SAD
Swiss Academy for Development

BUSINESS KNOWLEDGE & VISION

Promoting Employability and Entrepreneurship through Experiential Learning and Sport

Qatar Foundation
REACH OUT TO ASIA
أيادي الخير نحو آسيا
SWISSLOS Lotteriefonds Kanton Bern
MIGROS
Kanton Basel-Stadt

Swiss Academy for Development

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Impressum

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Acknowledgements

Many people have given their time and best efforts to develop the 'Business Knowledge & Vision' Manual.

First and foremost, the authors would like to express their appreciation to the Dalit Welfare Organisation (DWO) and its staff who provided inputs and revisions throughout the drafting process and made the development of this curriculum possible. Special thanks to: Ganesh Kaliraj - DWO executive director and Move 4 New Horizons project responsible; Shankar Sunar, project team leader; Tanka Bahadur Bishwakarma, DWO vice-president and vocational training specialist; Ishwori Bahadur B.K, DWO Dang district chapter president; Bhim Bishwakarma, district project coordinator; Dan Bahadur B.K. and Mohan Swaarnakar, project monitoring and documentation officers; and Resham Bahadur Sunar and Kiran Bishwakarma, project administration and finance officers. We are also very grateful to Pravash Pokhrel who supported the Move 4 New Horizons project from the beginning with his translation services. He lent his 'voice' to the authors during workshops and meetings, and translated the 'Business Knowledge & Vision' Manual into Nepali with much dedication and an exceptional ability of finding cultural adapted translations.

Our sincere gratitude to all the social mobilisers and vocational training facilitators. Through their active participation in field-testing, subsequent feedback and valuable contributions to the previous drafts of the manual, we were able to produce a document which we hope can serve as a reference for young people in Nepal and beyond who wish to start their own businesses.

The Move 4 New Horizons project would not have been possible without the generous financial support provided by Reach Out To Asia (ROTA), the Lottery Fund of the Canton of Berne, the Migros-Hilfsfonds, the Canton Basel-Stadt, the Beyond Sport Foundation and the Christian Bachschuster Stiftung.

In particular, we would like to thank Willem Vriend (Sondela) for all the technical advice and on-site training he provided that contributed to the development and introduction of sport activities and games. The sport sessions helped young aspiring entrepreneurs to examine the content and key learning objectives of 'Business Knowledge & Vision' sessions in greater depth and supported them in building skills to effectively deal with the demands and challenges of everyday life, employment or entrepreneurship.

Finally, a special thanks to the SAD interns, namely Yu Maruyama, Jessica Ruedin and Olivia Falkowitz, for their support in gathering background information, and for compiling and editing the manual layout. Finally, we would like to thank Helen Fielding – SAD director of programmes – for all the valuable feedback provided on the concept and initial drafts of the manual.

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PART 1

Introduction

1

Introduction to content and training methods for facilitators

The following section serves as an introduction to the curriculum for the facilitators. It highlights the aims and contents of the training, the training methodology and provides tips for the facilitators on how to conduct the sessions.

1. Background

Move 4 New Horizons (M4NH) is a holistic educational programme for disadvantaged children and young people in Nepal, which aims to ensure their successfull access and completion of basic education and entry to the job market, irrespective of their gender, socioeconomic status, caste or ethnicity. Since 2012, the M4NH programme includes a vocational training component to equip youth from disadvantaged backgrounds with knowledge, know-how, skills and competences required to prepare for wage employment or self-employment.

More than a third of Nepal's 30 million people are under 15 years old. Every year over 300'000 young people enter the labour market, many of whom possess limited vocational qualifications. Youth unemployment is a major challenge in Nepal, especially among youth who are disadvantaged because of poverty, caste, ethnicity or gender. It is estimated that only 38% of young people have regular, paid employment and of those many are underemployed. The high level of youth unemployment is partly due to the low demand of Nepal's economy, and partly because of the low qualification level of graduates.

Available Vocational Training (VT) in Nepal is either entirely theoretical or entirely practical and often does not align with the needs of the labour market. The few vocational training programmes that do exist are limited to urban areas, and courses are geared to the formal sector of the economy; very few are adapted to the local economy in rural areas. Additionally, many barriers exist for entry of ethnic minorities into these programmes – meaning the poorest and most vulnerable groups are most affected by unemployment and excluded from participation in the economy.

Due to these difficultites, many young people seek work and fortune abroad which usually translates to unskilled jobs in India or the Gulf states. Of the approximately 300'000 youth who enter the labour market each year, half leave Nepal in search of work. Although some are able to send considerable amounts of money home, many migrants encounter serious problems abroad such as debt, exploitation, abuse and dependence.

To meet this challenge, M4NH introduced a dual vocational training programme integrating work-based and school-based learning to prepare young people for a successful transition into wage employment or gainful self-employment. The advantage of the dual vocational training programme is that young people are able to acquire the practical experience and technical skills that future employers expect through apprenticeships in local businesses, all while building foundational life skills and competencies required to start and run their own businesses through theoretical 'Business Knowledge & Vision' sessions provided by M4NH project staff.

The present 'Business Knowledge & Vision' curriculum serves to impart the critical knowledge and social skills young people need to successfully transition into gainful self-employment or wage employment ("Knowledge") and to define a realistic, future perspective ("Vision"). It provides business fundamentals on topics such as basic economics (supply and demand), market analysis, business planning, production, marketing, sales and accounting. Issues most young people come across (e.g. gender roles and gender differences in employment, reproductive and sexual health and family planning) are also incorporated in the curriculum, as well as games and sport activities to teach social and personal skills (e.g. teamwork, mutual support, respect, self-discipline, perseverance).

2. Aims

The 'Business Knowledge & Vision' Manual pursues five main objectives:

- Equipping youth with the required skills and knowledge essential for the development of realistic perspectives and strategies for their professional life
- Imparting knowledge on how to start and run a micro-enterprise by using teaching techniques suitable for low-literacy youth with little or no previous experience or knowledge of entrepreneurship
- Creating a sense of entrepreneurial spirit, self-efficacy and self-confidence among youth
- Stimulating creativity and critical thinking "outside the box"
- Sensitization regarding gender issues

3. Target group

Youth participating in the vocational skills training with little or no entrepreneurial experience and limited literacy and numeracy skills

4. Topics and objectives

The training consists of six modules: 1. Introduction, 2. Employment, 3. Basic Business Knowledge, 4. Advanced Business Knowledge, 5. Soft Skills, and 6. Evaluation.

These modules are further divided into topics and sessions (a detailed plan can be found in the Appendix). Each session contains games and exercises to allow for an easy step by step understanding of the theory which can then be put into practice. These games and exercises are based on real life examples, and therefore need to be revised and adapted to the local context.

The focus of this training manual is on self-employment/ entrepreneurship (how to come up with a business idea, how to plan and manage a micro-enterprise) and financial education (savings, managing money, and budgeting). However, it also contains a module about more general aspects of employment in (different types of income-generating activities, advantages, and disadvantages of self-employment and paid employment, etc.) and a module on soft skills (e.g. communication skills).

The "Vision" and "Business Knowledge" components are integrated throughout the 6 modules.

1. Introduction

Objectives: To create a good learning environment

To introduce participants to the objectives of the training

To clarify expectations, rules and organisational issues

2. Employment

Objectives: To explore the local market and learn the different ways people make a living

To create interest in different economic activities

To assess advantages and disadvantages of different types of work

To identify one's own skills and personal qualities and match them with economic activities

To enable participants to make an informed career choice

To impart job searching skills

3. Basic Business Knowledge

Objectives: To understand key concepts of the market and entrepreneurship
To stimulate creativity and to develop business ideas
To introduce basic business planning and management tools
To enhance financial literacy

4. Advanced Business Knowledge: Improving or expanding the business

Objectives: To deepen understanding of basic market and business knowledge
To introduce more sophisticated business planning and management tools
To improve or expand existing businesses

5. Soft Skills

Objectives: To develop confidence and self-awareness
To impart basic communication, negotiation and conflict resolution skills
To develop decision-making skills
To increase awareness of gender issues

6. Evaluation

Objectives: To obtain feedback on the content, the difficulty and helpfulness of the training as perceived by the participants

5. Approach: Experimential Learning

- ✓ "Learning-by-doing": Every session includes a game or a practical exercise. Analysing personal experiences gained during these exercises and games allows for a tangible step-by-step understanding of the theory which can then be put into practice.
- ✓ Participatory: Actively including participants in the process of learning keeps motivation high, allows for integrating personal experiences, dismantling individual barriers, discussing social and cultural constraints and opening minds to different views.
- ✓ Discussions between the participants and the feedback they provide one another is an important part of almost all sessions. Participants should be able to accept feedback from other participants. Remarks can sometimes be taken as criticism; trainers should make sure that feedback is given in a constructive manner and that there is a relaxed and positive atmosphere, where sharing of experiences, thoughts and opinions can be accepted as part of the learning process. Facilitators should also encourage shy participants to share their thoughts. Contributions from female participants should be appreciated as much as contributions from male participants.
- ✓ Try to make the sessions fun. This helps participants to memorise content and contributes to a good learning climate.

6. Procedure

- ✓ Every session starts with a recap on the key learning points (Key Messages) from the previous session which is followed by a brief description of the aims of the current session (Objectives). The description of the aims should be kept to a minimum in order to enable the participants to discover and gain an understanding of the content on their own.

- ✓ Every session ends with a reflection and summary of the key learning points of the session (key messages). There should be no more than 3 to 4 key messages and the messages should be clear, brief and easy to understand.
- ✓ Every session needs preparatory work by the facilitator. This is specified under the heading Materials/ Preparation. Some preparatory work is more time consuming (e.g. when inviting guest speakers to the session) and must be started sufficiently ahead of time.
- ✓ A step-by-step description of the session, games and exercises can be found under the heading Session Plan. The approximate duration for each step is found in brackets (').
- ✓ Further comments on the sessions can be found in the Remarks section (e.g. how the sessions interrelate with each other, tips for teaching, session with special focus on the vision component).
- ✓ Teaching materials, additional information and explanations are provided for each session (see Teaching Aids of the corresponding sessions).

7. Tips for facilitators

- ✓ The advanced business knowledge and skills module requires basic literacy skills (reading, writing) and numerical literacy (adding, subtracting, multiplying, and dividing). Depending on the literacy level of the participants, teaching units on basic literacy skills should be integrated into the basic business knowledge training.
- ✓ Whenever possible use drawings in combination with writing or text. This puts illiterate participants in a better position to follow the lessons, and helps all participants memorise and recall information
- ✓ The teaching groups should be mixed with regards to age, gender and literacy. By mixing the groups participants can learn from each other and literate participants can support the illiterate ones.
- ✓ Each session takes approximately one hour to complete unless otherwise noted in the Remarks section. Some sessions include more time-consuming activities (e.g. field work, interviewing) which cannot be split in two separate sessions.
- ✓ Each session should be linked to the contents of the "Sport" and "Technical Skills" component of the Vocational Training whenever possible. Ideally you have two sessions of the knowledge component per day with a sports session in between these two sessions.
- ✓ The methodology of the training requires space for the participants to move around.
- ✓ The seating arrangement should be in a u-shape or circle to enable participants to see each other rather than sitting in a classical classroom setting (tables and chairs in a row). The most important thing is that the students feel at ease. They should be able to see each other and communicate with each other and the facilitator.

- ✓ When participants become tired, bored or distracted use an energiser. Energisers are short and fun games which help to regain focus and concentration and liven up the group. Such games can be used at anytime during the training and must not necessarily be part of the sports session.
- ✓ Ensure the inclusion of all participants including people with disability: Be a good teacher for all your participants, encourage and reinforce positive interactions between participants and include the participant in all the activities when possible. Prepare the session ahead of time to be able to think about assistance, support or slight adaptations to integrate all your participants well.
- ✓ Distribute personal notebooks and a pens to the participants that they can use to make notes during the workshop (either by writing or by drawing for those who are illiterate)
- ✓ Keep all the materials that you produce in the course of a session and store them safely (maps, cards, flipchart paper, etc.). Most of the materials produced in one session are going to be re-used in the subsequent sessions.

8. Sources

Much of the content and methodology of the sessions is based on existing trainer's manuals of various institutions working in the field of business education and have been adapted to the needs of the project. These sources are listed in the bibliography at the end of the manual.

9. Encourage employability and entrepreneurship through sport and play

Part 3 features a selection of sport activities and games that provide young people with the opportunity to acquire the soft skills needed to effectively deal with challenges they face in everyday life. Particular attention is paid to the challenges they may encounter in the context of a working environment as employees or young entrepreneurs. The sport activities and games allow to examine the content and key learning objectives of the 'Business Knowledge & Vision' sessions in greater depth, to create room for further reflection and to have fun as a team. The activities are organised according to the life skills (employability and entrepreneurial skills) they address, in order to facilitate their integration into the theoretical sessions of Part 2 of this handbook.

PART 2

Business Knowledge & Vision

Sessions and Teaching Aids

2

Business Knowledge & Vision

The following section contains objectives, key messages and step-by-step instructions for all sessions as well as all training materials and teaching aids.

Every session needs to be planned and prepared well in advance.

SESSION 1

GETTING TO KNOW EACH OTHER AND THE CONTENT OF THE TRAINING PROGRAMME

Objectives

- To introduce participants to each other and to get to know their professional background
- To introduce the objectives and content of the training programme
- To create a good learning environment

Duration:

Approximitely 1 hour

Key messages:

This training programme aims to impart skills and knowledge which can help with successfully starting an economic activity and running a small business

Materials / Preparation:

- Ball
- Flipchart describing the content of the training programme

Session plan

(5') Introduce yourself and welcome participants to the training programme. Say that you are looking forward to working with them over the next couple of months.

(5') Explain the objective of this first session which is getting to know each other and introducing the content of the training.

(15') Ask participants to stand in a circle with you. Ask participants to introduce themselves to each other by saying their names and explaining whether they have already had some experiences of work and if yes, what they have been doing. Use the ball to determine who starts by throwing the ball to the person. After the person has introduced themselves, instruct the person to throw the ball to somebody else who can then continue. Thank every participant after they have introduced themselves.

(15') Explain the aims and content of the training programme:

Say that the focus of the training programme is on self-employment and entrepreneurship which means learning how to come up with a feasible business idea and how to plan and manage a business (micro-enterprise). Say that this also includes financial education which is about how to save, how to manage money and how to prepare a budget.

