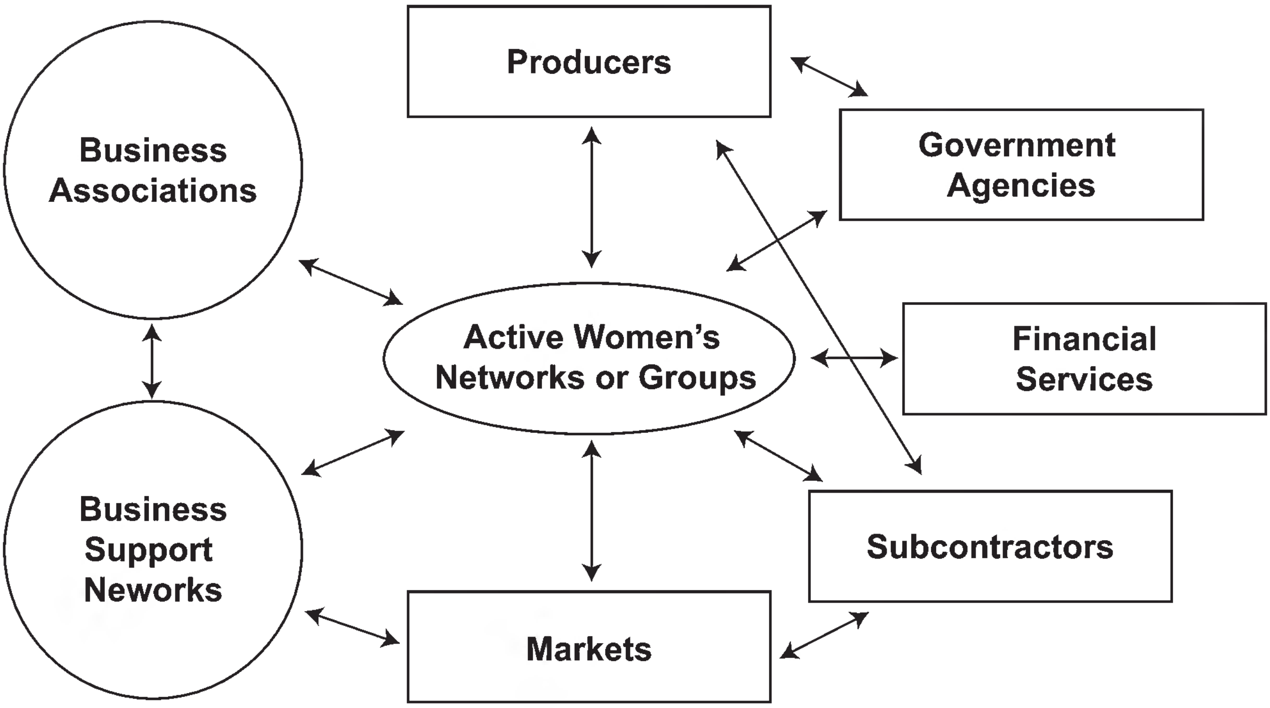
Ask each panellist to give a short presentation (maximum: 15-20 minutes per person), followed by a discussion. The training team needs to stay in the background. Do not intervene too much because the women entrepreneurs or their trainers should be encouraged to use this opportunity for direct interaction with the representatives of support agencies and networks. However, the training team does keep the time: If panellists start a lecture or stray from the main topics, remind them on the time available to them.

Step 2 - 30 minutes

Arrange for a break (special tea and snacks) that allows for informal networking between the panellists and the participants.

Step 3 - 15 minutes

As a round-up to this exercise, ask participants what they have learned during the Business Panel Discussion. Give an overview of possible networking partners and groups in the local context and the relations between them. For an example, see the following diagram.



Conclude the exercise by summarizing the main learning points:

- What services and programmes are most useful to the women entrepreneurs?
- Are these services and programmes accessible to them? If not, what needs to change?
- What did they learn about associations of business women and men? Would it be useful and possible to join such a network? Should they set up their own network?

Exercise 30. Group Formation

Objectives

- To make participants aware of the advantages and disadvantages of being part of a group
- To introduce steps for group formation

Duration

90 - 120 minutes

Room Arrangement

U-shape

Materials and Preparation

- Flipchart or boards
- Cards in 4 colours: 1 to 3 of each colour for each participant for use in step 1, and around 20 cards of 1 colour for each group for use in step 2
- Adapt the 'Mind Map on Motivation for Group Formation' to the needs and interest of the participants, and decide on the types of actors and groups to be included in this exercise. Prepare the mind map on a flipchart (step 1)
- Decide on the main points for brainstorming in the group work on Working Together: Deciding on Goals, Duties and Rules and put each point as heading on a flipchart (step 2)
- Adapt the Model Constitution Format (training aid 83) to suit the needs of participants in line with the local formats for group formation (association, savings and credit group, producers' group, cooperative).

Handout

Example of a Model Constitution Format

Notes for the Training Team

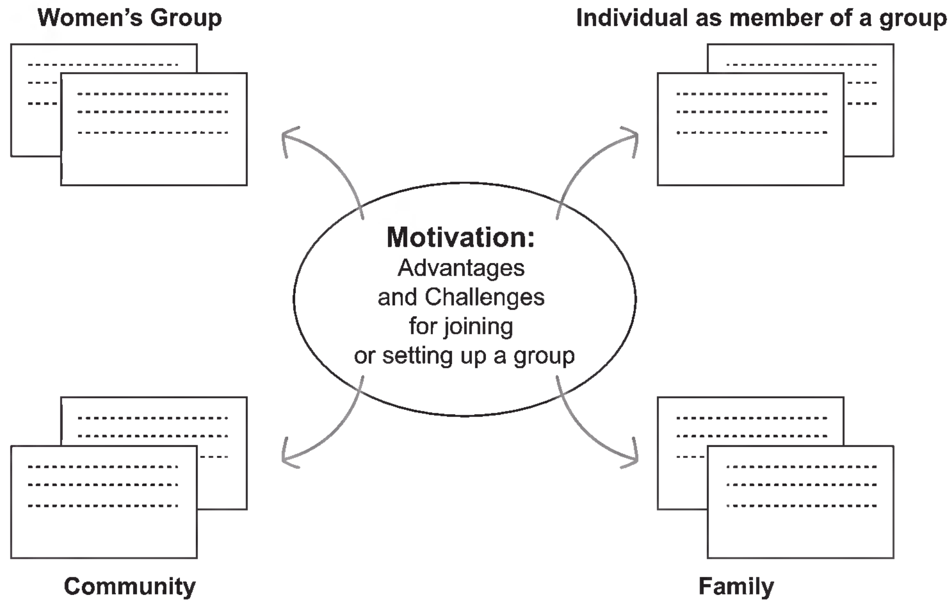
This exercise is relevant for participants who will start or continue to work in groups for economic purposes. Previous exercises in Modules 4.1 and 4.2 have dealt with the advantages and challenges of working in groups. Use the outcome of these exercises during step 1.

Session Plan

Step 1 - 30 minutes

Start the session with a brief discussion on participants' positive experiences with group formation. Recall the main outcomes of earlier exercises on the advantages and challenges of working in groups. Introduce the 'Mind Map on Motivation for Group Formation' as follows: Draw a circle on a flipchart and describe that this circle stands for 'You as a person'. This exercise aims to draw a mind map of all the ideas and thoughts of participants on their motivation for joining or not joining a group, and their ideas on the opportunities and challenges of joining a group.

Distribute cards of four different colours. Explain that one colour (for example yellow) stands for the individual as a member of a group and the other colours stand for the different types of groups that the participants usually belong to (their family or family business, their women's group, and/or their community. Ask participants to note their ideas on the cards and cluster them as follows:



Advantages can include:
- One is stronger in a family, village or other group
- One can rely on others to do part of the work
- A group is more than the sum of its individual parts
- Individuals look beyond their personal gain and contribute to the common interest of the group
- There is solidarity between stronger and weaker group members.

Challenges can include:
- No trust or solidarity in the group
- Stronger members take advantage of the weaker members
- Duties are not divided properly and this leads to conflicts.

If there are more advantages than disadvantages, or participants consider that the disadvantages can be overcome, there is sufficient motivation to further develop and strengthen group formation.

Step 2 - 45 minutes

Introduce the subject: Working Together: Deciding on Goals, Duties and Rules and explain the following. A necessary condition for the successful operation of any groups business is that all members are clear and agree on goals, duties and rules on the division of work and decision making, and the distribution of income.

Divide the participants in 3 or 4 smaller working groups, for example by location, by type of business or business idea or by the type of activity/ies that they want to pursue in a group. Ask them to brainstorm on important points for inclusion in a Draft Constitution according to their own interests and experiences. Distribute cards of one colour to each group (one group: yellow cards, second group: green cards, etc.) Explain the different headings, and give some examples that the groups may wish to address (the suggested headings are given below in bold with examples in the bullet points under each header). Ask the groups to brainstorm on rules and cluster these under the different headings.

The example headings given below help in brainstorming on the group's goals, duties and rules:

1. **General information**
   - Name of the association, group or network
   - Address
   - Type of activity
   - Objectives (e.g. joint income generation project; savings group; other purpose)

2. **Conditions of membership**
   - Open to…(give criteria for who can become a member; maximum number of members)
   - Joining fee of…(decide on the amount feasible for your situation, location)
   - Contribution of share capital (if deemed appropriate)
   - Joint working hours (per week/month)…(in case of income generation)
   - Absences…(agree on a rule on absences, sick leave, etc.)
   - Membership suspension/expulsion in case of not abiding by the rules
   - Membership resignation

3. **Committee**
   - Election of the management committee (such as the chairperson, vice chair person, secretary, treasurer, committee members). Election can be by majority vote or other means, and takes place annually.
   - Signatory authority of chairperson, secretary and other (for official agreements and contracts). Usually two members or an other system to prevent misuse of funds.