Inform the participants that the training programme also includes a module on employment in general, with the aim of getting to know different types of income-generating activities and the advantages and disadvantages of self-employment and paid employment.

Emphasise that communication skills are also important when looking for a job or when engaging in income-generating activities. This includes interacting with each other and communicating successfully with other people.

Use Teaching Aid Session 1: "Aims and content of the training programme"

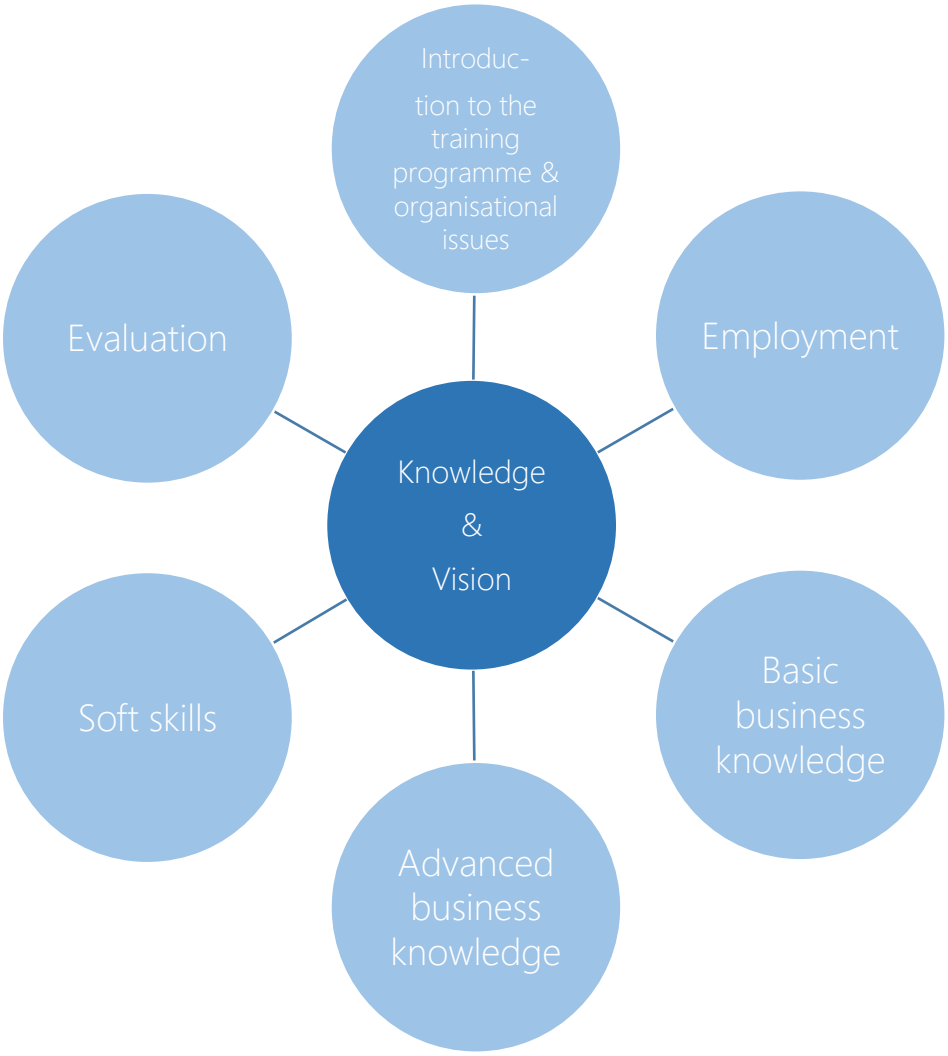
(10') End the session by asking the participants if they have questions and taking the time to answer them.

Remarks:

- ✓ Use any remaining time to answer questions, listen and respond to feedback from students.

TEACHING AID SESSION 1

AIMS AND CONTENT OF THE TRAINING PROGRAMME



1. Introduction

Objectives: To create a good learning environment

To introduce participants to the objectives of the training programme

To clarify expectations, rules and organisational issues

2. Employment

Objectives: To explore the local market and different ways in which people make a living

To generate interest in different economic activities

To assess advantages and disadvantages of different types of work

To identify one's own skills and personal qualities and match them with economic activities

To enable participants to make informed career choices

To impart job hunting skills

3. Basic business knowledge

Objectives: To understand key concepts of the market and entrepreneurship

To stimulate creativity and to develop business ideas

To introduce basic business planning and management tools

To enhance financial literacy

4. Advanced business knowledge: Improving or expanding the business

Objectives: To deepen understanding of basic market and business knowledge

To introduce more sophisticated business planning and management tools

To improve or expand existing businesses

5. Soft skills

Objectives: To develop confidence and self-awareness

To impart basic communication, negotiation and conflict resolution skills

To develop decision-making skills

To increase awareness of gender issues

6. Evaluation

Objectives: To obtain feedback on the content, the difficulty and helpfulness of the training programme as perceived by participants and facilitators

SESSION 2

HOW DO WE LEARN?

Objectives

- To introduce the teaching and learning methodology
- To create a good learning environment

Duration:

- approximately 1 hour

Key messages:

- People learn best by doing things
- By playing games and doing exercises we can draw key messages, learning points and lessons for the future and real life

Materials / Preparation:

- Flipchart describing the Experiential Learning Cycle (see Teaching Aid 2a)
- Creation of an experiential learning game using the instructions for Teaching Aid 2b

Session plan

- (5') Summarise the key messages of the previous session and explain the objective of the current session which is find out how we best learn things.
- (10') Ask participant what learning experiences they have had (for example how they learn in school, how they learn in real life, how the learned to do household chores) and summarise different ways of learning (e.g. by listening to somebody, by observing how somebody does something, by listening to a lecture)
- (15') Explain the "Experiential learning cycle": draw the learning cycle on a flipchart or flipchart paper and explain each step

  Teaching Aid Session 2a: "Experiential learning cycle"

- (20') Play an "experiential learning" game with the participants. Play the game a second time and explain the steps they went through.

  Use Teaching Aid Session 2b "Experiential learning cycle" – Game

- (10') End the session by reviewing the key messages of this session with the participants. Ask if they have any questions and take the time to answer them.

Remarks:

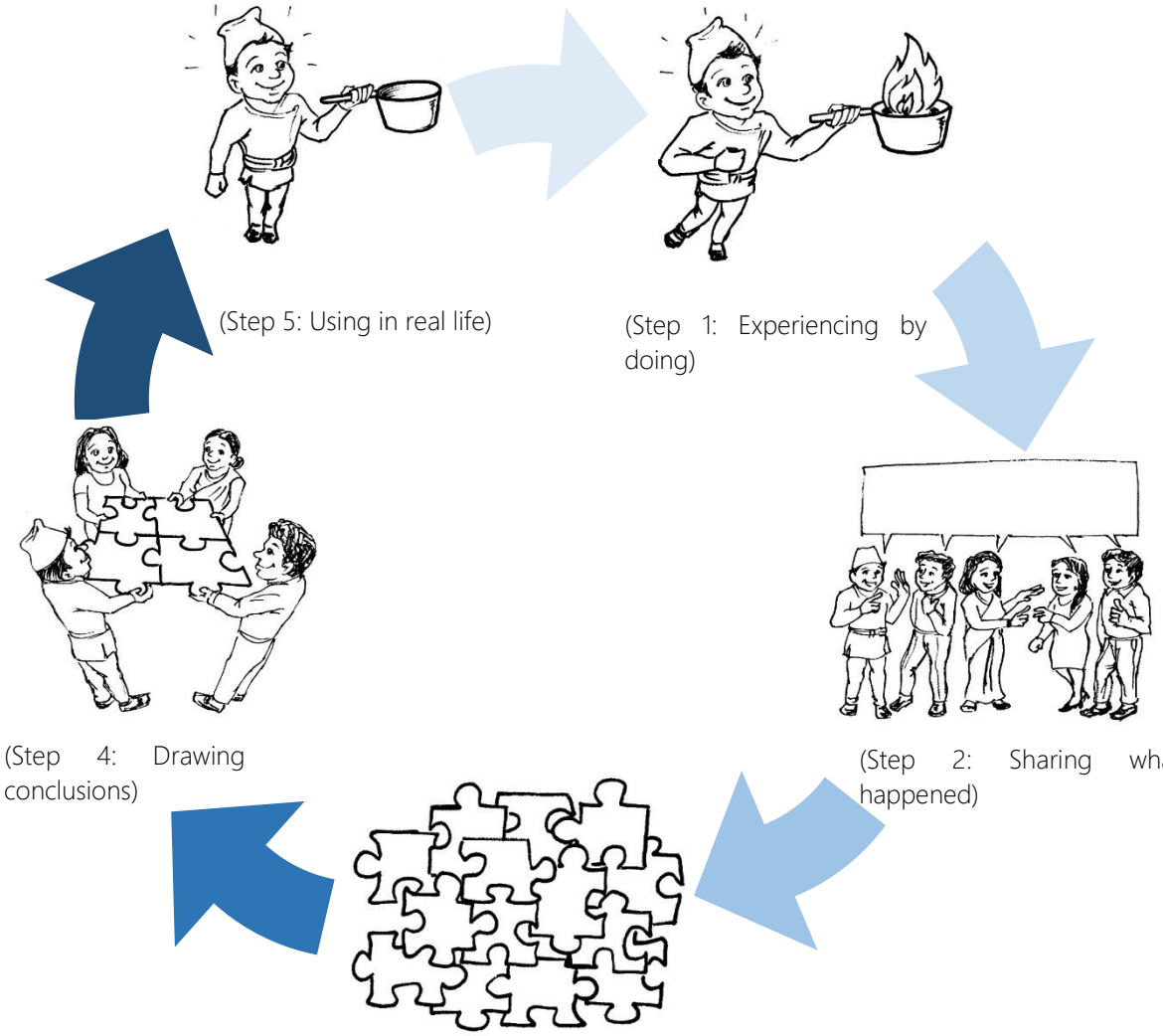
- ✓ The "Experiential learning cycle" is also a problem-solving tool (reflecting on what has happened, analysing it, finding solutions, and adjusting behaviour)

TEACHING AID SESSION 2A

EXPERIENTIAL TEACHING CYCLE

1. People learn best by doing, not by "being told" or lectured.
2. In everyday life, people go through experiential learning cycles all the time by observing and imitating what they see others doing.
3. The cycle is a continuous process that builds on the sum of earlier experiences.
4. Experiential learning in training means: doing an exercise and drawing conclusions rather than passively receiving messages.

Example of demonstrating the experiential teaching cycle by using pictures instead of text: You can use pictures instead of text to explain the experiential teaching cycle. This can help illiterate participants to understand and memorise the content.



Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 39.

TEACHING AID SESSION 2B

EXPERIENTIAL TEACHING CYCLE – GAME

1. Participants play a game or do a practical exercise. (For example: a role play where they have to pretend to be a business wo/man and try to sell products to a client.).
2. Participants share their observations and feelings: What was easy when playing the role of the business wo/man? What was difficult?
3. Participants analyse the experience and determine key steps.
4. Participants discuss how key steps in doing something apply to real life.
5. Participants apply the knowledge in real life.

➔ This process should be applied to all exercises during the training programme! All participants should be given the chance to learn through the introduction of a meaningful game, space being provided to analyse the individual experience, reflection on the learning process and translation of exercise experience to real life.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 34.

SESSION 3

EXPECTATIONS

Objectives

- To identify and clarify participants' expectations and contribution
- To identify special talents in the groups

Duration:

approximately 1 hour

Key messages:

- Different people have different views which help us to learn and gain experiences
- Everybody can contribute to the training and the learning experience by sharing opinions, views and experiences

Materials / Preparation:

- Paper cards in 2 different colours & markers
- Flip chart paper and masking tape

Session plan:

- (5') Summarise the key messages of the previous session and explain the objective of the current session, which is to identify and clarify participants' expectations and contributions.
- (20') Explain to the participants that you would like them to think about the following two questions: 1. What would I like to learn during the training programme?

  2. What can I share with others during the training programme?

  Provide the participants with cards in two different colours and ask them to use one colour to write down expectations and the other for their contributions (illiterate participants can also use symbols or drawings instead of writing, or you can ask them to help each other). Tell them to write only one idea per card and to write clearly in big letters. Show an example.

  Collect the cards as they are ready and group them into similar learning topics (e.g. entrepreneurial competencies, business ideas, making profit). Write the topics as different headings on the flipchart paper and stick the corresponding cards beneath it. Do the same for expectations and contributions on a separate sheet of flipchart paper.

  Use Teaching Aid Session 3: Grouping of expectations

- (15') Discuss each topic and the participants' expectations and explain to what extent the expectations can be met during the training programme.
- (15') Discuss participants' potential contributions. You may match contributions to expectations. You may want to assign special roles to talented people (e.g. participants with very good literacy skills are supporters for weaker ones, participants who work in a family business could invite the other group members for a field visit).
- (5') End the session by reviewing the key messages of this session with the participants.

Remarks:

- ✓ The facilitator will come back to expectations of participants in the training evaluation at the end of the training programme
- ✓ Related topic: teamwork

TEACHING AID SESSION 3

GROUPING OF EXPECTATIONS

Participants' expectations may be grouped in the categories listed below. However, you can also add categories or use other categories for the classification.

Entrepreneurial competencies:

- Learning how to be an entrepreneur, acquiring knowledge (learning how to write a business plan, knowing how to manage money, learning how to plan and manage a business) and soft skills (e.g. how to talk to customers, business partners, etc.).

Business ideas:

- Generating business ideas, coming up with good ideas for a business, learning how to select a business idea, etc.

Making profit:

- How can I make money with a business? What can I improve to make profit? How do I know when I make profit?

Employment:

- Assistance in finding employment, evaluating which jobs are good for me.

SESSION 4

RULES & ROLES

Objectives

- To come up with a set of common rules for the training programme
- To assign tasks to the participants which help to organise the training programme

Duration:

approximately 1 hour

Key messages:

The training programme will run more smoothly when everyone agrees on a set of common rules

Materials / Preparation:

- 4 sheets of flipchart paper & markers
- Cards (for students' names) & masking tape

Session plan

(5') Summarise the key messages of the previous session and explain that the objectives of the current session are:

1. to come up with a set of rules which make the learning experience more fruitful for everybody and

2. to assign tasks to the participants.