4. **Meetings**
   - Annual general meeting (AGM)
   - Minimum number or percentage of members for decision-making in the AGM
   - Frequency of management committee meetings, and their task forces (1 per month, other…)

5. **Recording Income and Earnings and Managing a Surplus**
   - Opening a bank account?
   - Setting up a reserve fund?
   - Distribution of surplus earnings among members (how and when, how often?)

6. **Equipment**
   - Purchase arrangements
   - Maintenance and repairs
   - Safekeeping of the group's equipment

7. **Loans and Liabilities**
   - Is it possible for the group members to access loans using a group guarantee?
   - Is it advantageous for the group members to set up a savings and credit group or association?

8. **Dissolution**
   - What to do with open obligations/repayments? Can any other group or person step in?
   - What to do with the equipment? Can the group hand it over to another group?
   - What to do with the money left over after debts have been paid? Is it possible to share the remaining cash among the members once all obligations have been met?

Step 3 - 45 minutes

Ask each group to briefly share the outcome of their brainstorming. State that in real life, all of these points have to be carefully scrutinized, discussed and agreed among all group members in each specific local context for successful and smooth operation of every group venture.

Conclude the session by summarizing the important points for group formation, emphasizing the binding character and the advantages or common interest in doing business as a group. Refer to the Business Action Planning tools that will allow for follow-up of this exercise (Module 4.3: Action Planning For Your Business), and to the importance of preparing a 'real' Constitution when starting joint business activities. Distribute the Model Constitution Format for Groups (training aid 83).

Model Constitution Format[1] for Groups

Name of Association/Group/Network:………………………………………………………
Address: ……………………………………………………………………………..........................
Physical address…………………………………………………...
Postal address…………...
Type of Business Activity:……………………………………………………………………
Objectives (e.g. joint income generation project; savings group; other purpose):
………………………………………………………………………………………………..

1. Conditions of membership

1. Membership is open to…………………………
2. The joining fee for each member is…………..
3. Each member will contribute …..(amount) as share capital upon joining.
4. At any time, there will be no more than…..members.
5. Working hours for each member are from …… to …..on every……of each week /month)
6. Each member can take ……days leave each month/year.
7. A member cannot take more than.….days sick leave in one month/year without proof of illness.
8. Any member who is absent for a working day without leave or sick leave will pay a fine of ….. for that day.
9. A member can be suspended for not more than….days/week/months at the general meeting if the majority of members agree by vote that s/he is not keeping to the rules of the group.
10. A member can be expelled from the group if the majority of members agree by vote, at a (general) meeting, that s/he is not meeting the rules of the group.
11. If a member is expelled, s/he will receive.….of the share capital s/he contributed.
12. A new member can join the group if the majority of members agree by vote, at a general meeting, to accept his/her application.
13. If a member resigns from the group, s/he will receive.….of the share capital s/he contributed.

2. Committee

1. The group will have an elected management committee of: chairperson, vice chairperson, secretary, treasurer,…………… and………….committee members.
2. Members of the management committee will be elected if they receive a majority of members' votes at the Annual General Meeting.
3. Official agreements and contracts made by the group must be signed by the chairperson /secretary/treasurer/……..

[1] Source: Adapted from Rural Women in Micro-Enterprise Development. A Training Manual and Programme for Extension Workers, ILO Geneva 1996

3. Meetings

1. The group will hold an Annual General Meeting (AGM) at least once a year.
2. There must be at least ….per cent of members present to make the decisions of their AGM binding (a quorum)
3. The chairperson must announce the date of the AGM at least ….days before the meeting.
4. The Management Committee will meet at least…each month.

4. Surplus

1. The group will put aside at least….per cent of surplus earnings every …..month(s) into a reserve fund in……. (savings bank, bank account, other……………), Branch………………., Account No…………..
2. The group will decide at the AGM how to share the surplus earnings of the last 12 months among the members.

5. Equipment

1. The management committee will be responsible for the maintenance, repairs and safekeeping of the group's equipment.
2. ……………

6. Liability

1. Members are liable (responsible) for loans that they took as well as for loans that the group guaranteed for other members. The share capital of the group cannot be used for the repayment of loans taken by individual members.
2. ……………

7. Dissolution

1. If the group has outstanding debts, the group can only dissolve itself if it has repaid the debt in full.
2. If the group dissolves itself, it will sell its equipment to pay any debts. Any money left over after all debts have been paid will be ………..

Module 4.3
Action Planning For Your Business

Key Content

The action planning module draws on the conclusions and learning points from the previous modules and guides participants on managing risks and planning their individual, family or group enterprises. Evaluation exercises provide the trainers with feedback on the views of participants on the training contents and experiential learning process of the GET Ahead workshop.

Objectives

Women entrepreneurs become familiar with risk management and planning tools that enable them to look ahead and prepare their 'business future' in their individual, family or group enterprises. The evaluation exercises will enable participants to review what they have learned and enable trainers to assess the effectiveness of the workshop with a view to improve future workshops and provide follow-up to the participants in this workshop.

Exercises

31. Business Planning for Women in Enterprise
32. Evaluation and Follow-up to GET Ahead for Women in Enterprise

Exercise 31. Business Planning for Women in Enterprise

Objectives

- To make participants aware of the importance of managing risks and planning their 'business future'
- To familiarize participants with basic business planning tools

Duration

90 - 180 minutes

Room Arrangement

U-shape

Materials and Preparation

- Flipcharts or boards
- Draw the 'Risk Review Chart' on transparency or flipchart (step 2)
- The training team needs to read the business planning tools in advance and adapt them to suit the needs of participants

Transparencies, Flipcharts and Handouts

- Risk Review Chart
- The Business Plan
- Back Home Action Plan (BHAP)
- Business Action Plan

Related Sessions

- Module 3: The Business Project
- Modules 4.1: Management of Self and Others and 4.2: Business Support and Networking

Notes for the Training Team

The first planning tool 'The Back Home Action Plan (BHAP)' enables participants to set goals and priorities, plan activities and manage opportunities and risks in their (new) business when they are back home. The second planning tool 'Business Action Plan' provides for the development of a more detailed business plan for their new or existing enterprise. These planning tools need to be adapted to the local context, and the level, needs and interests of the participants. Encourage modifications by the participants during the training, because this will increase the chance that they will actually use them later.

Business Planning for Women in Enterprise

Many business and credit support institutions and programmes have their own planning tools and formats. Trainers should familiarize themselves with these beforehand and decide whether to use the tools of these organizations rather than the business planning tools provided in this package. It may be useful to train participants in utilizing and completing the information in the formats required by these institutions to facilitate access of participants to their services and products.

The preparation of the full BHAP and/or the Business Action Plan will take several hours. It is recommended to introduce one or both of these planning tools during the training for entrepreneurs. Ask participants to complete the main points before the end of the training. This will facilitate appropriate follow-up after the training. In training of trainers' workshops, the trainers need to become familiar with these business planning tools so that they can assist (starting) entrepreneurs in completing them and facilitate their access to organizations providing business development services, as needed. During the action planning session, it may be useful if the trained trainers prepare their own action plan on the future training and follow-up activities to the GET Ahead for Women in Enterprise workshop.

Ensure that both the participants and the training team each receive a copy of the action plans prepared by the participants before the end of the workshop for use after the workshop.

Session Plan

Step 1 - 5 minutes

Initiate a discussion on business planning. Planning is looking ahead, thinking of a goal to pursue, and the steps involved in reaching that goal. Stress the importance of planning and research before starting an income-generating project or a small business. For example, recall the Chicken Business of Ms Tem (Module 3.2, Exercise 15) and the need to do market research: Her expectation that there would be a high demand for chickens would have been more realistic if she would have done a study among customers in the market where they planned to sell their chickens. She and her village group would not have lost so much time and money in their business.

Step 2 - 25 minutes

Introduce the brainstorming exercise 'Risk Review'. Entrepreneurs need to be prepared to use opportunities and deal with emergencies when these occur. Prevention of possible problems and emergencies is always the best. If a problem occurs, deal with it. It is easier to solve a small problem than a large one, and small problems tend to become big if they are not addressed.

This exercise provides participants with a tool to assess potential risks and to make a difference between serious and less important ones. Participants will identify risks to which their business plan or existing enterprise might be especially vulnerable, for example: natural disasters, marketing problems, new competitors, or resistance from family members. For each risk, ask participants to think about questions, such as:

- What might go wrong? What difficulties might arise? How important or worrying are they?
- What might happen if you react? What might happen if you do not react?

Show the Risk Review Chart (training aid 84) on a flipchart and distribute it to participants. Ask participants to fill in the chart on the potential risks that might emerge in their new or existing businesses. They need to distinguish between major and minor problems, and indicate what the chances are that these risks occur (very likely or unlikely).

After 5 minutes, ask which participants have listed serious risks. Ask 2 to 3 of these participants to share their risks and discuss these in the group.

Optional: The same brainstorming can be done with a positive outlook by introducing questions such as:
- What could go well?
- What pleasant side effects might it have?
- What is the best thing that could happen?

Step 3 - 60-90 minutes

Discuss situations where business planning is needed. Some examples are:
- You are serious about starting or improving your business and you want to make a work plan for yourself, so that you can systematically check progress
- The bank needs a forecast on sales and cash flow before giving a loan
- The business partner or subcontractor needs to know the quantity of items that you are able to produce and deliver
- Different labour inputs and peak efforts occur in all businesses at certain times, and the off-season is likely to mean fewer workers and less income. So plan for off-season activities as much as you can.

Explain the main content of a Business Plan using training aid 85. Introduce the Back Home Action Plan (training aid 86) and/or the Business Action Plan (training aid 87) and the aims of these business planning tools (see Notes for the training Team). Briefly explain that the forms are meant to develop their business ideas, or to improve and upgrade existing businesses. Mention that these tools will be used in the follow-up sessions to the training.

Ask participants to complete the main points in their Plan. This can be done either individually or in a group, depending on the plans, needs and interests of the participants, and whether they plan to cooperate in the future. The training team needs to be available to help participants on an individual basis if necessary.

Round-up the exercise by asking 2 to 3 participants to share their future goals, priorities and activities which they will carry out when they are back home. Conclude the session as follows:

- Deal with a problem when it is still small. It is easier to solve a small problem than a large one, and small problems tend to become big if they are not addressed
- **Plan your Work - Work your Plan!** Planning in itself is not yet a recipe for success. You have to implement as much as you can rather than 'wait for a better time' to put your plan into practice.

Risk Review Chart

The Risk	How big is the problem? Minor Problem- 1 Major Problem- 2	How likely is it to occur? Unlikely -1 Most Likely - 2	Total Score	Seriousness of Problem If your total score is… 2 = Least serious 3 = Relatively serious 4 = Most serious
Example 1: Flood	2	2	4	Most Serious
Example 2: Resistance	1	1	2	Least Serious

Training Aid 85

The Business Plan

Back Home Action Plan (BHAP)

Name of Individual/Family or Group Business:

....

Date:

....

What are your **Business Goals and Priorities** for the coming weeks up to 3 months in the future:

....

....

The business carries out the following **activities**:

Activity 1

....

Activity 2

....

For each activity, there may be opportunities (+) or difficulties (-)
Note all of them down activity per activity:

Activity 1	**opportunity (+)**	**problem (-)**

....

Activity 2	**opportunity (+)**	**problem (-)**

....

and so on…

To use the opportunities and to solve the problems, what has to be done about it?
Note down your ideas and the resources you need to tackle the problem and go for the opportunity:

....

....

Priorities: What action should be taken next to address the above, and by whom and when?
List down the activities in the order of importance:

	Who is responsible?	**With whom else?**	**When?**
Activity 1:			
Activity 2:			

Business Action Plan

- **Individual's Name or Group's Name** (include names of members):
  ....
- My/Our Proposed Business is:
  ....
- Our business location is: ....
- We have these skills: ....
- We have to learn these skills: ....
- We have these assets (building, good location, equipment):
  ....
- We need these assets: ....

Market:

- I/we will sell to: ....
- Competitors: ....
  (who, where, why) ....
- I/we will promote our products/services like this: ....
  ....

Business Operation:

- Production Plan for one year (schedule and quantities):
  each day ....
  each week ....
  each month ....

- The total amount to be produced (service: service hours/days delivered) in one year is (attention: take into account seasonal ups and downs):
  ....
  ....

- The people who will work are (who, how many):
  ....
  ....
- I/we will divide the work like this:
  ....

- The people responsible for managing my/our business are (director, treasurer, sales manager, etc.) all the management positions and what they do):
  …….......................
  …….......................

Business Expenses:

- Start-Up expenses:

  ………………………
  ………………………
  ………………………
  ………………………
  ………………………
  ………………………
  ………………………
  Total ………………

  Operating expenses (for one year):

  ………………………………………
  ………………………………………
  ………………………………………
  ………………………………………
  ………………………………………
  ………………………………………
  ………………………………………
  Total ………………………………..

- We can borrow money from: …………………………………………………………
  - At an interest rate of ……% per month, or ……% per year (p.a.)
  - Weekly/Monthly payments of ………………..………………………………
  - Total loan period from …......…. to ……..........…
  - Insert any other details on your loan schedule here: ………………………

Sales Income

- The price of the product/service is: ……………………………………………..
- Estimated sales (quantity): per day ……….............…. per week ……….................
- Estimated sales (quantity): per month ....… per year……….................

Competitor's price per product (item)/service: …..........................……….…………………………

- Estimated sales (quantity): per day…...............…per month…….........per year.……………......
- Estimated sales income for one year: …………………………………………….................................

Business Opportunities and Challenges

- The Business opportunities and benefits (positive factors) are:
  …….......................
- The Business risks and challenges (negative factors) are:
  …….......................

Exercise 32. Evaluation and Follow-up to GET Ahead for Women in Enterprise

Objectives

- To evaluate the workshop's outcome: Have we met our objectives and expectations?
- To agree on the follow-up to the training among the workshop organizers, trainers and participants

Duration

30 minutes

Room arrangement

U-Shape or circles

Materials and Preparation

- Flipcharts or Boards
- Example Evaluation Form: Review the example, adapt it as needed and distribute one copy to each participant

Related Session

Module 1: Introduction of Training Programme and Participants

Session Plan

Step 1 - 20 minutes

Recall the aims of the GET Ahead training workshop and the learning objectives of participants:

- To promote women's economic and social empowerment among low-income groups, and to understand the relevance of providing equal opportunities to men and women in enterprise development
- To understand the importance of having a business perspective in small-scale income earning and in businesses of low-income women and their families
- To increase the capacity of trainers to provide action-oriented, participatory training on basic business management skills and to give practical advice on business development to low-income women and their families.

Ask participants whether they feel that their expectations have been met and to what extent they have achieved their objectives.

Evaluation and Follow-up to GET Ahead for Women in Enterprise

Explain to participants that evaluations are useful to improve future GET Ahead Training and to plan appropriate follow-up activities. Both a written and verbal evaluation will be carried out:

Distribute the written evaluation form and give participants time to complete it. Collect the forms **before** the end of the workshop for analysis by the trainers and organizers after the workshop.

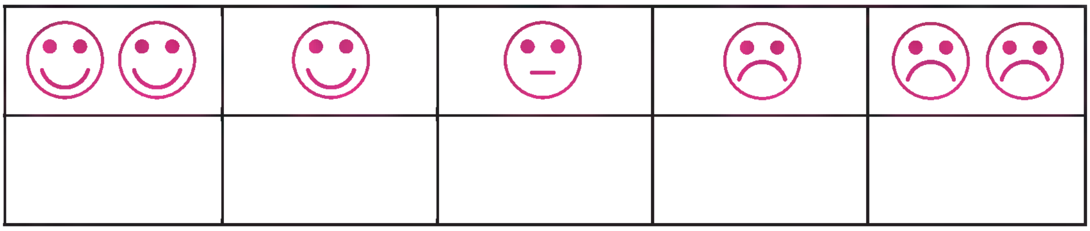
Do a round with participants: Each person will mention one strong point and one weak point about the training (for example, what they have discovered, what they liked and disliked, what they need further training on).

Step 2 - 10 minutes

Discuss follow-up action to the training and agree on the future steps and timetable. Thank all for their participation.

Example Evaluation Form for GET Ahead for Women in Enterprise

1. In general, how would you rate the GET Ahead workshop?



Excellent No use at all

2. Which three (3) topics or exercises were the most helpful or useful to you? Please explain:
   ....
   ....

3. Which topics or exercises were the least helpful or useful to you? Please explain:
   ....
   ....

4. What additional topics would you like to include in this training?
   ....
   ....

5. Which training methods used in the programme would you like more of? (e.g. Lectures; documents; Slides; Games and role playing; Exercises; Group work).
   ....

6. Which training methods used in the programme (as mentioned above: no.5) would you like less of?
   ....

7. How would you like to modify/adapt the training for your target groups?
   ....

8. What suggestions do you have to improve the GET Ahead training for future courses?
   ....

9. Please comment on the overall organization of the training (e.g. accommodation; breaks for refreshment; translation/interpretation; secretarial & administrative support, etc.)
   ....
   ....

10. What did you appreciate, learn or gain most at this workshop?
    ....
    ....

Part 3. Sources for Further Reading

1. Background Paper: Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise

1. The Enterprise Life Cycle from a Gender Perspective

1.1 Introduction

Women create their own businesses for a wide variety of reasons. In the GET Ahead training, you will meet mainly two groups of women entrepreneurs, namely:

- Women entrepreneurs who provide for their subsistence or out of tradition. These women have to cover the basic needs of their family and do business 'as a last resort' (sometimes called 'survival entrepreneurs').
- Women entrepreneurs of the 'new' or 'modern' type. These women have chosen business as a career, and they are using their skills, and competencies at their own conscious choice (sometimes called 'growth-oriented' entrepreneurs).

The life of an enterprise can be compared to the life of a person, a river or a tree. This model is known as the Enterprise Life Cycle (ELC). During training or any other business development activity, the Enterprise Life Cycle approach can make people aware of the different business activities that occur during each of the stages. It can also prepare business owners for what is likely to happen at later stages of the life cycle. This paper outlines the steps of the Enterprise Life Cycle and examines the particular gender aspects (or interfaces) that are likely to arise at each of the stages.

2. The Stages of the Enterprise Life Cycle (ELC)

2.1 The planning and preparation stage

In general, women face more difficulties than men throughout the whole Enterprise Life Cycle. One of the most difficult periods facing women entrepreneurs tends to be at the planning and preparation stage. This first stage is often characterized by the following features:

- Women tend to have more restricted **choices of business** compared to men. This is due to a number of reasons:

  - Women generally have access to a narrower range of education, training and skills opportunities, particularly in the field of technical skills, because in many societies technology is not seen as appropriate for women from their earliest years at school.