(20') Ask participants to formulate conditions for a good learning and teaching environment and to suggest rules for the training programme. Such rules may include punctuality, full attendance, no interrupting when somebody is speaking, raising hands when wishing to speak, turning off mobile phones, accepting different opinions and views, appreciating input from other participants. Also point out that the contributions from male and female participants are equally appreciated.

Divide the participants into two groups. Each group has 15 minutes to discuss and prepare a set of rules (give a sheet of flipchart paper and a marker to each group).

(15') Ask the groups to present their rules to the whole class. Discuss each rule and point out the advantages of this rule, and how it helps to have a good learning environment. Choose the best rules and write each rule on the flipchart paper.

You may consider imposing sanctions on participants who fail to follow the rules. A sanction should benefit the other group members, e.g. helping to clean the classroom, preparing a fun game or energizer for the other participants.

(15') You may consider assigning different tasks to the participants, e.g. helping to prepare the session, being responsible for cleaning up the classroom at the end of the session, assisting other participants with writing, recapping previous sessions. Discuss who can do what and how these tasks can be rotated among the participants. You may want to prepare a table with different tasks and use cards for the students' names, so you can easily rotate each week.

(5') End the session by presenting the key message of this session to the participants.

Remarks:

✓ Hang the flipchart paper with the rules and the timetable with the tasks on the wall or somewhere where it is visible to the participants so that the rules can be easily memorised and referred to.Session 5 & 6

SESSION 5&6

EXPLORING DIFFERENT WAYS PEOPLE MAKE A LIVING IN THE COMMUNITY

Objectives

- To explore different ways of making a living
- To generate interest in different kind of jobs

Duration:

approximately 2 hours

Key messages:

There are many different kinds of activities people do to earn a living

Materials / Preparation:

- A4 paper & pens for participants to note down the list of different activities they have found

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session, which is to explore different ways of making a living in the community.

(10') Explain the following: Some people take up jobs for which they are paid in cash or in kind. Others have small businesses, sell products at markets, or work in the family business or on the family farm. Sometimes this kind of work generates income in cash; sometimes the income is in kind, for example people may receive vegetables which they use to support their families. Today we are interested in all kinds of activities that people undertake to generate income.

(15') Divide the participants into small groups (3 to 4 people). Make sure that the groups are mixed in terms of age and literacy skills. Every group should have a person who can read and write. Explain to the participants that they will go into the community to explore how people in the community make a living, i.e. what kinds of jobs they have, or what kind of activities they do, and to prepare a list with as many different economic activities as they can possibly find. Instruct them to think about how this activity contributes to making a living too, i.e. are people earning money, are people being paid in kind, are people supporting their families?

Give the following hints to the participants on how to look for different activities:

- Look in shops; there might be different people doing different kinds of jobs
- When you look at the market, there are people selling things, but what other kinds of activities do you find?
- Look in the streets: How do people get around? What kind of transport do you see?
- Where do people eat?

Discuss with the participants which places in the community they could visit. Make sure that they do not visit places that are dangerous, instruct participants to stay together in groups, and tell them what time they have to be back.

Provide each group with a sheet of paper and a pen so they can produce a list of the different activities that they have observed.

Instruct participants to keep their lists and to bring them along to the next session.

(90') Start the community visit.

Remarks:

- ✓ This activity takes at least two hours, maybe even more, depending on how scattered the community is.
- ✓ Do the sports session first thing in the morning before you start with this session.
- ✓ Optionally you can make this activity into a competition with a small prize for the team that identifies the most activities and jobs.
- ✓ This session should be combined with the following three sessions!

SESSION 7

ANALYSING THE DIFFERENT WAYS PEOPLE MAKE A LIVING IN THE COMMUNITY

Objectives

- To explore different ways of making a living
- To generate interest in different kind of jobs

Duration:

approximately 1 hour

Key messages:

There are many different kinds of activities people do to earn a living

Materials / Preparation:

- Lists of economic activities found in the community produced by participants in the previous session

Session plan

- (5') Summarise the key messages of the previous session and explain that the objective of the current session is to present the different economic activities discovered in the community during the previous session to each other.
- (15') Ask participants to sit together in their groups, to look at their list of economic activities and to add any other activities that they may have not observed but which they know of (from their families, friends or neighbours, television, books, newspapers, etc.). Give them time to complete their lists.
- (20') Next, ask the participants to share their lists of activities found in the community. Ask them to explain how these activities contribute to making a living (e.g. are people earning money, are people being paid in kind, are people supporting their family business?).
- (15') After all the groups have shared their lists, discuss the following questions with them:
  - Which jobs or economic activities are common in the community? Why?
  - Which jobs or economic activities are not common or not found at all in the community? Why?

  Instruct participants to keep the lists because they are needed for the next session (or store the lists in the classroom for them).
- (5') End the session by summarising the outcomes of the discussion and by presenting the key message.

Remarks:

- ✓ This session should be combined with the previous and following two sessions!
- ✓ Related to "Vision": thinking about economic activities that are not yet found in the community.

SESSION 8

CLASSIFYING ECONOMIC ACTIVITIES

Objectives

- To find out how diversified the "local market" and opportunities to work are
- To understand the diversity of the local market in terms of different kinds of income-generating activities and jobs

Duration:

- approximately 1 hour

Key messages:

- There are a lot of different kinds of professions and sectors in the community that we might not be aware of at first sight.
- There are more possible fields of work than the ones that we can find in our community.

Materials / Preparation:

- Flip chart paper & markers (to classify economic activities)
- List of economic activities the participants produced in sessions 6 & 7

Session plan

- (5') Summarise the key message of the previous session and explain the objectives of the current session which are:

  1. To become more familiar with the working environment of the community, and
  2. To understand how these activities differ from each other.

- (10') Explain that in a next step you are going to have closer look at the activities that have been observed in the community, and that you would like to sort these activities according to the following categories: sale & services, social activities, manufacturing & technical activities, construction, communication & information, transport, creative design, agriculture for sale or for own use & forestry, hunting & fishing, hotels & restaurants, financial activities and clerical services. Prepare a sheet of paper for each category, with the category as heading and explain the different categories to the participants.

  Use Teaching Aid Session 8: "Classification of economic activities":

- (25') Instruct the participants to take their list of economic activities from the previous session and to go to a sheet of flipchart paper. Ask them to write down all the activities from their lists that fit in this category. When they are finished, they can go to another sheet of flipchart paper and add activities from their list. Each activity should only be listed once). Continue until every group has visited each sheet.
- (15') Ask if there are economic activities that the participants were not able to fit into one of the categories. Try to find an appropriate category or come up with a new, or "other" category. Discuss with participants why some categories have more entries than others. If there is a category with no entries, ask participants to think of a job that fits there and add it. And finally ask the participants if they can think of any other jobs, and add them under the appropriate category.
- (5') End the session by reviewing the key messages of this session with the participants.

Remarks:

- ✓ This session should be combined with the two previous sessions, and the following session!
- ✓ Keep the flipchart paper with the classification of the economic activities, because it is needed in sessions 9 & 10 & 17

TEACHING AID SESSION 8

CLASSIFICATION OF ECONOMIC ACTIVITIES

- *Sale (wholesale & retail) & services*

  These are people who sell things to other people or businesses, or who offer a service. For example a small or micro-business usually sells something (clothes, food, CDs and DVDs, etc.) or offers a service (repairs, tailoring, hairdressing).

- *Social activities*

  People with jobs in this category help others and perform services for the community. They include teachers, law enforcement officers, firemen, community workers and nurses, as well as the people who ensure that the community is supplied with water and gas.

- *Manufacturing & technical activities*

  People with these jobs build or make things that usually involve equipment, tools or machinery. They include carpenters, woodworkers, metalworkers, plumbers, electricians and computer specialists.

- *Construction*

  These people build things such as houses and roads.

- *Communication & information*

  People with these jobs manage information. They include journalists, librarians, secretaries, radio announcers and computer data managers.

- *Creative design*

  People with these jobs create objects and images. They make pottery, paint signs, or design web pages.

- *Agriculture & forestry*

  People with this kind of job produce agricultural products. They work in fields where they grow crops and vegetables, or rear animals such as chicken, pigs, goats or cattle, or do logging.

- *Hunting and fishing*

- *Transport*

  People in these jobs transport people or goods. They include for example taxi drivers and truckers.

- *Hotels and restaurants*

  People with jobs in this sector offer food and accommodation to other people. They include restaurant owners and cooks.

- *Financial activities*

  These are people who do business with money; they work in bank or insurance companies.

- *Clerical services*

Adapted from: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 156.

SESSION 9
CLASSIFYING EMPLOYMENT TYPES

Objectives

To learn about the difference between paid employment and self-employment

Duration:

approximately 1 hour

Key messages:

There are different ways of making a living: self-employment and paid employment

Many economic activities can be done in either paid employment or self-employment

Materials / Preparation:

- Sheets of flipchart paper with classification of economic activities produced in the previous session
- Flipchart paper with table showing main differences between self-employment and paid employment & marker

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session which is to look at different employment types, i.e. the difference between self-employment and paid employment.

(20') Explain the difference between paid employment and self-employment to the participants. Also mention that the income that is generated by these activities is sometimes in kind and sometimes in cash.

use Teaching Aid Session 9a: Main differences between self-employment and paid employment

(use Teaching Aid Session 9b: Classification by employment status)

(20') Ask the participants to look at the sheet of paper with the classification of the different economic activities and identify jobs that could be self-employment and jobs that could be paid employment.

(5') End the session by presenting the key message of this session to the participants.

Remarks:

- ✓ This session should be combined with the three previous sessions
- ✓ Keep the sheet of paper "Main differences between self-employment and paid employment" because it is needed again in session 21
- ✓ Use any remaining time to answer questions and listen and respond to student's feedback

TEACHING AID SESSION 9A

MAIN DIFFERENCE BETWEEN SELF-EMPLOYMENT AND PAID EMPLOYMENT

Self-employment	Paid employment
A person who works for herself is self-employed	A person who works for someone else is an employee
A self-employed person operates his or her own business as a means of earning income in cash or in kind	An employee usually has a regular schedule set by the employer
A self-employed person makes decisions related to his or her business (working hours, how to spend money for the business, what to produce, how much to produce, who to employ, etc.)	An employee usually receives fixed wages (in cash or in kind) on a regular basis
Examples of self-employment	**Examples of paid employment**

Adapted from: International Labour Organisation (2011): Financial Education for Youth, p. 69.

TEACHING AID SESSION 9B

CLASSIFICATION BY STATUS IN EMPLOYMENT

Type of jobs

Paid employment jobs are those jobs where the workers have explicit or implicit employment contracts (written or oral contracts). These contracts guarantee basic, regular remuneration. The remuneration is usually a cash payment and does not depend on the profit of the business they work for. However, these workers are sometimes also paid on commission from sales, piece-rates or bonuses as well as in-kind payments such as food, housing or training.

- ✓ *Remark:* A worker is usually better off when remuneration is fixed and in cash instead of receiving variable payments depending on sales, piece-rates, or in kind payments. Having fixed payments makes planning easier and allows for more independent spending decisions.

Self-employment jobs are those jobs where the remuneration is directly dependent upon the profits (or the potential for profits) derived from the goods and services produced (where own consumption is considered to be part of profits). The workers make the operational decisions affecting the business, or delegate such decisions while retaining responsibility for the welfare of the business. These kind of businesses include one-person businesses and also family businesses.

- ✓ *Remark:* This is the most common form of employment in rural areas of Nepal.

Employment status:

Employees are all those workers who hold the type of job defined as "paid employment jobs". Employees with stable contracts are those "employees" who have had, and continue to have, an explicit (written or oral) or implicit contract of employment, with the same employer on a continuous basis. Regular employees are those "employees with stable contracts" for whom the employing organisation is responsible for payment of relevant taxes and social security contributions and/or where the contractual relationship is subject to national labour legislation.

(Individual) employers are those workers who hold the type of job defined as a "self-employment job", and have engaged one or more persons to work for them in their business as "employee(s)" on a continuous basis. They either work on their own account or with one or more partners.

Own-account workers work on their own account, or with one or more partners, and hold the type of job defined as "a self-employment job". They have not employed any "employees" to work for them on a continuous basis. However, they might have people working for them on a non-continuous basis. The partners may be members of the same family or household.

Members of producers' cooperatives are workers who hold a "self-employment job" in a cooperative producing goods and services, in which each member takes part on an equal footing with other members in determining the organisation of production, sales and/or other work of the establishment, the investments and the distribution of the proceeds of the establishment amongst their members. (It should be noted that "employees" of producers' cooperatives are not to be classified in this group.)

Contributing family workers are those workers who hold a "self-employment job" in business operated by a related person living in the same household. Contributing family members cannot be regarded as partners, given that their degree of commitment in terms of working time (or other factors to be determined by national circumstances) is not at a level comparable to that of the head of the business (e.g. they work fewer hours). Sometimes young people work without pay in a business operated by a relative who does not live in the same household. In countries where this kind of work relation is common, these workers can also be considered as contributing family members.

- ✓ *Remark:* This kind of work is very common in Nepal. These kind of workers must be accounted for when calculating the profit of a business because even though they are not paid in cash, they contribute to producing the goods.

Workers not classifiable by status include those who cannot be included in any of the preceding categories.

Adapted from: International Labour Organisation (1993): Fifteenth International Conference of Labour Statisticians, International Classification by Status in Employment.

SESSION 10

IDENTIFYING ADVANTAGES AND DISADVANTAGES OF PAID EMPLOYMENT AND SELF-EMPLOYMENT

Objectives

To learn about the difference between self-employment and paid employment

Duration:

approximately 1 hour

Key messages:

Both paid employment and self-employment have advantages and disadvantages

Materials / Preparation:

- Flip chart paper with the headings "paid employment" and "self-employment" (see Teaching Aid 10)
- Cards & masking tape

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session which is to look at advantages and disadvantages of self-employment and paid employment.

(25') Organise the participants into two groups and assign each group a working option: self-employment or paid employment. Instruct them to find and discuss five advantages and five disadvantages of the option they have been assigned. Hand the cards to the groups and instruct them to write these advantages and disadvantages on them (one idea per card, written in big letters).

(10') Prepare the sheet of flipchart paper as displayed in Teaching Aid Session 10a, but leave the fields blank. When the groups are finished, instruct them to post their cards on the sheet of paper.