- Conflict arises because of the many demands on women's time. They have income-earning duties (often referred to as productive roles) and they need to do most of the unpaid duties, looking after the household and family care (often referred to as reproductive roles). This limits their opportunities in choosing the type of business and the number of hours they can work in it. Also, because of their multiple responsibilities, women are usually more cautious in calculating business risks as compared to male entrepreneurs because they balance the risks to the business with the risks to the family.

- There are dominant stereotypes about 'female' business activities. Sometimes, people show disrespect and make it difficult for women to succeed in men's jobs and businesses.

- At the early stages of starting a business, many women lack self-confidence, resources and contacts to exploit opportunities quickly and effectively, even if they know such opportunities exist just like men.

- There are often additional mobility restrictions for women because of cultural norms and personal safety considerations.

• Women often face obstacles when trying to get **family support** for their business launch. This can be for a number of reasons:

- There are expectations that women perform reproductive roles exclusively and that they should behave 'properly' as women within the home, family, community and society.

- The idea of women in business conflicts with the notion of men being seen as the main breadwinners. However, this idea is not in line with reality given that there are many female-headed households and many women actually earn more than men, especially if they have a successful enterprise.

- There is still a lack of acceptance of women in business. Their interest in business may be viewed and disregarded as 'hobbies' by family members.

- The business success of women entrepreneurs may lead to jealousy. Envy is sometimes shown by family members.

- There can be misuse of the money brought home by women entrepreneurs. Women's business success can sometimes lead to a decrease in contributions by men in their households. In some cases, men may even give up working completely, or may want to take over the business.

- Many people underestimate women's capacity and ability to run a successful business.

- A general fear of failure faces many women entrepreneurs: When a man fails, it is due to the business environment. When a woman fails, it is because she is a woman!

• Women in many countries face difficulty in having **access to and control over resources** for their business because of a range of factors:

  - There can be legal and customary or traditional restrictions on women's ownership of, and control over, physical assets such as land and premises.

  - There can be limited employment opportunities for women in the formal labour market, resulting in fewer opportunities to save money for a business investment, and less exposure to business contacts, networks and experience.

  - Women have limited access to finance and related financial advisory services due to various legal and customary restrictions on women, most importantly their lack of property and thereby lack of collateral for loans.

  - It is not easy to access business information from suppliers, subcontractors or business services suppliers because women are often not perceived as entrepreneurs and decision-makers by these actors, most of whom are men in many societies.

  - Women have the additional role of catering for day-to-day expenses and looking after the basic needs of their family. Business resources may be used for family survival, sometimes to the extent that the business is unable to survive.

• Women face difficulty in joining **business networks** due to the following reasons:

  - They may have little previous experience in the particular industry or sector of their choice. As a result they may have difficulties in accessing established networks of suppliers, competitors, customers and other business industry associates, as well as associations.

  - Women are often excluded from male-dominated formal and informal networks (for example, business chambers, sport clubs or karaoke bars).

2.2 The launch or start-up phase

- Women entrepreneurs have to know and decide many things when starting their business:

  - Where to locate the business: in a market or industrial area or at home? Many women have a business close to or at home because they can then combine household and family care more easily with income-earning.

  - How to mobilize resources, including finance for their business? Women entrepreneurs need to be aware of all sorts of formal banking facilities as well as services by non-banking financial institutions such as micro-finance schemes or credit unions. They need to be aware of the borrowing requirements.

  - How to formally register their business operation and what are the benefits of registration? Women must know about current laws and regulations affecting their trade, e.g. health requirements for food-processing. At the same time, they must also know about registering the business, its name and its ownership. They need to be aware of their rights to protect themselves and their business from discriminatory or unlawful practices.

  - Where to obtain the necessary information about their market(s)? They should know about potential suppliers (names, terms of business, ordering procedures). They should also know how to estimate their market size (potential customers). Information-seeking requires a good deal of self-confidence, communication skills and persistence in establishing contacts with local suppliers and customers, bank managers and local officials.

- Women entrepreneurs have to make practical plans to be able to leave the home, and their household and family tasks when they need to look after their business. This could include:

  - Planning for appropriate child-care facilities (e.g. obtaining assistance from family members; government or private child-care facilities).

  - Taking account of any major events in her personal or family life that might make it difficult for her to concentrate on business activities (for example, jobless husband; serious illnesses, such as HIV/AIDS; elderly parents; young children). Many first-time women entrepreneurs will begin a delicate balancing act which involves managing both family and enterprise activities, and separating family cash from business money.

2.3 The growth and expansion stage

The possibility of growing one's enterprise is a choice and an option open to many women entrepreneurs. However, there are some women entrepreneurs (more so than men, it is commonly believed) who are comfortable with their current level of operations and do not aspire to grow. They have achieved what they wanted, and they see that as success in itself. A growth orientation should not be imposed on these “successful” women entrepreneurs, nor should their success be diminished in any way through comparisons with those who want to grow their business.

Once the business starts functioning and shows signs of success, it should become easier to manage. This can be because the attitudes of others become more supportive both in the family and community circles. Some of the obstacles experienced by a woman entrepreneur may become lower once she acquires a good reputation and gains respect from customers and peers in the same industry (suppliers and competitors), as well as from her family and community. However, it is also true that as the business grows, jealousy and harassment from other businesspeople and from officials (especially men) can occur. In addition, the increased profile and (presumed) increased wealth of the woman entrepreneur who is experiencing success and growth, may lead some male family members to want to take over the business and maybe even take it away from her. They can react by taking control, by withdrawing their contributions to household income, or by giving up their work completely. This would result in placing added burdens on the earning power of the woman entrepreneur.

As the enterprise grows, the woman entrepreneur may find that it is no longer feasible to locate her business at home. She might have to acquire or rent special work-space or retail space in a commercial area. She will also find herself in a situation where she needs to employ and manage workers, maybe for the first time. She will encounter new challenges in recruiting and managing these workers, as well as in meeting the weekly or monthly expenses for paying wages and salaries.

Many women are reluctant to grow or expand their businesses, if this conflicts with their reproductive roles. Women are said to be more risk-averse than men due to the way they balance risks in the business with the risks to the family. Keeping the business small is often perceived negatively as so-called 'low growth' or 'no growth' enterprises. Advisory and financial support agencies often give biased appraisals, such as: 'it is not worth supporting this business, it is for survival only…'. But women often consciously plan to have a business of a manageable and comfortable size where risk can be minimized and where accumulated family resources and wealth are not over-exposed. Even where they are in a position to expand, many women entrepreneurs wish to do so only in such a way that they are able to balance their business and other interests in life.

However, there is an increasing body of evidence that demonstrates that women's enterprises are growing at a faster rate in terms of turnover, profits and employment than male-headed enterprises. Much of this evidence is coming from countries such as Canada, Europe and the United States, where the playing field for women entrepreneurs is more equitable - even though they are still likely to experience bias in their business dealings. This can be due to the 'glass ceiling'[1] phenomenon, in other words, gender-biased behaviour against women as business managers and bosses.

At the growth and expansion stage of their business, women entrepreneurs are likely to experience a range of both positive and negative factors, including some of the following:

- People become more supportive once they see a businesswoman is doing well.
- Other businesspersons might become more ready to accept them as equals and, as a result, give them more respect.
- Support networks and associations of women entrepreneurs can play an important role in assisting the woman as her business experiences growing pains.
- The chances of getting financial support increase.
- Difficulties in getting financial support can remain as the negative attitudes towards women in business will not be completely overcome.
- When women juggle with their parallel roles as entrepreneurs and mothers or homemakers, male partners and children might complain they are being neglected. A very busy lifestyle can result in health problems and mental/psychological stress.
- Male partners could withdraw their support, or even become antagonistic, as they see their wife's success as a challenge to their status as the household breadwinner. There might also be jealousy shown by male family members.
- Some men operating similar types of business could become jealous at the success of the woman entrepreneur, and they could insist on excluding her from the existing business and social circles, which are often male-dominated.
- Some people might spread rumours that the successful woman entrepreneur has succeeded by using her sex to obtain favourable treatment. Or, she may be treated as 'unsexy', frigid and hysterical because she takes things (too) seriously.

2.4 The maturity stage

At this stage, the woman entrepreneur will have achieved a considerable amount of success. She will have established her business and seen it grow over a period of time. She will have gained acceptance among the business community with suppliers, customers, competitors and other businesses. She may have joined a business association, such as an employers' organization or an association of women entrepreneurs.

Some women entrepreneurs, at this stage, may also become active in encouraging and supporting other women to start a business, through their involvement with women entrepreneur associations, or by providing mentoring services. They may also act as a positive role model to inspire other women.

[1] Wirth, Linda: Breaking through the glass ceiling. Women in management. ILO 2001

However, women entrepreneurs may also need to reassess their business operations and take stock of their enterprise's progress and growth, so as to decide how they would like their future to be: Do they want the business to stay the same, grow further, or diversify into other types of enterprises? They might also have to review their public and private roles, as well as the state of their balancing act between their productive and reproductive roles. They may need to think about succession strategies for their business, by incorporating their daughters and sons as well as other family members into their plans with a view to wind up their own involvement in the business at some future date.

2.5 The decline or 'rebirth' stage of the business

When business begins to decline, it is crucial for women entrepreneurs to have knowledge and awareness of the availability of the full range of choices and options, other than staying in the business. Business trainers, advisors and counsellors who provide business development services (BDS)[2] should assist those women entrepreneurs who fail in business even at a mature stage, so that they can maintain their self-confidence - a business liquidation can occur to everybody! Help will often be needed with the identification of other viable options for income generation, such as wage employment or a new business opportunity.

Women entrepreneurs who fail often receive different reactions and treatment as compared to unsuccessful businessmen. When women fail in their business, people tend to think that it demonstrates women's inability in business in a generalized way - the 'we told you so' type of reaction. Although a businesswoman can become a respected role model if she succeeds (often with comments such as 'an excellent businesswoman and at the same time devoted wife and mother'), she also can be used as a bad role model if she fails. Businesswomen are rarely seen purely in terms of their achievements: their sex matters in many people's eyes and they end up being treated as representatives of the female sex. By contrast, when a man fails in business, a list of legitimate business excuses for the failure is regarded as acceptable, citing 'poor economic conditions' as the reason for closure.

3. Good Practices in Women's Entrepreneurship Development

3.1 Role models, counselling and mentoring

- Role models: Successful businesswomen are not only encouraging examples for other potential businesswomen, but can also influence other people to give support. For example, a businesswoman who has grown-up children with decent education and careers can demonstrate to women and men alike that having a business does not mean neglecting one's children. In Sri Lanka, for example, the ILO has assisted in a video programme on women entrepreneur role models entitled “If they can do it, I can too”, to be used as a promotional and a training tool. Role models are important as they can help women to be able to break out of stereotypical gender roles, such as staying at home, or only being involved in feminized economic activities, such as cooking and tailoring.

[2] For more information on BDS, see http://www.ilo.org/dyn/bds/bdssearch.home

- Counselling and Mentoring: Personal counselling is usually provided by established women entrepreneurs to women who want to start a business, or by senior women managers to younger ones. Counselling and mentoring offer an opportunity to less experienced or insecure women who can talk to very experienced and self-fullfilled women (often retired) in a systematic manner, working through the problems and dreams that the emerging businesswomen will probably have. For example, such services are provided in India, by the Association of Women Entrepreneurs of Karnataka (AWAKE), or in Jordan by the Business and Professional Women Association (BPWA).

3.2 Building women entrepreneurs' self-confidence

Internal barriers to women's entrepreneurship can sometimes be as significant as external ones imposed by the family, the local community and society at large. Women sometimes doubt their own capability in business and lack the self-confidence to speak out, stand up and start their own enterprises - even when it is their greatest desire. Most of the time women's restricted access to education, skills and work experience has a negative impact on their self-confidence. If a woman does not have the practical skills needed for business, some form of support in skills and business training could give her self-confidence a boost.

In order to build up their self-confidence, (potential) businesswomen have to identify what they are lacking and work out how to fill any gaps. This can best be done step-by-step by identifying what is necessary at each level in the development of an enterprise, and making the necessary preparations before progressing to the next level.

From a longer-term perspective, girls grow up in a context of gender stereotypes in education curricula and school textbooks, as well as in their “choice” of academic subjects. Investment in the education of young girls is key to open a broader choice of occupations to women.

Exposing girls to a wide range of women entrepreneur role models (business-women), can help to develop a positive and acceptable image of entrepreneurship for young women. This might motivate them to go for higher levels of education and a broader range of skills training. If self-employment is described as an attractive, realistic and viable career option, young women would become more aware of entrepreneurship as a dynamic and fulfilling option in life - whatever course of action the girls and young women may decide upon in their future careers.

To this end, special initiatives to promote entrepreneurship for girls exist in some countries, targeting the parents as well as the girls and young women themselves. In the United States, for example, a project called 'An Income of Her Own' promotes teenage girls' aspirations for business. This is now known as Independent Means Inc. ('Girls, Money, Power …'). The project operates summer work camps in entrepreneurship for young girls which includes extensive interaction with established businesswomen and role models (Kantor, 2001[3]).

[3] Kantor, Paula, 2001: Promoting Women's Entrepreneurship Development based on Good Practice Programmes: Some Experiences from the North to the South, SEED Working Paper No 9

3.3 Reassessing the division of labour and power relations within the household

Women's work in the household is largely taken for granted, and its economic value is not recognized in the overall economy. As a result, women's multiple tasks are not considered as a real and additional burden while she develops and grows her business. In addition, in many societies, a man is considered as the head of the household and the chief breadwinner, even if he is unemployed. If his wife earns more than he, and is more successful, he might reject her as he perceives it as undermining his power.

Support for existing and potential women entrepreneurs needs to take account of the prevailing gender relations and traditional and cultural norms, identify significant barriers, and then work for the improvement in women's work and livelihoods. In microfinance for example, lending arrangements with women entrepreneurs can involve the spouse/partner in helping to understand the important contribution that the loan can make to the household and family (Tanzania).

Some development projects fail because they have not taken gender relations seriously. In one project in Indonesia, a group of women was supported to form their own cooperative and their own workspace. But, as the men became jealous of the extra demands that the cooperative made on the women's time, they burnt down their workplace. In another project in India, local women created a new enterprise in home-based production - without taking account of their existing reproductive and household workloads, or without altering the work contributions and responsibilities of the menfolk in the village. Their business was not successful as these women ended up being too busy to take on more work.

Husbands may assume less responsibility for the well-being of their family, and rely on their wives in this regard. Sometimes, out of resentment they might withdraw their contributions to the household income, especially when the wife begins to earn her own income. In other cases, husbands might try to take over the wife's business when it grows, even though they may have little or no business experience. Ideally, husbands and other male family members could become more involved in sharing domestic roles and responsibilities when the women are economically active. Therefore, it would be useful to involve male family and community members in training for women to make them more aware that a successful woman's business helps in improving the quality of life of the family and the community.

In many cases women entrepreneurs may get support for child-care from other family members or relatives, especially female members such as mothers, sisters and older daughters. In the Philippines, because of the extended family structure and the tradition of women's participation in economic activities, businesswomen have relatively easy access to assistance from other female family members. Whilst it may be a good thing that family members are supportive, this could also lead to children dropping out from school to fulfil these roles, especially in the case of girl children (DFID, 2000). In some countries domestic help can be employed at an affordable cost, thereby enabling the women entrepreneurs to pursue their business activities.

Many women choose entrepreneurship over employment outside the home to be better able to balance their work with their reproductive roles (Mayoux, 2001[4]). At the same time, however, working from home could cause problems, such as very long working hours without rest, and frequent interruptions to the work pattern. There are occasions where the spatial separation of work and home could be physically and mentally healthier.

There are many mechanisms that have been tested and that should be replicated further to assist women in establishing and running their own enterprises. The provision of childcare facilities, specialized incubator units to cater for the needs of emerging women entrepreneurs, the creation of women's business centres, and promoting groups, associations and cooperatives of women entrepreneurs can contribute much to improving the situation facing women in business. Where possible, these initiatives should be carried out in a manner that elicits the support and involvement of the husband and other family members.

3.4 Moving beyond traditional female roles

The experience of going to the market can be a completely new one, and can be a boost for the self-confidence of women. If they face mobility constraints due to cultural and personal safety reasons, going outside of the home for trading or business purposes could prove a real challenge. In the case of a women's microenterprise promotion project in silk-reeling in India, the husbands escorted and picked up their female partners to and from the bus stop so that they could go to the market (DFID, 2000). This was necessary because culture forbade them to have external contacts on their own. However, the husbands got tired of escorting their wives as they had to walk two hours in the night, and the men gradually took over the role of going to the market.

As an example of providing assistance to businesswomen in non-traditional sectors, CRASFORM (Italy) works on women's entrepreneurship in the architecture and building sectors. As these sectors are traditionally male-dominated, it mobilizes women architects and engineers who have had difficulty in finding jobs. It supports and promotes them in environmentally friendly building renovation (Kantor, 2001) It is also felt that many business opportunities exist in new and emerging sectors, such as information and communication technologies, as these sectors do not yet have any established gender-based patterns of employment, and they provide more genuine equality of opportunity for women and men.

3.5 Effective programmes of practical business support

Apart from training in technical and business skills, businesswomen need practical support such as counselling during the preparation of business plans or loan arrangements. Such support measures can take various forms:

- Start-up (incubator) units equipped with workspace, machinery and lower price structures for electricity and rent (for example the food processing support unit set up by AWAKE in India, or a cross-sectoral incubator in Kyrgyzstan that provides space and technical support for women businesses that hire unemployed women).

[4] Mayoux, Linda, 2001. Jobs, Gender and Small Enterprises: Getting the Policy Environment Right, SEED Working Paper No 15

- Training and counselling services for women start-ups (example: the Women Entrepreneur Development Programme in Bangladesh, Karim, 2001; examples from the United States of incubator units mainly aimed at women entrepreneurs: Kantor, 2001).

In terms of training, many agencies have developed special training manuals on Entrepreneurship Development for Women (see list of references). The ILO has developed manuals and programmes aimed at rural women in micro-enterprise development in East Africa (Action to Assist Rural Women, 1996), or training of trainers programmes in several Asian countries (ToT manual translated for use in Indonesia, Pakistan, the Philippines and Sri Lanka, and in the Punjab in India).

3.6 Changing people's attitudes towards women entrepreneurs

When a woman starts a business, the most serious obstacle will often be the attitudes of other people to her business endeavours, including those of her own family members. Sometimes even her own perception of herself and her capabilities can be a problem. This includes the fear of not being taken seriously and a fundamental lack of self-confidence among many women, also arising from their low level of education, lack of technical and business skills, insufficient work experience, and also women's limited scope for self-expression in their society. Therefore, positive images of women entrepreneurs, both as individuals and as a collectively dynamic force in the economy, need to be developed.