(15') Review and summarise the cards for them. You may add additional advantages or disadvantages. Discuss the following with them:

- Which option (employment or self-employment) they prefer and why?
- What kind of jobs do people usually do? Is it possible for someone to engage in a job or activity that is uncommon for them? Why? Why not?
- What jobs do young men and women usually do? Why?

use Teaching Aid Session 10: Advantages & disadvantages of paid employment and self-employment

(5') End the session by summarising the outcome of the discussion and by presenting the key message of this session to the participants.

Remarks:

✓ Keep the paper "Advantages & disadvantages of paid employment and self-employment" because it is needed again in session 21

✓ Related topic: decision-making

TEACHING AID SESSION 10

ADVANTAGES & DISADVANTAGES OF PAID EMPLOYMENT AND SELF-EMPLOYMENT

Self-employment		Paid employment	
Advantages	Disadvantages	Advantages	Disadvantages
You can set your own hours	You have to work long hours to make any money	You receive wages on a regular basis	You cannot set your own schedule
You don't need educational degrees or certificates	Business income varies	You have opportunities for promotion	Your schedule may not be convenient for you
Your are your own boss and can make decisions	You usually need capital to get started	You have social contact with other co-workers	You have no control over working conditions
You do work you like	Responsibility for business success is stressful	Less stressful, you can leave your work behind at the end of the day	You have limited opportunities to make decisions

Source: International Labour Organisation (2011): Financial Education for Youth, p. 70.

SESSION 11

DRAWING A COMMUNITY MAP OF INCOME-GENERATING ACTIVITIES

Objectives

- To become familiar with the local market and to know where economic activities are located
- To understand that the different economic activities are interrelated

Duration:

approximately 1 hour

Key messages:

Different economic activities are located in different places and in almost all the areas of the community people conduct activities to earn a living

Materials / Preparation:

- Sheets of A4 paper & markers to draw draft versions of the community maps
- Flipchart paper for each group to draw the final community map

Session plan

(5') Summarise the key message of the previous session and explain that the objective of the current session is to become familiar with the local market and to know where economic activities are located.

(5') Say that for the purpose of getting to know the local market you are going to draw pictures of the community.

(45') Divide the participants into small groups and ask them to draw a map of the community by considering income-generating activities and most significant places where people produce goods or engage in trade. Instruct them to include main roads, the most important local institutions, e.g. churches, schools, village council, etc., houses, trees and rivers. Economic activities can be represented by the people doing them. Instruct them to produce a draft on the small paper and then to use the big paper for the final version. You can show an example of a community map.

Use Teaching Aid Session 11a: "Example of a community map"

(5') End the session by thanking the participants for their hard work and the nice maps they have drawn. Inform them that in the next session you will have a closer look at these maps.

Remarks:

- ✓ You can find background information on the "community mapping" tool in Teaching Aid Session 11b: Community mapping
- ✓ Keep the community maps because they are needed again in sessions 12 & 45

TEACHING AID SESSION 11A

EXAMPLE OF A COMMUNITY MAP (CM)

TEACHING AID SESSION 11B:
COMMUNITY MAPPING

Community mapping is a participatory process for obtaining a picture of a community from the perspective of those who live there. It provides a glimpse of places in the community that the target group considers important. The aim of CM, however, is not only to produce maps, but also to encourage open discussions of issues that arise. CM has the potential to build problem-solving competencies. It can enhance group-building processes and promote exchange between participants. No literacy skills are required, and it allows for non-verbal forms of expression. It is a fun, interactive and child-friendly method.

Community mapping can be used in various contexts and for various purposes. In the current context, community mapping is used to raise awareness of opportunities for generating income, and to familiarise the participants with the local market.

SESSION 12

DISCUSSING THE COMMUNITY MAPS OF INCOME-GENERATING ACTIVITIES

Objectives

- To become familiar with the local market and to know where the economic activities are located
- To understand how the different economic activities are interrelated

Duration:

approximately 1 hour

Key messages:

The different places where economic activities take place, and the economic activities themselves, are interrelated

Materials / Preparation:

- Community maps of income-generating activities produced in the last session.

Session plan

(5') Summarise the key message of the previous session and explain the objectives of the current session, which is to have a closer look at the maps drawn in the previous session.

(15') Explain to the participants that the different economic activities and places are interrelated. Give an example: A fisherman catches fish in the river. The fisherman sells the fish to a trader at the harbour. The trader transports the fish to her market stall and passes it on to her salesperson. The salesperson prepares the fish and sells it to customers.

(20') Ask participants to work in groups to look at their maps and reflect on what kind of activities they have drawn (branches of economic activities and types of employment). Ask the participants to discuss how these economic activities and places are interrelated.

(15') Ask participants to present their maps to the other participants and to explain the different places they have drawn, mentioning the types of income-generating activities and types of employment that can be found there, and how they think these different economic activities or places are interrelated.

(5') End the session by summarising what you have found out about the local market and by presenting the key message of this session to the participants.

SESSION 13
DIFFERENCES BETWEEN MEN AND WOMEN

Objectives

To analyse the differences between men and women

Duration:

approximately 1 hour

Key messages:

There are many differences between men and women

Some of these differences relate to physical appearance, some to the style of clothing or hair, and some to the activities men or women typically do

Materials / Preparation:

- A sheet of flipchart paper with the heading "MEN", a sheet of flipchart paper with the heading "WOMEN" & two black markers

Session plan

(5') Summarise the key messages of the previous session and explain that the objective of the current session is to analyse differences between men and women.

(10') Present the two sheets of paper, one with the heading "MEN", the other one with the heading "WOMEN" to the participants. Tell them that you want to start this session with a drawing competition. There will be two teams: one team will draw a man and the other team will draw a woman. Instruct the participants to consider features of the bodies, clothes and hairstyle. Tell them to continue with drawings of activities men or women typically do to make the picture as clear as possible. The group that has drawn the clearest image is the winner.

Use Teaching Aid Session 13: Rules of the drawing game

(20') Divide the participants into two groups (if possible girls and boys mixed), explain the rules of the game and the start the competition.

(20') Stop the competition when you see that both groups have drawn several clear biological and social characteristics of a woman and a man (e.g. breasts for a woman, beard for a man, a baby on the woman's back, muscles on the man's arms, different clothes and hairstyle). Leave it open who is the winning team and discuss the following questions:

- Are the images clear?
- What are differences between the man and the woman in the drawings?

(5') End the session by thanking the participants for the drawings. Briefly summarise the main differences you have discovered in the drawings and conclude that some of the differences are related to the bodies of men and women, some to the style of clothing or hair, and some to the activities men or women typically do. Inform the participants that you are going to have a closer look at these differences in the next session.

Remarks:

✓ Keep the drawings because they will be used again in the next session!

TEACHING AID SESSION 13

RULES OF THE DRAWING GAME

There will be two teams: one team will draw a man and the other team will draw a woman. The group that has drawn the clearest image of the respective person is the winner.

The rules of the game are as follows:

1. Each team has to draw a full picture of the respective person, i.e. from top to toe
2. The team that draws the clearest picture is the winning team
3. The competition is a race: The teams have to go as fast as possible and there will be only limited time
4. Each member of the team must contribute to the picture. Both teams line up in front of the sheet of paper with the heading of the person they have to draw. One person from each team starts by drawing one line on the sheet of paper and runs back to pass the marker to the next person in their group's line. This next person proceeds to do the same. They add another line to the drawing and then pass the marker to the next person in the line.
5. The game starts on the signal "START" and ends on the signal "STOP"

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 45-46.

SESSION 13.1

SEXUAL HEALTH

Objectives

- To know about fertility and sexual reproduction
- To know the consequences of adolescent pregnancy
- To be aware of aspects of sexual health

Duration:

- approximately 1 hour 10 minutes

Key messages:

- Sexual relationships should be based on mutual respect and communication and should never be based on sexual coercion
- Every girl/woman has the right to determine if, when and how often to become pregnant
- Whenever a man and a woman have vaginal intercourse without using contraceptives there is the chance to become pregnant
- Becoming pregnant and a parent during adolescence has life-changing consequences and carries medical risks for the girl and child

Materials / Preparation:

- See detailed explanation in the activity sections

Session Plan

- (5') Summarise the key messages of the previous session and explain that the objective of the current session is to learn more about fertility, sexual health and the consequences of adolescent pregnancy.
- (1') Tell the participants that you will do several activities during the session
  - the first being about puberty and fertility,
  - the second being about the consequences of adolescent pregnancy.

Activity 1: Puberty and Fertility (approx. '30)

Materials / Preparation:

- Picture cards

Use Teaching Aid Session 13.1 a: Picture cards

- Seven text cards with questions for facilitator

Use Teaching Aid Session 13.1 b: Question cards

Preparation

- Put the picture of the female reproductive organs (ovaries, fallopian tubes, uterus, vagina), the picture of the male organ (penis and testicles) on the floor.
- Hold the cards and the following 4 pictures in your hand: egg, sperm, egg and sperm united, menstrual blood with egg waving hand.

Recommended position

- Sitting down

Messages given during activity

- During puberty girls and boys become fertile and can reproduce.
- The female body can conceive and carry a child, a girl can become pregnant.

Whenever a man and a woman have vaginal intercourse without using contraceptives there is the chance to become pregnant.

Menstruation is a natural cleansing process of the female body.

Activity plan

(1') Tell the participants that during this activity they will learn about their reproductive organs and how babies are made as our bodies are becoming ready for this during puberty.

(1') Give the egg and sperm pictures to two participants (one male, one female).

Use Teaching Aid Session 13.1 a: Picture cards

Ask the participants the following questions in the given order and use probing as much as possible:

Use Teaching Aid Session 13.1 b: Question cards

- (1') Question "What do you see on the floor? Do you know how these organs are called?"
  If not, briefly explain to them the names.
- (3') Question "What is the function of the ovaries?"
  Answer: Each month one egg ripens, either in the right or in the left ovary. From there the egg travels through the fallopian tubes towards the uterus.
- (1') Ask the participant holding the egg picture to move the egg along one of the fallopian tubes.
- (3') Question "Is an egg enough to start a pregnancy?"
  Answer: No, a woman becomes pregnant if the egg joins with a sperm in the fallopian tube.
- (3') Question "When and how does the sperm enter the female body?"
  Answer: Through the vagina while having sex. The vagina is the canal between the uterus and the external genital organs.
- (1') Take the penis picture and put it on the vagina. Ask the participant holding the sperm picture to show the meeting of the sperm coming out of the testicles and travelling along the penis into the uterus and into one of the fallopian tubes. At the end of this, the sperm lies on the egg.
- (1') You now replace the two cards with the one showing the egg and sperm united.
- (4') Question "If the egg has been fertilized by a sperm, what is the task of the uterus?"
  Answer: A fertilized egg can settle in the lining of the uterus and it will grow there until delivery. The growing baby receives everything it needs during 9 months, the uterus is like a perfect luxury hotel, where the baby can stay until it is born. The uterus is normally the size of a small mango. During pregnancy, the uterus grows steadily in order to accommodate the growing baby.
- (4') Question "What happens if the egg is not fertilized by a sperm?" (put card with menstruation blood on the uterus and move it downwards through the vagina)
  Answer: If the egg is not fertilized, it dies. The soft lining of blood vessels in the uterus, where the fertilized egg could have settled, is not needed during that month. Therefore, the lining breaks down and passes out of the body through the vagina. What you see when you menstruate is therefore the lining of the uterus. It is not a sign that you have been injured.
- (3') Question "Is menstruation something unclean?" (please ask participants to raise their hands for yes)
  Answer: Although in Nepal menstruation might be seen as something impure in parts of the society, menstruation is actually a natural cleansing process. Without menstruation a woman could not carry a baby, so there wouldn't be any children!

(4') Ask the participants if they have any questions and answer them. If you feel that the participants need a break, do an energiser with them (not longer than 3'). Continue class with activity no. 2.

Activity 2: Consequences of Adolescent Pregnancy (approx. '25)

Materials

- 2 pictures: an adolescent pregnant girl and an adolescent girl with a school uniform and bag

Use Teaching Aid Session 13.1 c: Picture cards

- 5 text cards with 5 topics: "Education"; "Health"; "Mental / Emotional Health"; "Social / Family"; "Finding work"

Use Teaching Aid Session 13.1 d: Topic cards

Preparation

- Put the two pictures of an adolescent pregnant girl and an adolescent girl with a school uniform on the floor.

Recommended Position

- Sitting down

Messages given during activity

Becoming pregnant and a parent during adolescence has life-changing consequences and carries medical risks for the girl and child.

Every girl/woman has the right to decide if, when and how often to become pregnant.

Activity plan

(3') Ask the participants what they see and, after some ideas have been mentioned, tell them that you will now talk about adolescent pregnancy.

Use Teaching Aid Session 13.1 c: Picture cards

(1') Inform the participants: "Adolescent pregnancy means that the pregnant girl is less than 19 years old. Adolescent pregnancy can change the life of an adolescent mother or father in many different ways, e.g. in view of (put down the cards on the floor): 'education', 'health', 'mental / emotional health', 'finding work' and 'social / family'.

Use Teaching Aid Session 13.1 d: Topic cards

(18') You now move from one of the five categories to the next asking the participants to think of one or more changes for a teenage mother or father in view of the respective field of life.

- Ask open questions such as: "How might the pregnancy and motherhood influence the education of the girl?" Or "Which consequences might the pregnancy have for the girl in view of …?"
- Continue with probing, e.g. when talking about health you may ask "so when you picture a girl or a young woman and she is much smaller than an older woman – what might that mean in terms of giving birth?"

(2') Finalize the activity by summarizing, that there are a lot of good reasons for a girl to decide not to become pregnant during her teenage years and to convince her husband / parents in law to delay birth of her first baby. Every girl / woman has the right to decide if and when to become pregnant.

(1') Wrap up this exercise by asking: "If a girl/woman does not want to become pregnant, what can she and her boyfriend or husband do to prevent a pregnancy?"

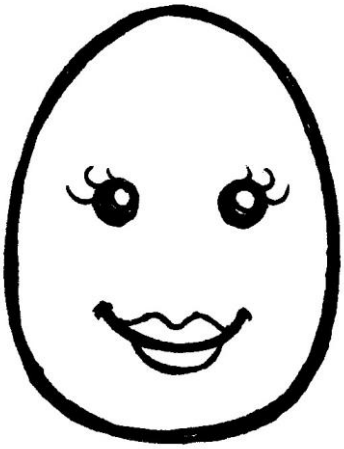
- (1') Tell the participants that there are different ways to prevent pregnancy (add the options not mentioned by participants):
  1. The boy and the girl can use a contraceptive when having sexual intercourse.
  2. The boy and the girl can abstain from sexual intercourse or masturbate.