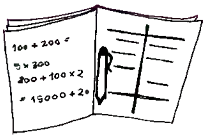
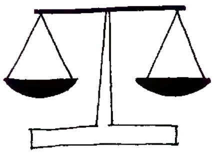
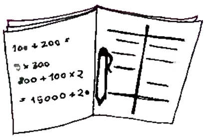
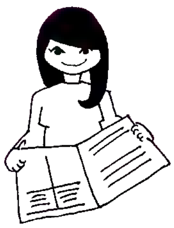
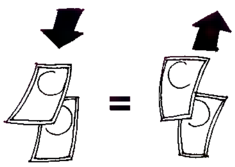
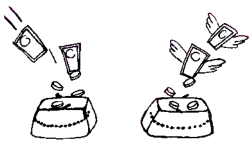
Women's organizations can play an important role in promoting various aspects of empowerment, including contributing to their economic empowerment. In addition, education and training can be provided on other empowering issues and skills, such as literacy, legal rights, health education and HIV prevention, etc. In Cambodia, ILO's SEED Programme launched a project with the Ministry of Women's and Veterans' Affairs on the Integrated Economic Empowerment, Entrepreneurship and Employment for Women (NEEEW, Cambodia).

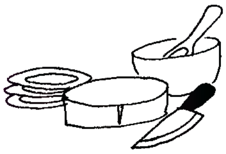
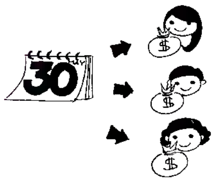
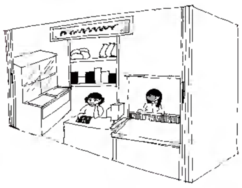
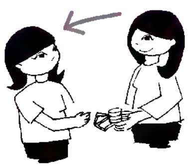
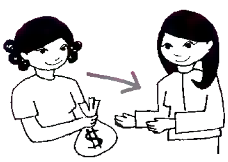
In business, there are many informal male-dominated networks within specific industries, and women are at a disadvantage because often they are not comfortable in joining these networks, or they are formally or informally excluded from them. This is why women's networks have become a sound and forceful alternative to many men's networks (examples: Women-net in Africa and Europe[5]). Such networks also form a channel to collect facts on the scale and scope of women entrepreneurs' business operations and demonstrate the extent of their contribution to economic development. In this way, the role of women as providers of business products and services can be fully recognized. The Centre for Women's Business Research in the US[6] has documented this contribution exceptionally well for several countries.

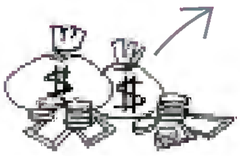
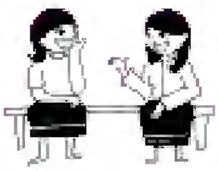
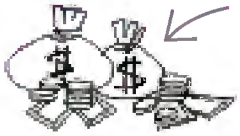
[5] See for example Women's World Banking, http://www.swwb.org/, or the German site of women entrepreneurs organised as a cooperative: http://www.weiberwirtschaft.de/pdf-files/summary.pdf

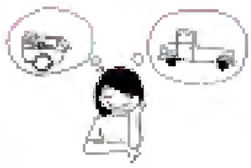
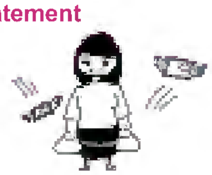
[6] http://www.nfwbo.org/

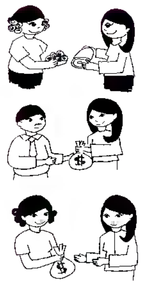
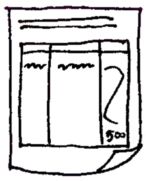
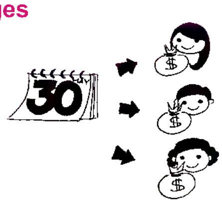
2. Quick Reference Guide: Business and Financial Terms

Symbol of Terms	Explanation of Terms
Account 	A record of all of the transactions of the same type, such as the 'Cash Account' covering all transactions affecting 'cash in' and 'cash out'.
Balance 	Money left in the account after all transactions have been calculated.
Book-keeping = Record-keeping 	Entering all transactions into an accounting book or sheet. To keep business records means to write down: • how much money your business receives (money in) • how much money your business pays out (money out)
Business 	A small business is a business which is independently owned and is not the dominant player in its field. It may be registered or unregistered, formal or informal, micro or small. People set up and operate businesses in order to produce products, deliver services and/or exchange goods and services for profit.
Business Plan 	A business plan is like a 'road map': it shows where YOU want the business to go, and what YOU as the business person need to get there. Business plans are prepared for systematic planning of all business activities, including its expected levels of sales (in units and selling prices); expected costs for buying, processing and selling these goods; and the costs related to the overall management and financing of a business. The business plan can be prepared for the benefit of the owner(s), as well as to support a loan application (e.g. with a Micro Finance Institution or a commercial bank).
Break-Even Point 	This is the point where your business produces no loss (deficit) but also no profit (surplus) yet! In other words, your operating costs and revenues (e.g. income from sales) amount to the same.
Cash Flow 	Money going into and out of a business. Making a Cash Flow Plan of your business transactions for a specified period (a month, three months or a year) is a tool that shows you the amount of cash coming in and going out of your business. As a forecast, it shows you the expected cash situation (surplus or deficit) at the end of a certain period, and alerts you in advance to situations where cash might be required.

Costs       	**Start-Up Costs**: Costs that you only make once to get your business off the ground **Operating Costs**: What you require to make your business run on a day-to-day basis. Two main types are: • **Fixed Costs**: Costs that you have to cover irrespective of the number of products or services provided (e.g. rent of work space; monthly fees for basic electricity or phone usage; salary for regular employees). • **Variable Costs**: Costs that vary directly with the quantity produced (e.g. raw materials, use of water, electricity). Costs are also often broken down as follows: • **Production Costs** Raw Materials; Production Expenses (e.g. Electricity for production, Transport of materials, Rent of work space, Water, etc.) Labour Costs • **Management Costs** Rent of offices and selling space, Electricity for administration, light & heat, etc.; phone bills; Insurance fees, etc. Entrepreneur's Salary (covering administration, management and selling activities) Administration and other Fees • **Selling Costs** Advertising, Publicity, Promotion, Special Sales, Commissions, etc. • **Financial Costs** Interest Rates that the bank charges on a loan, Transaction Costs that you spend to apply for the loan and receive monthly instalments, • **Depreciation** of Machinery, Equipment and Tools (see definition below) • **Direct Costs** Direct costs that can be assigned to a specific activity, for example the direct costs for producing goods, or the direct costs for selling those goods. Labour costs are direct costs when they refer to the specific activity in production or service. • **Indirect Costs** Indirect costs refer to general expenses of doing business, such as administrative costs. They are generally not related to the operating expenses of production or assembly of a production or service item. Profit also is an indirect cost. Labour costs are indirect where they occur for general management or accounting of the business as a whole.
Creditors 	Those to whom the business owes money (also known as 'payables')
Debtors 	Those who owe the business money (also known as 'receivables')

Depreciation 	The loss in value through usage of expensive machinery, tools or other equipment which last for a long time. Depreciation is a cost to your business as you will have to replace these items when they become too old and/or break down.
Enterprise **Entrepreneur** **Entrepreneurship** 	See also 'Business' - definition above An entrepreneur is a person who pioneers change and exercises a high degree of the Top Ten Traits for success, also called the Personal Entrepreneurial Characteristics (PECs) identified by international researchers (see the Top 10 Traits in exercises 5 and 7). Usually, anyone who wants to work for herself or himself is considered to be an entrepreneur. This person is the one who organizes, manages and assumes the risks of a business or enterprise (Merriam-Webster Dictionary).
Expenses 	See 'costs' (definition above), expenses associated with the running of the business, normally covering production expenses, administration and management expenses, selling and distribution expenses, and financial expenses.
Feasibility Study 	A Feasibility Study is research to find out if a business is a viable option or not. It includes the following steps: • choosing a product or service to make or sell (business idea) • finding out whether people will buy it and at what price (market research) • determining how the business will operate (organization and management, technology and production) • calculating business expenses (finance) • deciding if the idea is economically and commercially feasible (and likely to be profitable).
Income or Revenue 	The income or revenue of a business is the cash coming into the business, mainly from sales of products and services, including trade. **Income is not profit!**

Investment 	A purchase of a good is an investment when it is intended for the long-term development and expansion of a business. It can include land and buildings; machinery and equipment or vehicles. Investment can also mean 'investing in education' to improve your skills, knowledge and scope for personal growth.
Loss 	When all costs and expenses relating to the running of the business are greater than all of its income and revenue, the difference is at a loss. No business can continue to make losses over a long period.
Marketing Ps: 	Marketing is defined by what you need to do in order to reach your clients (customers) and make a profit. The 5 Ps of marketing are: • the product or service that you sell • the price that your clients are willing to pay • the place where you can reach your customers best • the promotion that informs and attracts customers • the person, yourself, the business owner and guarantor of quality and service satisfaction.
Profit 	When the income of a business from its sales is greater than its costs and expenses, then there is a 'profit' or surplus. Businesses need to be able to make profits so they can develop and grow. The 'profit' belongs to the owner(s) of the business who may re-invest parts of it in the business rather than fully withdrawing it. Profit can also be divided into value added and net profit. **Profit is not the same as cash, and not the same as income.**
Profit & Loss (P&L) Statement 	The P&L Statement is a calculation of finding out how much profit or loss your business has made over a specified period. The total cost is deducted from the total income and this gives the profit or loss over a certain period (one month, six months, or usually 12 months).
Profitability 	The simplest way to explain profitability is the 'ability' of a business to make 'profit'. It is related to the amount of profit that the business makes on each product or service that it sells, and to the speed with which a business can convert its costs into sales.