(5') Conclude the session by thanking the participants for sharing their opinions. Shortly summarise the key massages of the session.

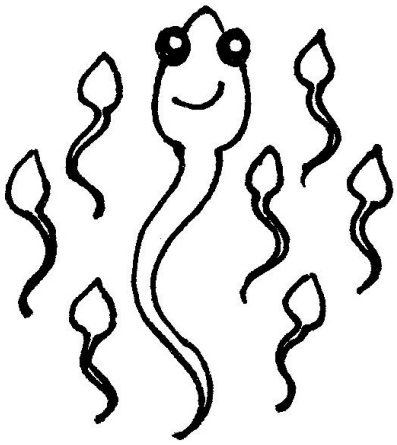
Source: Gesellschaft für Internationale Zusammenarbeit – GIZ (2012): SangSangai Facilitator's Manual, p. 27-31.

TEACHING AID SESSION 13.1 A: PICTURE CARDS

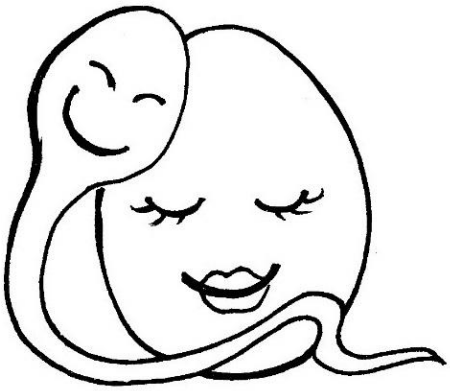
Picture "Female reproductive organ"



Picture "Egg"

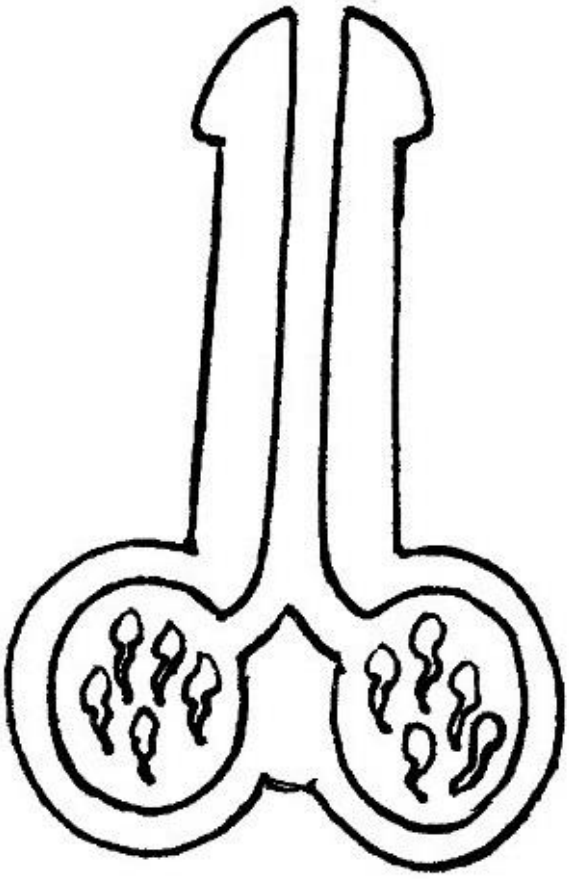


Picture "Sperm"



Picture "Egg & Sperm united"

Picture "Menstruation"



Picture "Male reproductive system"

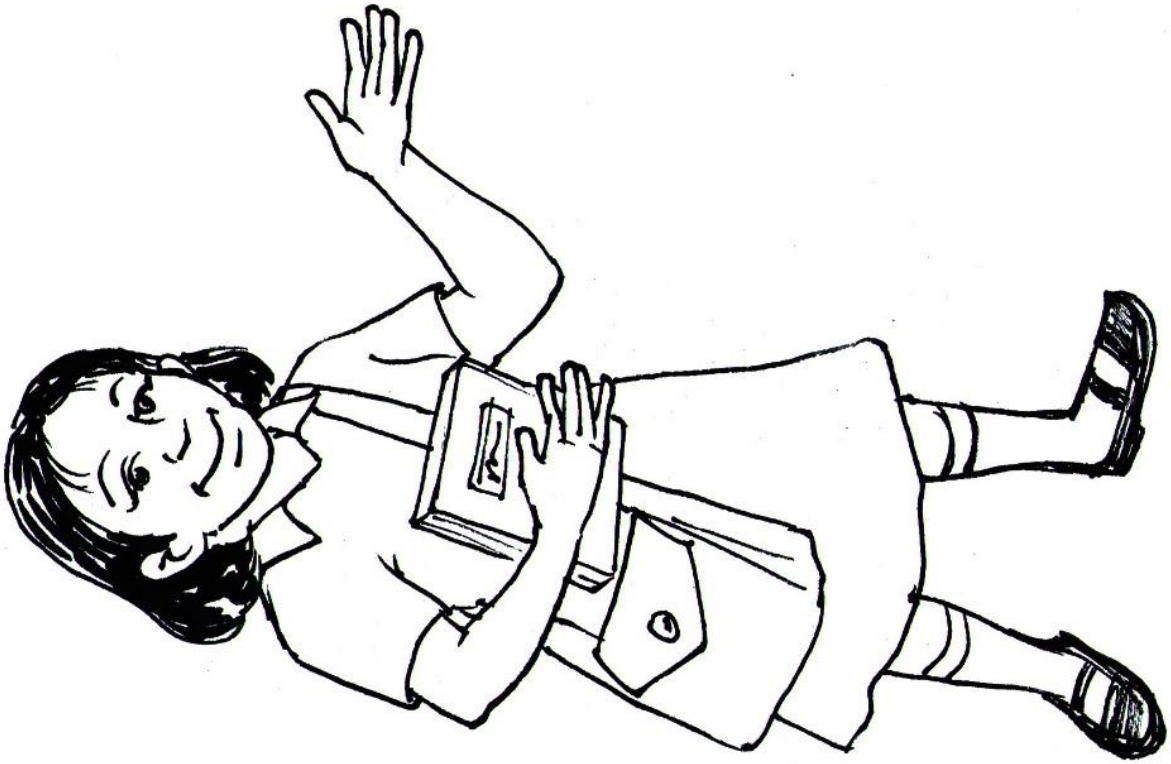
TEACHING AID SESSION 13.1 B

QUESTION CARDS

What do you see on the floor? What are these organs called?
What is the function of the ovaries?
Is an egg enough to start a pregnancy?
When and how does the sperm enter the female body?
If the egg has been fertilized by a sperm, what is the task of the uterus?
What happens if the egg is not fertilized by a sperm?
Is menstruation something unclean? (Ask the participants and make the participants who say 'yes' raise their hands.)

TEACHING AID SESSION 13.1 C: PICTURE CARDS

Picture „Pregnant girl"



Picture „School girl"

TEACHING AID SESSION 13.1 D: BACKGROUND INFORMATION

Topic	*Potential changes in life*
Education	→ It is really difficult to focus on school, vocational training or studies if you are pregnant or responsible for a child. → That is why most girls who become pregnant leave school before reaching SLC.
Health	→ An adolescent pregnancy means health risks for the mother: - Medical complications during birth as the body is not ready for pregnancy and childbirth (e.g. prolonged obstructed labour, injuries) - Psychological stress: An adolescent pregnancy means a lot of stress for a girl and she is at risk to become depressed (especially if unmarried). - Choosing unsafe abortions (especially an issue if unmarried) is medically very risky (e.g. unsafe abortions can cause infertility) and life-threatening, but of course you can access a safe abortion service. → Babies of adolescents have higher rates of stillbirth or death in first weeks and are generally weaker.
Mental / Emotional Health	→ It can be a big burden to be responsible for a child while being young. → A young unmarried girl might be forced to marry the father of the child and move to the house of the father's parents. → People often talk bad about young unmarried pregnant girls and unmarried mothers often have to face discrimination by the community (even though this is not acceptable and a violation of human rights).
Social / Family Condition	→ Adolescent mothers often lack knowledge, education, experience, income and power in comparison to older mothers. → The young mother might have to move to the house of the father's parents and/or to marry the father of the child. → Becoming a mother might give you a higher status in society (only if you are married) – so there might be a positive aspect, too (social acceptance).
Finding work	→ If a girl is forced to drop out of school or vocational training in order to look after the child, she is less likely to find a job in which she earns enough money to sustain herself, the child and the family, which might lead to financial dependence on her husband and/or poverty.

SESSION 14
DIFFERENCES BETWEEN SEX AND GENDER

Objectives

- To analyse the differences between men and women
- To familiarise the participants with the difference between gender and sex
- To understand that gender roles can be changed if people want

Duration:

approximately 1 hour

Key messages:

- There are biological and social differences between men and women
- Sex refers to biological differences which do not change and are universal whereas gender refers to social differences which are learned and can change over time and vary between societies
- Society defines gender norms and rules that are ideas and expectations about what is appropriate for men and women to be like and how they should behave
- Sometimes these ideas are not in line with gender roles, i.e. what men and women actually do in society

Materials / Preparation:

- The paper with the drawing of a man and a woman produced in the previous session
- Two different colour cards (i.e. white and green) per participant

Session plan

(5') Summarise the key messages of the previous session and explain that the objective of the current session is to analyse what society expects from men and women. Explain that these expectations have an influence on what people do to earn a living.

(20') Present the paper with the drawing of a woman and a man again. Discuss the following questions with the participants:

- Which activities could both women and men do, or which attributes could be assigned to both? *(Example: both men and women can have muscles, men can carry babies too)*
- Are there roles or features that could be assigned to both? Would that be accepted? Why or why not? *(Example: a woman could wear a man's clothes, but that would not be accepted by other people)*
- Which biological features belong to one sex only? *(Example: women give birth, men have beards)*
- Which differences are biological differences and which relate to different roles? *(Mark biological and social roles with different colours)*

(20') Explain the differences between biological roles (sex) and social roles (gender). Give examples for each and refer to the drawings. Conclude that in all societies, women and men carry out different roles, but that society defines which norms and values are appropriate.

use Teaching Aid Session 14: Difference between sex and gender.

(10') Give each participant a white and a green card. Explain that you are going to read them different statements related to men and women, and that they should raise the white card if they think it is about a sex or biological role, and that they should raise the green card if they think it is about a social or gender norm. Read the following statements one after another and discuss each time whether it is related to sex/biological roles (S) or gender/social roles (G):

- Women can get pregnant (S)
- Women are responsible for the household and children (G)
- Men have short hair (G)
- Women breast feed (S)
- Women have long hair (G)
- Men usually have lower voices then women (S)
- Women usually earn usually less than men (G)
- In some countries women are often traders or accountants, but in other countries these jobs are done by men (G)

(5') End the session by summarising the key messages and by informing the participants that in the next session you will look at how gender stereotypes influence career choices.

Remarks:

✓ Related topic: "vision" (challenging gender norms)

TEACHING AID SESSION 14

DIFFERENCE BETWEEN SEX AND GENDER

Sex

Biological differences between men and women that are universal and do not change. These are stable differences given by nature, e.g. men and women have different bodies, only women can give birth, only men can grow a beard. These biological differences only become important when a child reaches puberty.

Gender

However, the sex a child is born with influences its life and chances in life, similar to other characteristics such as socio-economic status, caste, religion, race, ethnicity or disability.

Every society defines different roles for boys and girls from the moment of their births. Boys and girls are educated differently and are assigned different opportunities and attributes. Parents and other people in society teach children what is expected from them as a man or a woman and how they are expected to behave or not to behave.

These social differences and social relations between boys and girls or men and women are called gender differences. They are not given by nature but have been learned and vary widely within and between cultures.

For example, in many countries women do not work on construction sites, whereas in other countries it is common to find women in this sector.

Gender differences can also change between generations and over time.

In some countries it is the role of women to take care of young children, but in other countries men increasingly get involved in this task too, be it at home or in a job.

Gender values, norms and stereotypes are ideas in a society or what men and women should be like and what they are capable of doing.

For example, in many societies girls are expected to be cute and obedient, and are allowed to cry, whereas boys are expected to be brave and are not allowed to cry. Or women are better housekeepers, and men are better leaders. All of these are social expectations which have little to do with the biological differences between men and women.

Gender roles are what women and men actually do.

They both can change too. And in fact, gender roles sometimes change quicker than the ideas people have about men and women.

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, especially from poor population groups, are very often engaged in heavy work for long hours alongside boys and men.

Gender equality**,** or equality between men and women, refers to equal rights, responsibilities, opportunities, treatment and valuation of women and men at the work place and at home. It does not mean that men and women need to become exactly the same. Men and women can be, and are, different, but they should be treated and valued in a fair way.

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 49.

Definitions from:
Bauer, S., Finnegan, G. & Haspels N. (2004): Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise: Training package and Resource Kit. Geneva, International Labour Organisation.

SESSION 15 & 16

GENDER STEREOTYPES AND CAREER CHOICES

Objectives

- To analyse the difference between men and women when it comes to income-generating activities
- To think about choosing a job opportunity that does not meet the traditional gender stereotypes

Duration:

approximately 2 hours

Key messages:

- Gender stereotypes influence the career choices people make
- Sometimes people do work that is traditionally associated with the opposite sex
- It can be challenging to do work that is traditionally associated with the opposite sex but it can also bring benefits

Materials / Preparation:

- Sheets of paper & pens for each group
- Cards with equipment and tools (see Teaching Aid 16)

Session plan

- (5') Summarise the key messages of the previous session and explain that the objective of the current session is to analyse what differences there are between men and women with regards to income-generating activities and jobs.
- (20') Explain again the concept of "gender stereotypes" (ideas and expectations of people about what a man or a woman should be like and how they should behave). Separate participants into single sex groups. Distribute a sheet of paper and a pen to each group. Ask the girls' group to list stereotypes relating to men/boys and job opportunities, and ask the boys' group to list such stereotypes for women/girls.
- (15') After the groups have completed their list, instruct them to discuss the following questions in their groups:
    - Are there any stereotypes on the list for a man or a woman that you disagree with? Why?
    - How do you think these stereotypes have influenced the kind of work your family members do? How could they influence your own choices of occupation?
- (15') Ask the groups to share their lists and discuss the above-mentioned questions as a group.
- (5')Take five minutes to draw a conclusion and use any remaining time to answer questions.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Resume the session by summarising the conclusion from the first part.
- (15') Display the cards with equipment and tools on a table. Create a space labelled "men" and a space labelled "women". Instruct the participants to approach the table one after another, pick a card, decide what profession it represents and whether it represents typical women's or men's work and place the card on the corresponding men's or women's space.

use Teaching Aid Session 16: Cards with equipment and tools

(15') When all participants have had their turn, discuss the following:

- Who do you know who does the kind of work that the objects represent?
- Describe a situation in which someone does a job that is traditionally associated with the opposite sex. How does this work out for them?

(20') Instruct the boys to think about a job from the women's pile that they could imagine learning, and the girls to think about an occupation from the men's pile they would be interested in. Give them time to make their selection and to think about their choice. Ask each participant to come forward to pick the card and answer the following questions:

- Why did you choose this kind of work? What do you think the benefits are? What do you think its challenges are?

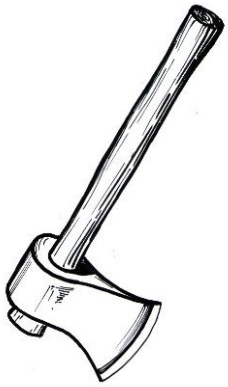
(5') Conclude the session by asking the participants to keep their eyes open and to look for people who are doing non-traditional jobs.

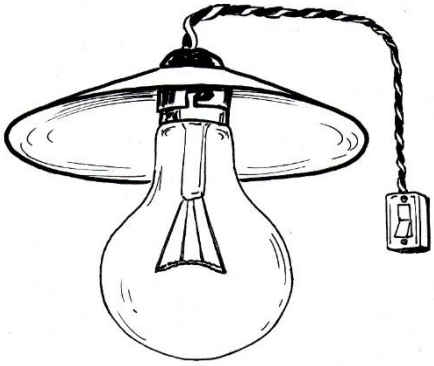
Remarks:

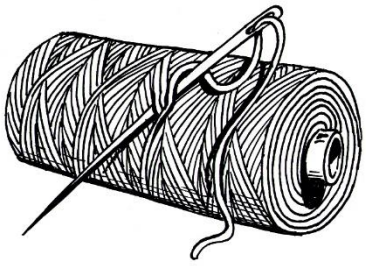
✓ Session 15 & 16 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts.

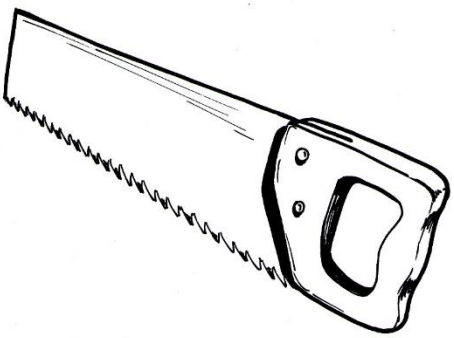
✓ Related topics: decision-making, "vision" (challenging gender norms, thinking outside of the box)

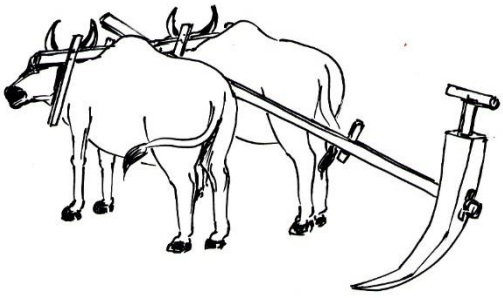
TEACHING AID SESSION 16: CARDS WITH EQUIPMENT AND TOOLS

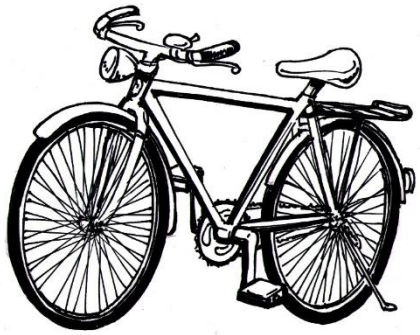


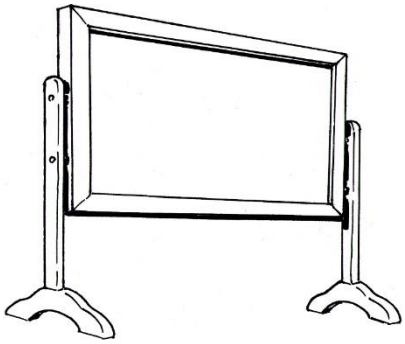


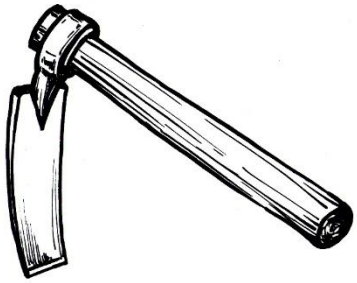


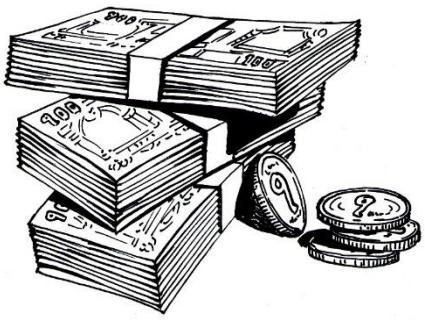


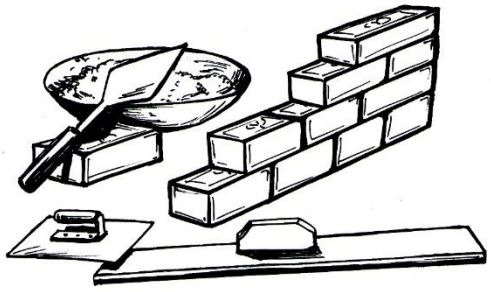


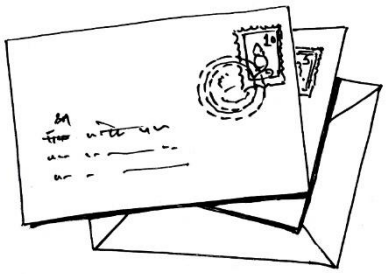


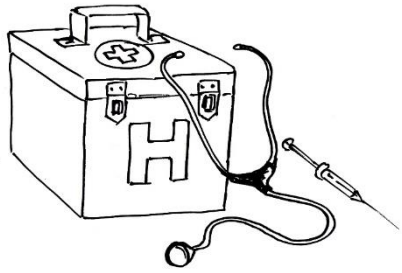


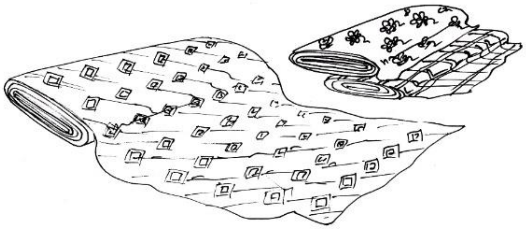


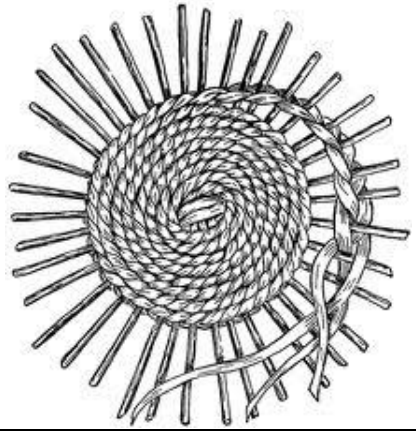


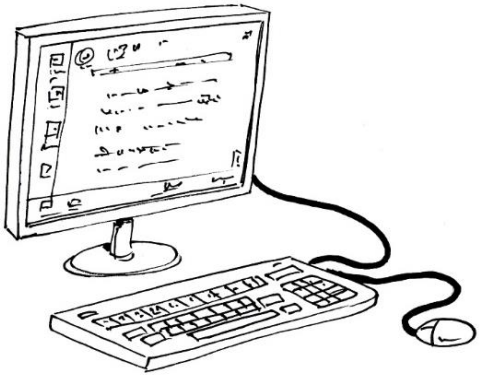


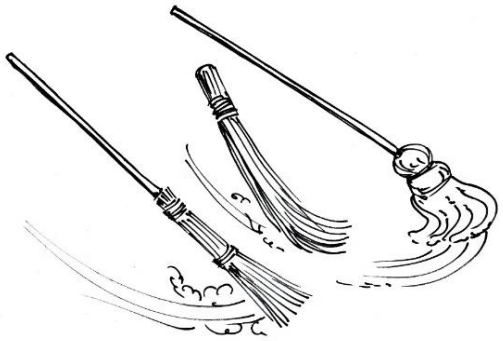


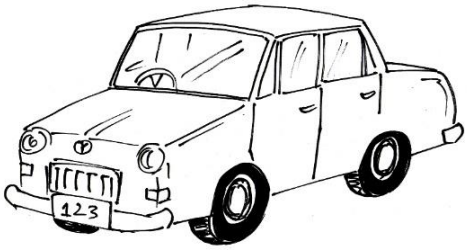








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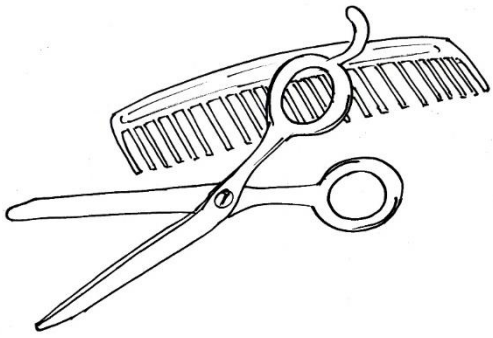
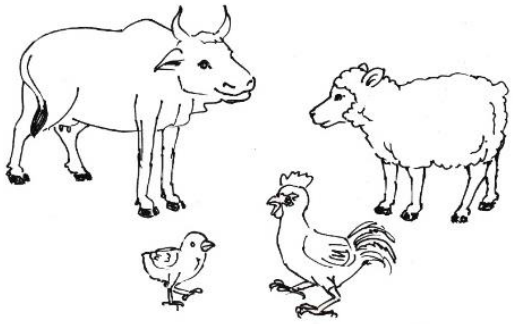
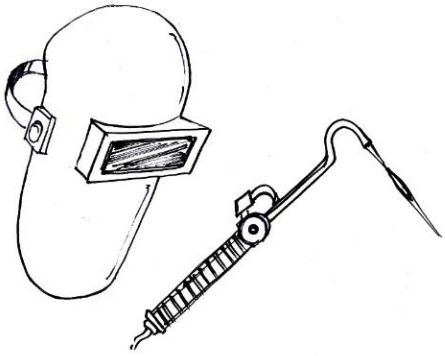
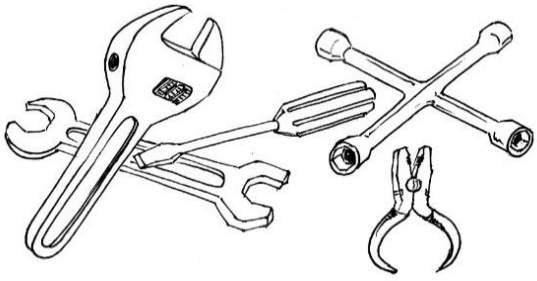








SESSION 17 & 18

GUEST SPEAKERS AND THEIR CAREER CHOICES

Objectives

To learn about how other people have made their career choices

Duration:

approximately 2 hours

Key messages:

Key messages are formulated by guest speakers

Materials / Preparation:

- Prior to these two sessions you need to identify four guest speakers from the community who are willing to talk about their career choices. The guest speakers should be two men and two women with different careers. One of the men and one of the women should be business owners, or otherwise self-employed, and the other man and the other woman should be in paid employment. You should give the guest speakers the questions that they will be asked prior to the sessions, so that they have the opportunity to prepare themselves.

use Teaching Aid Session 17 & 18: Issues and questions to discuss with the guest speakers

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session, which is to listen to community members who have chosen different ways of earning a living.

(50') Introduce the guest speakers to the group and invite them to talk about their experiences. After each presentation encourage participants to ask the guest speakers questions and allow time for a short discussion. Ask each guest speaker the following questions at the end:

- What advice would you like to share about choosing the most appropriate way to earn a living?
- What are the ways in which young people can prepare for future careers?

(5') End this first part by thanking each guest speaker for their presentation.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

(50') Introduce the guest speakers to the group and invite them to talk about their experiences. After each presentation, encourage participants to ask the guest speakers questions and allow time for a short discussion. Ask each guest speaker the following to questions at the end:

- What advice would you like to share about choosing the most appropriate way to earn a living?
- What are the ways in which young people can prepare for future careers?

(5') Thank each guest speaker for their presentation.

(5') Summarise the key messages given by the guest speakers. Use any remaining time to answer questions.

Remarks:

✓ Related topic: decision-making

TEACHING AID SESSION 17 & 18

ISSUES AND QUESTIONS TO DISCUSS WITH THE GUEST SPEAKERS

How do you make a living?

How did you get started in this work?

What experience do you need to have to do this kind of work?

What type of training or education is required?

How much money do you need to start this kind of activity?

What are the working conditions?

What are the main challenges of this kind of work?

What are the main benefits to this kind of work?

What advice would you like to share about choosing the most appropriate way to earn a living?

How can young people prepare for future careers?

Adapted from: International Labour Organisation (2011): Financial Education for Youth, p. 72

SESSION 19

SKILLS AND PERSONAL QUALITIES NEEDED FOR DIFFERENT JOBS

Objectives

- To learn the difference between skills and personal qualities
- To learn that different jobs need different skills and personal qualities

Duration:

approximately 1 hour

Key messages:

- Different economic activities require different skills and personal qualities
- Some skills and personal qualities are good matches for more than one type of work
- Understanding which skills and personal qualities an economic activity requires can help to focus on those options that might be a good choice for each of us

Materials / Preparation:

- A sheet of flipchart paper with the headings "skills" & "personal qualities" & marker
- The sheet of flipchart paper with the classification of economic activities produced in session 8, with two columns added: one for "skills" and one for "personal qualities". If there is no space left, use additional paper.