Savings 	In a business sense, the savings are the amounts of cash earnings that a business does not need for its day-to-day operations. Any cash savings can also be put to work for the business. If the cash is not required in the short-term, it should be placed in a saving account (or similar secure facility) where it can earn interest. This interest will be added to the income of the business regularly. Savings can also be kept in kind in the form of jewellery or livestock.
Transaction 	This is any exchange of money (or value) for goods or services. See the definitions of accounts and book-keeping above.
Vouchers 	Vouchers are a written proof of a transaction, even for small amounts such as postage stamps or cash sales of low value (also called receipts).
Wages 	These are the payments that are made to workers (full-time, part-time, casual) for their labour, involving activities, such as, production, transportation, selling and distribution, administration. Wages also include the cost of insurance, maternity protection, pensions and other forms of social protection for workers. The term 'salaries' has the same meaning as wages, but it is commonly used for jobs in offices.

3. Publications and Web Links

1. ILO

1.1 Enterprise Development

Belandres, Lolita. 1996. Factors affecting women entrepreneurship in small and cottage industries in the Philippines (draft report), ILO, New Delhi

Buffel, Melanie and Morgan, Mary. 2003. Welfare to Self-Employment. A Guide for the woman who wants to make a change in her life, Canada, ILO Social Finance Programme, Geneva

ILO-SEED/WEDGE. 2001. Integrated Economic Empowerment, Entrepreneurship and Employment for Women in Cambodia: NEEEW Cambodia (with Ministry of Women's and Veterans' Affairs), ILO Geneva

ILO. 1998. Gender issues in micro-enterprise development, Geneva

ILO. 1997. Grassroots Management Training: Business Training for micro-entrepreneurs, initially developed by Daniel Bas, ILO Geneva. ILO/SIDO, Dar Es Salaam, Tanzania

ILO. 1996. Rural Women in Micro-Enterprise Development. A training manual and programme for extension workers, Geneva

ILO-SAAT. 1996. Entrepreneurship Development for Women, New Delhi

ILO-SAAT. 1995. Women Entrepreneurs. Newsletter No.1, 1995, New Delhi

International Centre for Entrepreneurship & Career Development (ICECD). 1999. Supplementing Mothers Income: Trainer Manual: A Solution to Child Labour, prepared for ILO, Ahmedabad, India

Jayaweera, Swarna. 1996. Factors affecting women entrepreneurship in small and cottage industries in Sri Lanka. ILO, New Delhi

Kantor, Paula. 2001. Promoting women's entrepreneurship development based on good practice programmes: some experiences from the north to the south. SEED-WEDGE working paper 9, ILO Geneva

Karim, Nilufer Ahmed. 2001. Jobs, gender and small enterprises in Bangladesh. SEED-WEDGE working paper 14, ILO Geneva

Mayoux, Linda. 2001. Jobs, gender and small enterprises: Getting the policy environment right. SEED-WEDGE working paper 15, ILO Geneva

Mishra, S.P. 1996. Factors affecting women entrepreneurship in small and cottage industries in India. ILO, New Delhi

Obhasanond, Prani. 1996. Factors affecting women entrepreneurship in small and cottage industries in Thailand (draft report). ILO, New Delhi

Tuladhar, Jyoti. 1996. Factors affecting women entrepreneurship in small and cottage industries in Nepal. ILO, New Delhi

Wirth, Linda. 2001. Breaking through the glass ceiling. Women in management, ILO Geneva, Update 2004 available

1.2 Start and Improve Your Business Training Materials (SIYB), Viet Nam and Geneva

1.2.1 Start Your Business (SYB) Training Materials[7]

Name of book/ material	To be used by/for:	Available in:
Business Awareness handbook*	To be used by facilitators and entrepreneurs as training material during Training of Entrepreneurs workshops on SYB business awareness.	Vietnamese (VN) English (ENG)
Business Planning handbook*	To be used by facilitators and entrepreneurs as training material during Training of Entrepreneurs workshops on SYB Business Planning.	VN/ENG
Business Planning work book*	To be used by facilitators and entrepreneurs for training exercises during Training of Entrepreneurs workshops on SYB business planning.	VN/ENG
Business plan	To be used by facilitators and entrepreneurs for developing business plan during Training of Entrepreneurs workshops on SYB business planning.	VN/ENG
Rural SYB handbook*	To be used by facilitators and entrepreneurs as training material during Training of Entrepreneurs workshops on SYB (business awareness and business planning) for rural non-farming small business owners.	VN/ENG

[7] Publications marked with * were screened for GET Ahead for Women in Enterprise

1.2.2 Improve Your Business (IYB) Training Materials

Name of book/ material	To be used by/for:	Available in:
IYB Basics handbook* (All IYB modules in one reader, except Managing People)	For managers of Partner Organizations (POs) or persons with general interest in the content of IYB training material	ENG
Buying	To be used by facilitators and entrepreneurs as training material during Training of Entrepreneurs workshops on IYB or to be integrated by organizations as a separate module into their regular training programmes for their target groups.	VN
Stock Control	As above	VNVN
Marketing	As above	VN
Costing	As above	VN
Record keeping	As above	VN
Managing People	As above	VN/ENG
People and Productivity	As above	VN/ENG

1.2.3 Trainers' Guides

Name of book/ material	To be used by/for:	Available in:
SYB Programme Implementation Manual*	To be used by facilitators before, during and after a Training of Entrepreneurs workshop on SYB Business Awareness and SYB Business Planning	VN/ENG
IYB Programme Implementation Manual	To be used by facilitators before, during and after a Training of Entrepreneurs workshop on IYB (or to be used for specific IYB module) in relation to the modules: marketing, stock control, buying, costing and record keeping.	VN/ENG

Name of book/ material	To be used by/for:	Available in:
Trainers Guide for IYB Managing people	To be used in addition to the IYB Programme Implementation Manual. To be used by facilitators before, during and after a Training of Entrepreneurs workshop on IYB (or to be used for the specific IYB module on managing people only)	VN/ENG
Trainers Guide on People and Productivity (P&P)	To be used in addition to the IYB Programme Implementation Manual. To be used by facilitators before, during and after a Training of Entrepreneurs workshop on IYB (or to be used for the specific IYB module on P&P only)	VN/ENG
Rural SYB Trainers Guide	To be used by facilitators before and during a Training of Entrepreneurs workshop on SYB (business awareness and business planning) for rural non-farming small business owners.	VN
Master Trainers Guide for SYB TOF	To be used by Master Trainers before and during a Training of Facilitators workshop on SYB Business Awareness and SYB Business Planning	VN/ENG
Master Trainers Guide for IYB TOF	To be used by Master Trainers before and during a Training of Facilitators workshop on IYB	VN/ENG
Master Trainers Guide Marketing the SIYB programme	Manual for Master Trainers on how to deliver SIYB marketing workshops for POs/facilitators.	ENG/VN
Master Trainers Guide for Advanced Facilitation Skills Training	To be used by Master Trainers before and during a Training of Facilitators on facilitation skills	VN/ENG*

1.2.4 Consultation and Training Support Tools

Name of book/ material	To be used by/for:	Available in:
Directory of Advice & Assistance available for: • South Viet Nam • Central Viet Nam • North Viet Nam	To be used by staff, facilitators and Master Trainers of the Viet Nam Chamber of Commerce and Industry (VCCI) to use during and after the workshops for both facilitators and entrepreneurs, for use of reference to existing business development services in Viet Nam.	VN
How to get a small business loan	To be used by facilitators to distribute among trained SIYB entrepreneurs, for practical and simplified information on loan applications	ENG/VN
Consultation guide on credit programmes and banking	To be used for consultation by VCCI staff, facilitators and Master Trainers for better understanding of credit needs for entrepreneurs and small scale credit systems	ENG/VN
Manual on After Training Support	To be used by facilitators to use as a practical tool for the provision of accurate After Training Support of trained SIYB entrepreneurs	ENG/VN
Marketing the SIYB programme	Manual to be used as individual read and/or training material in workshops for facilitators on how to market the SIYB programme and create a demand for training.	ENG/VN
SIYB ice-breakers manual	Manual for facilitators to motivate the regular use of the so-called 'ice-breakers' or 'warmers' to be used in SYB or IYB training workshops	VN
Advanced facilitation skills manual	To be used as individual read and/or training material in workshops on facilitation skills development of SIYB facilitators.	ENG/VN
Master Trainers background readers	To be used by advanced trainers as background read on SME development issues, international best practices etc.	ENG/VN
SIYB Game	To be used by Master Trainers and facilitators to use during or after SYB or IYB workshops for better understanding and awareness of business operation in a competitive environment.	ENG/VN

1.2.5 SIYB Programme Management Manuals

Name of book/ material	To be used by/for:	Available in:
VCCI's SIYB Programme Management Manual (PMM)	To be used by VCCI staff working on SIYB and MTs; includes internal guidelines for planning and management of the SIYB programmes at national and regional levels.	VN/ENG
PO Manual (POM)	To be used by management of Partner Organizations (POs); includes guidelines for planning and management of SIYB programmes by POs	VN/ENG

1.2.6 IYB On The Air Materials

Name of book/ material	To be used by/for:	Available in:
Manual for Study Group Leaders	To be used by the study group leader to plan, prepare and facilitate the learning process in the study group during and after the radio broadcast	VN/ENG
Self-study Guide	To be used by study group participants, explains IYB on the Air and outlines the topics of the radio training programme	VN/ENG
Modern Management Manual	To be used by study group participants in the topic of modern management which was developed for IYB on the Air only.	VN/ENG
Improve Your Business On the Air Manual	To be used by VCCI and other social partners as guidelines on how to reach entrepreneurs with training in business management skills through radio and study groups. Explains how to set up and manage IYB on the Air as well explains how to produce a radio show for IYB on the Air	VN/ENG

Weblinks

http://www.siyb.org.vn

http://www.ilosiyb.co.zw/training_materials.html

1.3 Training and Information on Business Association Building

Barrett, Jane. 2003. Organizing in the Informal Economy: A Case Study of the Minibus Taxi Industry in South Africa in Series on Representation and Organization Building, IFP/SEED Working Paper No. 39.