  See Teaching Aid Session 19d: Classification of economic activity & related skills and personal qualities

- Cut out "Skills" and "Personal quality" cards (10-12 sets), if possible in different colours

  Use Teaching Aid Session 19b: Personal qualities cards

  Use Teaching Aid Session 19c: Skills cards

- Blank cards (to add additional skills and personal qualities)
- Masking tape

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session, which is to learn about the skills and personal qualities needed for different income-generating activities

(20') Explain the difference between skills and personal qualities. Ask participants to suggest some examples of skills and personal qualities that could help somebody to do their job well. You can make an example (e.g. a hunter needs to be adventurous and needs to know how to use a gun). Write down all the skills and personal qualities that participants name on cards, or use the prepared cards and tape them on the flipchart paper under the column "skills" or "personal quality". Add the additional cards (if any) to the flipchart paper after the participants have finished.

Use Teaching Aid Session 19a: Definition of personal qualities and skills

(20') Present the flipchart paper with the classification of economic activities produced in session 8 to the group. Ask participants to find a partner. Place the sets of Skills and Personal quality cards face down in the middle of the room. Each pair should draw one card from the Skills and one card from the Personal quality pile. The partners should then discuss which economic activity is the best match for the cards, and then put them accordingly under the Skills or Personal quality heading on the flipchart paper. The process is repeated until no cards are left.

See Teaching Aid Session 19d: Classification of economic activity & related skills and personal qualities

- (10') Once participants are finished, invite them to review the flipchart paper and recommend changes. Discuss why they recommend changes. Ask them to give comments on what it was like matching skills and personal qualities to the economic activity categories.
- (5') End the session by drawing a conclusion from the discussion and by summarising the key messages.

Remarks:

- ✓ You may consider laminating the Skills and Personal quality cards because they will be used again in session 20. If laminating is not possible in your village, you may consider organising it with your supervisor.
- ✓ Prepare the "Classification of economic activity" flipchart paper for the next session by removing the cards and writing in the skills and personal qualities (the cards will be used for a game in the next session).
- ✓ Store the flipchart paper lists produced in this session carefully because they are needed again in session 20.
- ✓ Related topics: decision-making, self-assessment, self-awareness (you may want to combine this session with a similar topic during the sports session).

TEACHING AID SESSION 19A

DEFINITION OF PERSONAL QUALITIES AND SKILLS

Personal qualities:

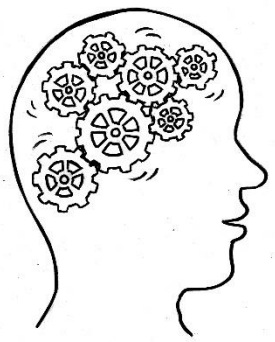
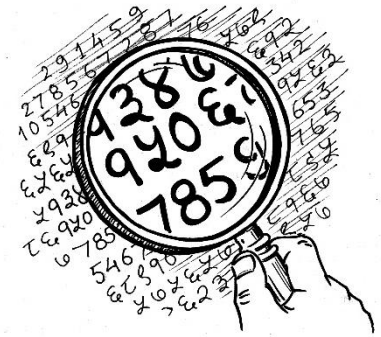
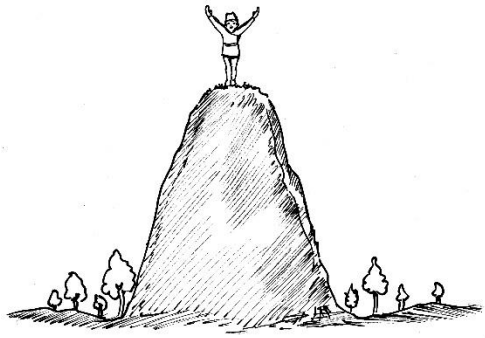
Personal qualities are those qualities that relate to the traits, character, personality and behaviour of people which they use to deal with others.

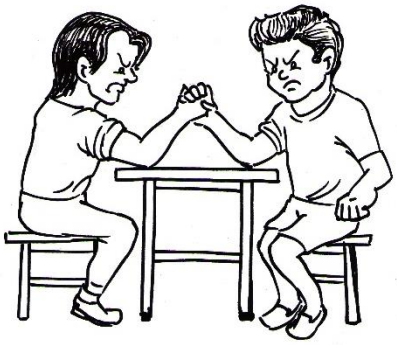
Skills:

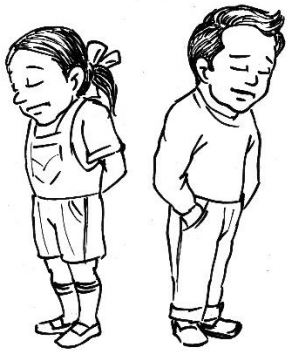
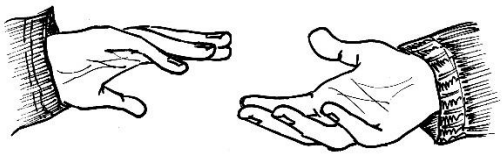
Skills are the abilities of a person to perform a particular job acquired through training, self-instruction or experience.

Source: International Labour Organisation (2011): Financial Education for Youth, p. 75.

TEACHING AID SESSION 19B: PERSONAL QUALITIES CARDS

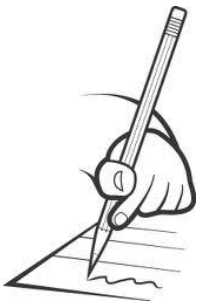
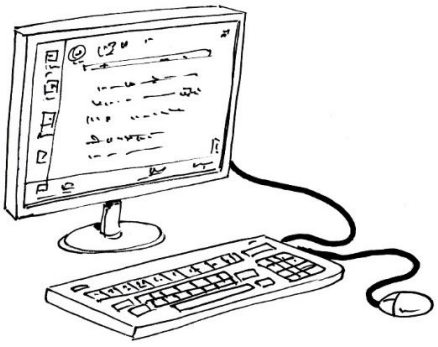
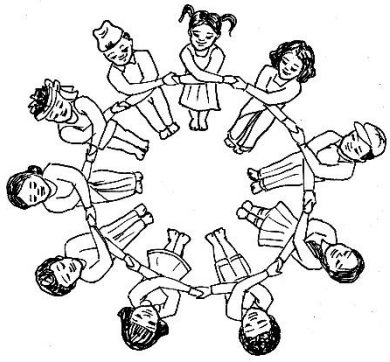
 Able to concentrate	 Adventurous
 Analytical	 Ambitious
 Calm	 Cheerful

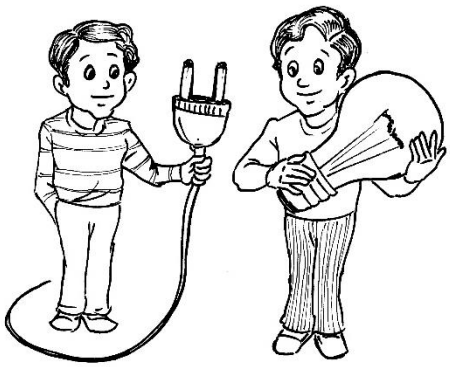
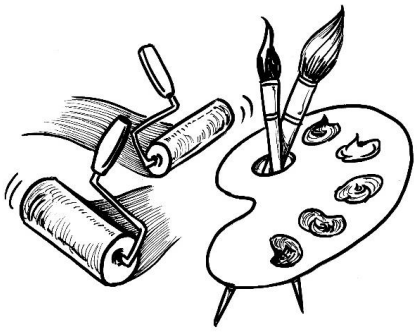
 Hardworking	 Competitive
 Friendly	 Honest
 Funny	 Motivated
 Organised	 Imaginative

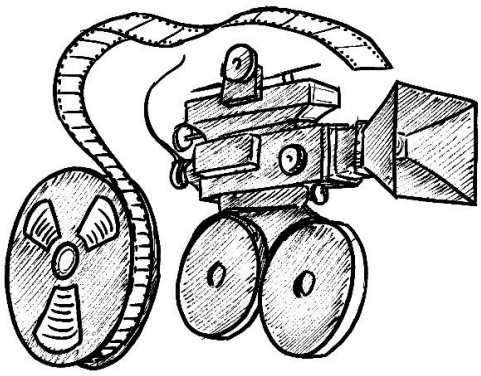
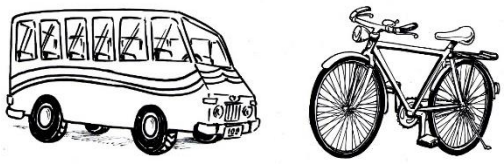
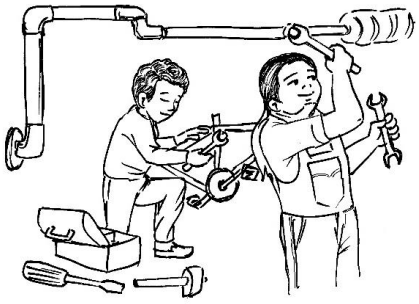
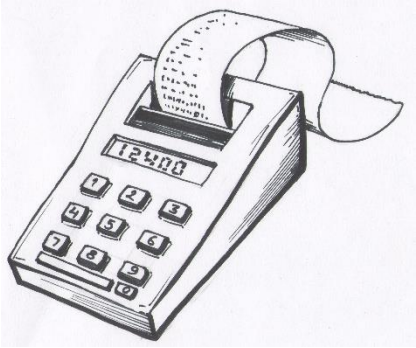
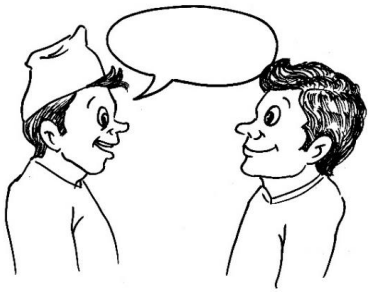
 Persuasive	 Punctual
 Quiet	 Reliable
 Self-confident	 Shy
 Helpful	 Outgoing / talkative

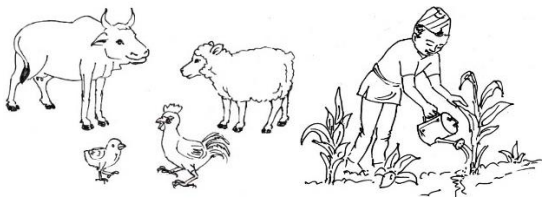
 Creative	 Tough

TEACHING AID SESSION 19C: SKILLS CARDS

 Working with hands & tools (carpentry, welding, pottery)	 Caring for children
 Good at writing	 Teaching others
 Working with computers	 Organising / coordinating

 Electrical (wiring, repair)	 Selling to others, convincing people
 Physically strong	 Working outdoors
 Good at sports / athletic	 Handling money
 Artistic (drawing, painting)	 Making deals

 Video / film	 Transportation / driving (buses, cars, boats, planes)
 Designing	 Managing information (client files, appointments)
 Fixing things (taking things apart, putting back together)	 Good with numbers / maths
 Food preparation (cooking, baking, etc.)	 Speaking to people & groups (communication skills)

 Caring for animals and/or growing plants	 Good observation skills

TEACHING AID SESSION 19D

CLASSIFICATION OF ECONOMIC ACTIVITY & RELATED SKILLS AND PERSONAL QUALITIES

Sale (Wholesale & Retail) & Services		
Type of jobs	*Skills*	*Personal qualities*
Sales person	Communication skills, observation skills	Friendly, talkative
Bicycle mechanic	Technical skills, working with hands & tools, communication skills	Friendly
Hairdresser	Communication skills, working with hands	Friendly, creative

SESSION 20

DISCOVERING PERSONAL SKILLS AND QUALITIES

Objectives

- To assess own skills and personal qualities
- To learn how to match own skills and personal qualities with an economic activity
- To think about possible ways of acquiring skills and personal qualities

Duration:

approximately 1 hour

Key messages:

- Everybody has different skills and personal qualities
- Looking at our own skills and personal qualities can help to find out what could be a good job or work
- There are different options for improving our skills and personal qualities to better match a particular job choice

Materials / Preparation:

- Skills & Personal quality cards (produced in session 19)
- Classification of economic activities flipchart paper with skills and personal qualities (produced in session 19)

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session, which is to discover own skills and personal qualities

(25') Ask participants to find a partner and explain that you are going to play a game with the Skills and Personal qualities cards that were used in the previous session to discover owns skills and personal qualities. Give each pair a set of Skills and Personal qualities cards and instruct the participants to combine the cards and shuffle them. Explain the objective of the game which is to find three skills and three personal qualities.

Explain that this game is about personal skills and qualities not about stereotypes (refer to Sessions 12 to 14 about gender stereotypes). Encourage the participants to choose skills and qualities that may not fit these stereotypes.

Use Teaching Aid Session 20a: Card game rules

(10') When participants have finished the game, instruct them keep their cards and invite them to look at the Classification of economic activity flipchart paper with skills and personal qualities, and search for a good match among these job categories. Tell them not to worry if they don't find a perfect match but to choose the best they can find.

(15') Prompt the participants to think about the following questions and discuss them in the group:

- How do you feel about the job category selected? Did anything surprise you about the match you found? Are you interested in the type of work? Why or why not?
- Each category contains different job options. Which one interests you most?
- What action can you take to enhance your personal skills to fill the gaps and match the work you want to do?

(*Refer to Teaching Aid 20b: Options for improving skills and personal qualities)*

(5') End the session by reviewing the key messages of this session and by explaining the following to the participants:
In the previous sessions, we have seen that different work requires different skills and personal qualities. When thinking about work options, we can look at our personal qualities and skills to narrow down our choices, but when it comes to finally choosing a job, there are other factors to consider such as necessary certification, job location, working hours and wages.

TEACHING AID SESSION 20A

CARD GAME RULES

Skills and personal qualities

Card game rules

1. One person in each group is the dealer.
2. The dealer gives each player (themselves and their partners) six cards, blank side down so that each player sees only their own cards.
3. The dealer places the rest of the cards on the table between them and turns over the top card so both players can see what it says.
4. The non-dealer goes first. If they think that the card turned face up is one of their personal qualities or skills, then they can pick up the card and put it in their collection of cards. They must then discard, face up, one of their other cards, placing it on the "discard" pile. Players can keep only six cards. Any time that they choose to add a card, they must discard one.
5. If they decide that this first card is not one of their personal qualities or skills, then they can draw one from the pile. If the card they draw is a personality trait or skill that they can claim as theirs, they add it to their collection and discard another. If they do not want to add the drawn card to their hands, they place it on the discard pile face up.
6. Now it is the dealer's turn. They can either pick up the top card in the discard pile, or they can draw from the pile. In either case, if the dealer thinks that the card shows one of their personal qualities or skills, then they add it to their collection of cards and discard another one. If it doesn't, they put it face up on the discard pile. Once they have chosen a card and either kept or discarded it, it is the other player's turn.
7. The first player to have three qualities and three skills that honestly reflect their personality and skills wins! But the game ends only when both players have found their six skills and personal qualities.