Bekko, Gregg J. and Muchai, George M. 2002. Protecting Workers in Micro and Small Enterprises: Can Trade Unions Make a Difference? A Case Study of the Bakery and Confectionery Sub-sector in Kenya, in Series on Representation and Organization Building, Gregg J. Bekko and George M. Muchai, 2002. IFP/SEED Working Paper No. 34

Bennett, Mark. 2003. Organizing in the Informal Economy: A Case Study of the Clothing Industry in South Africa in Series on Representation and Organization Building, IFP/SEED Working Paper No. 37.

Bennett, Mark. 2002. Organizing Workers in Small Enterprises: The Experience of the Southern African Clothing and Textile Workers' Union" in Series on Representation and Organization Building, Mark Bennett, 2002. IFP/SEED Working Paper No. 29

Couture, Marie-France. 2003. Cooperative Business Associations and their developing potential for developing countries, IFP/SEED-COOP Working Paper, ILO

Goldman, Tanya. 2003. Organizing in the Informal Economy: A Case Study of the Building Industry in South Africa in Series on Representation and Organization Building, IFP/SEED Working Paper No. 38.

ILO, 2004. Guide for establishing and managing Small Business Associations, IFP/SEED, (forth-coming)

Motala, Shirin. 2002. Organizing in the Informal Economy: A Case Study of Street Trading in South Africa in Series on Representation and Organization Building, IFP/SEED Working Paper No. 36.

Van der Ree, Kees, 2003. The role of small business associations in business development service provision: Evidence from Ghana, Paper for annual ILO BDS conference, International Training Centre, Turin, Italy, September 2003. IFP/SEED, ILO Geneva

Vietnam Chamber of Commerce and Industry - ILO, July 2003. Study on Needs Assessment of Small Business Associations

1.4 Safety, Health and Working Conditions

Hiba J.C. 1998. Improving Working Conditions and productivity in the garment industry, An Action Manual. ILO

Kawakami T. and Batino J. 1998. Workplace Improvements that can Reduce the Risk of Musculoskeletal Disorders - Experiences of the WISE Approach in the Philippines, Asian-Pacific Newsletter on Occupational Health and Safety. Vol.5

Kogi K. and Kawakami T. 1996. JILAF POSITIVE program - Training manual for occupational safety and health - Japan International Labour Foundation and Institute for Science of Labour

Thurman J.E., Louzine A.E., Kogi K. 1988. Higher Productivity and a Better Place to work - Practical ideas for owners and managers of small and medium-sized industrial enterprise - ILO

Ton That Khai and Kawakami, Tsuyoshi. 2002. Work Improvement in Neighbourhood Development (WIND), Training Programme on Safety, Health and Working Conditions in Agriculture

Weblinks on Safe Work

WIN (Work Improvement Network) web: www.win-asia.org

POSITIVE training programme: www.jilaf.or.jp/English-jilaf/positive

2. German Agency for Technical Cooperation (GTZ)

GTZ. 1998. International CEFE Manual, copyright CEFE International/Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) GmbH, available on CD-ROM only. For more information, see http://www.cefe.net/

GTZ. 1998. CEFE Training Manual for Illiterates, 'We are on our way to make cubes round!', tested in Bangladesh. 2nd version, available on CD-ROM only. See http://www.cefe.net/

GTZ. 1990. CEFE Compendium (2 vol) developed in cooperation with Technonet Asia, Singapore/Germany

Hartig, Sabine and Bauer, Susanne. 1995. Manuel CEFE pour Jeunes Filles Rurales en Tunisie. Version adaptée et modifiée du Manuel CEFE dans la cadre de la coopération tuniso-allemande du projet GTZ 'Formation professionnelle de Jeunes Filles Rurales orientée au marché régional de travail', Eschborn/Berlin, Germany

Wilkinson, Susan. 1998. The Network Concept. Putting Theory and Practice in perspective. A Case Study of the Micro and Small Scale Enterprise promotion. GTZ Project (MISSEP) Bulawayo, Zimbabwe

Weblink

http://www.cefe.net/

3. Other Sources

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Commonwealth Secretariat. 1994. Case Study Sri Lanka: A Handicraft Business, 'Raman Thilina Medura' Personal Profile - case study 5 in 'Women in Business': Training materials for the promotion of self-employment among women

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FAIDIKA!. 1992. Business Training for Women's groups. The TOTOTO Way, Tototo Home Industries Kenya and World Education (USA), Inc. - reprint 1992

National Women's Business Council. 2000. United States' Case Study: Successful public and private sector initiatives fostering the growth of women's business ownership. Washington, D.C.

OECD. 1998. Women Entrepreneurs in small and medium enterprises, report of global meeting held in November 1997. Paris

OEF 1987/UNIFEM. 1991. Doing a Feasibility Study: Training Activities for Starting or Reviewing a Small Business. Appropriate Business Skills for Third World Women, New York

OEF 1987/UNIFEM. 1991. Marketing Strategy: Training Activities for Entrepreneurs. Appropriate Business Skills for Third World Women, Women Ink, New York

UNIDO. 1991. Training Programme for Women Entrepreneurs in the Food-Processing Industry, Volume 1

Weblinks on Small Enterprise Development and Women in Business

Inter-agency information exchange on Business Development Services:
http://www.ilo.org/dyn/bds/bdssearch.home (including search link on gender)

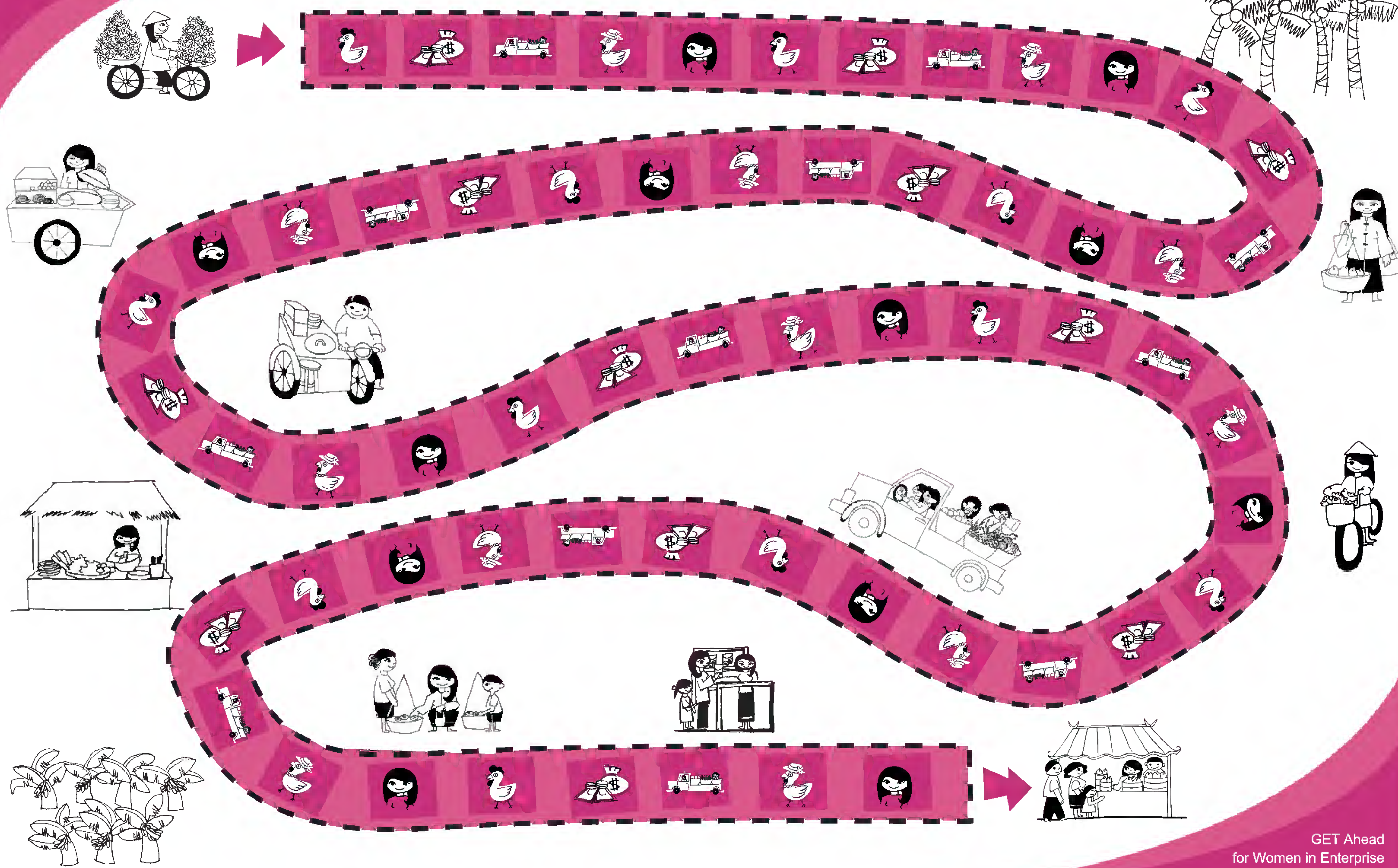
Center for Women's Business Research: http://www.nfwbo.org

Women's World Banking, Changing the Way the World works, http://www.swwb.org

German site of women entrepreneurs organized as a cooperative: http://www.weiberwirtschaft.de/pdf-files/summary.pdf

ILO Information on Gender Equality Promotion, http://www.ilo.org/gender

MARKETING MIX BOARD GAME



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