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 166.

TEACHING AID SESSION 20B

OPTIONS FOR IMPROVING SKILLS AND PERSONAL QUALITIES

School, apprenticeship / working with a skilled person, skills training, learning from others (family, friends, neighbours), watching and observing, learning by doing and analysing what has happened (→ experiential learning cycle), asking for feedback from others, asking questions, sports, personal development training, further education

SESSION 21 & 22

ASSESSING DIFFERENT TYPES OF JOBS ACCORDING TO SKILLS, PERSONAL QUALITIES, INCOME POTENTIAL AND AVAILABILITY

Objectives

To learn about other criteria besides skills and personal qualities for assessing a work opportunity

Duration:

approximately 2 hours

Key messages:

Potential income, number of people in this job, availability of this job, location, working hours and working conditions are factors that should be reviewed when considering taking up a job

If there is a need for people to do a certain job in the community, this could be a good opportunity

If nobody is doing a certain type of job, perhaps you can be the first

If you have the skills, you may be able to create a new job nobody has thought of before

Materials / Preparation:

- List with different jobs (see Teaching Aid 21b)
- 5 to 8 sheets of flipchart paper to do the job rating (see Teaching Aid 21c, leave a space at the top, then add heading after jobs have been selected for the rating)
- 5 to 8 sets of Job rating cards (see Teaching Aid 21d, cut out the cards and prepare 5 to 8 sets of cards each containing all categories)

Session plan

(5') Summarise the key messages of the previous session and explain the objective of the current session, which is to further explore other factors that are important when considering a job opportunity.

(10') Explain that beside skills there are other factors that are important when deciding on an income-generating activity or job. Explain the different factors which may play a role.

Use Teaching Aid Session 21a: Factors other than skills and personal qualities to consider when deciding on a job

(10') Present the list of jobs to the participants and ask them to come forward and put a check mark next to the three jobs that seem most appealing to them. Choose the 5 to 8 jobs that have the highest vote count. Use these jobs as titles for the job rating flipchart paper. Put each selected job on a separate sheet of flipchart paper.

(30') Form small groups and assign each group to one of the selected jobs. Instruct them to stay in front of the sheet of paper with the corresponding heading. Distribute the Job rating cards and instruct the groups to discuss and rate the jobs using the different factors (potential income, number of people in this job, availability of this job, location, working hours and working conditions) by putting the cards with the appropriate symbol beneath the category headings.

Use Teaching Aid Session 21b: List of potential jobs & ratings

Use Teaching Aid Session 21c: Example of finalised Job rating

Use Teaching Aid Session 21d: Job rating cards

- (5') When participants have completed their ratings, explain that you will follow-up the ratings in the next session.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Do a short recap of what you have been doing up to now (defining factors to assess a work opportunity, rating most appealing jobs, etc.)
- (30') Ask each group to present their job ratings to the other participants and discuss the findings.
- (20') After all groups have made their presentation ask the group the following questions and allow for discussion:
    - How did the groups know the salary or income for each job? Is it based on real examples or stereotypes? Why do you think some jobs have higher earning potential than others?
    - Which jobs have the most potential? Why?
    - What about jobs that nobody is yet doing in the community? Is there any need for someone to do this job?
- (5') End the session by drawing a conclusion from the discussion and by formulating key messages for these two sessions.

Remarks:

- ✓ Preferably these two sessions are conducted on the same day, with a sports session between them
- ✓ You may need to explain the process of rating carefully
- ✓ Related topics: decision-making, "vision" (thinking about new jobs)

TEACHING AID SESSION 21A

OTHER FACTORS TO CONSIDER WHEN DECIDING ON A JOB

- *Potential income:*

Consider the potential income for this job. Be conservative and reflect whether the potential is based on real examples or on stereotypes.

- *Number of people in the community doing the job:*

How many people are currently working in this job in the community?

- *Availability of jobs in the community:*

Independent of the number of people who are already doing this kind of job in the community, there may be a need for additional workers in these jobs or, on the contrary, there may be no jobs available. How many people do you think are needed for this job in our community?

- *Location:*

Location can be another important factor. Some jobs need the person to travel long distances, are located in dangerous places, require the person to work outside or inside the home. Depending on personal situation, this can be an advantage or a disadvantage.

- *Working hours:*

Some jobs require long working hours, some require less. In some jobs the working hours are more regular than in others. Depending on personal situation, this can be an advantage or a disadvantage.

- *Working conditions:*

There are other factors that can be taken into account with regards to working conditions. Examples are: having a contract (having legal rights / protection from exploitation), being employed on a permanent or irregular basis (job security), and implications for health. Depending on personal situation and needs, such factors must be taken into account.

TEACHING AID SESSION 21B

LIST OF POTENTIAL JOBS & RATINGS

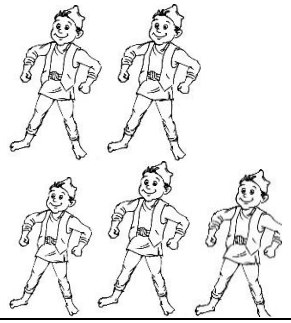
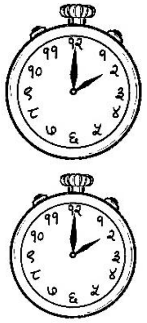
Type of Job	*Rating*
Carpenter	
Electrician	
Plumber	
Accountant	
House painter	
Mason	
Doctor	
Police officer	
Postal worker	
Driver	
Bicycle mechanic	
Car mechanic	
Banker	
Welder	
Pharmacist	
Cook	
Hairdresser	
Tailor	
Secretary	
Teacher	
Nurse	
Janitor/Maid	
Childcare	
Market vendor	
Textile worker	
Farmer/field worker	
Weaver	
Carer for the elderly	
Other (describe)	

Source: International Labour Organisation (2011): Financial Education for Youth, p. 83.

TEACHING AID SESSION 21C

EXAMPLE OF A FINALISED JOB RATING

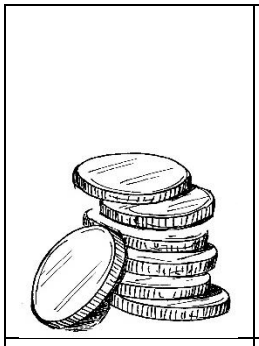
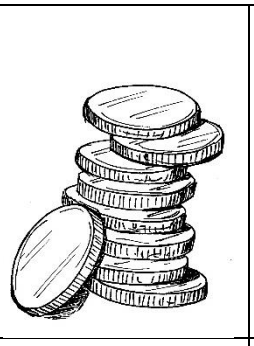
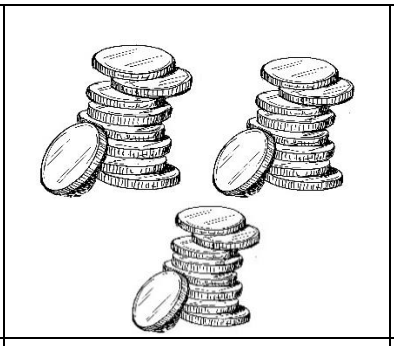
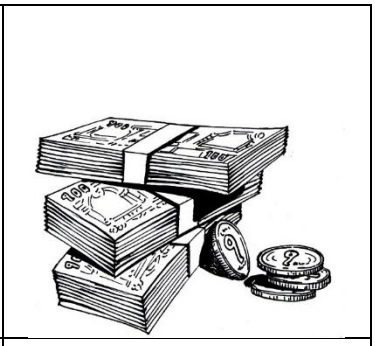
Carpenter

Potential income	Number of people in the community doing this job	Availability of jobs in the community	Location	Working hours	Working conditions
		[redacted]			

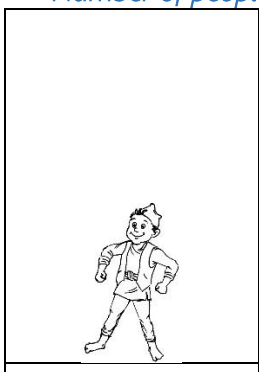
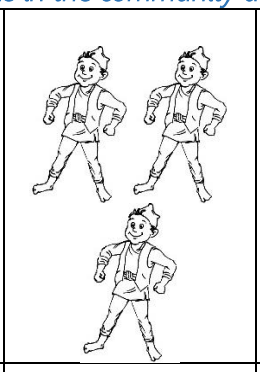
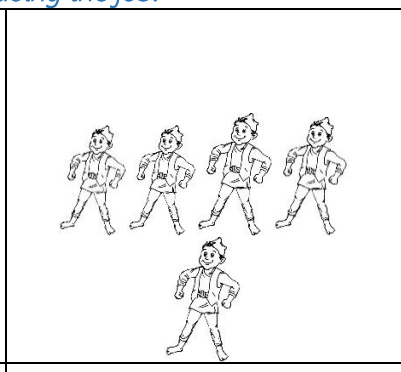
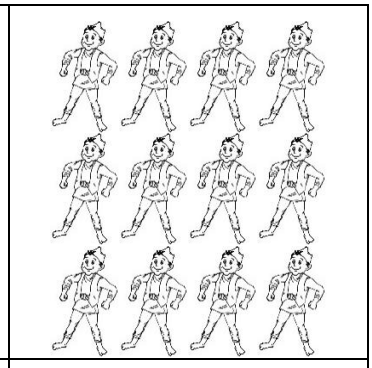
TEACHING AID SESSION 21D

JOB RATING CARDS

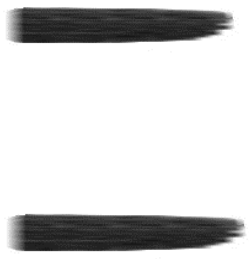
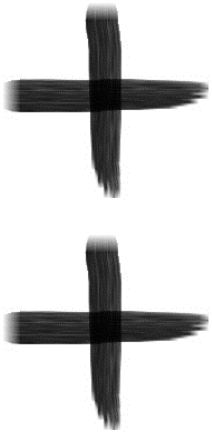
- *Potential income:*

			
Very little	Little	Some	A lot

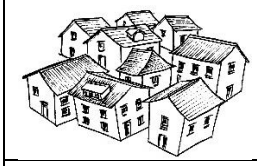
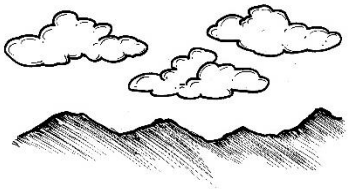
- *Number of people in the community doing the job:*

			
One person	A few people	Several people	Lots of people

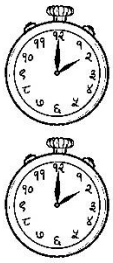
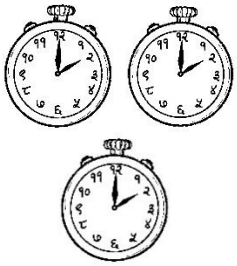
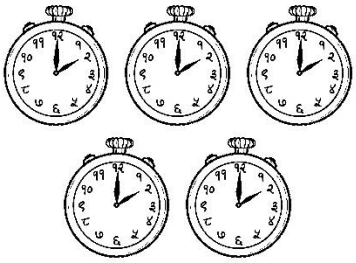
- *Availability of jobs in the community:*

			
No jobs available	Only a few jobs available	Some jobs available	A lot of jobs available

- *Location:*

			
In the village / near	Far away	Outside	Inside

- *Working hours:*

			
Very short working hours	Short working hours	Long working hours	Very long working hours

- *Working conditions:*

			
Very good working conditions	Good working conditions	Bad working conditions	Very bad working conditions

SESSION 23

REFRESHING THE CONCEPTS OF PAID EMPLOYMENT AND SELF-EMPLOYMENT & INTRODUCTION TO THE TOPIC OF ENTREPRENEURSHIP

Objectives

- To refresh knowledge about paid employment & self-employment
- To introduce into the topic of entrepreneurship & basic business knowledge

Duration:

approximately 1 hour

Key messages:

- Key message from previous session on employment
- An entrepreneur is somebody who provides goods and/or services to other businesses and/or individuals

Materials / Preparation:

- Community map with economic activities (produced in Session 11)
- Teaching aids / sheets of paper produced in sessions 9 & 10 (differences, advantages and disadvantages of paid employment and self-employment)
- Sheets of A4 paper and pencils for the two groups

Session plan

(5') Explain that the objective of the current session is to refresh what you have learned in the previous sessions on employment and in particular self-employment, and that in this session and the following sessions you will deepen your understanding of what is needed to become an entrepreneur.

(15') Summarise the key messages of all previous sessions on employment. Emphasise again the differences, advantages & disadvantages of paid employment and self-employment.

Use Teaching Aid Session 22a: Summary of key messages from all employment sessions

Use Teaching Aid Session 9a: Main difference between self-employment and paid employment

Use Teaching Aid Session 10: Advantages & disadvantages of paid employment and self-employment

(20') Divide the participants into two groups. Instruct them to produce a list of famous people they consider to be entrepreneurs and a list of people in their community they consider to be entrepreneurs. Instruct the groups to make another list of qualities and characteristics of these people. Ask each group to select one person who, in accordance with the qualities and characteristics on their list, plays the role of a typical entrepreneur in front of the groups. Let the participants from the other group guess what qualities and characteristics the actor is playing.

Thank both groups for their contributions. Conclude that there are many qualities and characteristics of a typical entrepreneur. Say that in the following sessions you are going to learn about these qualities.

(15') Introduce the participants to the concept of entrepreneurship by giving a definition of an entrepreneur. Emphasise that an entrepreneur not only provides goods or services to individuals but also to other businesses. Invite the participants to look at the community map and to identify businesses that provide services and good to individuals and businesses that provide to other businesses.

Use Teaching Aid Session 22b: Define an entrepreneur

(5') End the session by presenting the key messages and by summarising what the participants have found out about entrepreneurs and businesses in their community.

TEACHING AID SESSION 23A

SUMMARY OF ALL KEY MESSAGES OF THE SESSION ON EMPLOYMENT

Session about different types of employment

- There are many different kinds of activities people do to earn a living
- There are a lot of different kinds of professions and sectors in the community that we might not be aware of at first sight
- There are more possible fields of work than those that we can find in our community
- There are different ways of making a living: paid employment or self-employment
- Many economic activities can be done in paid employment or self-employment
- Both paid employment and self-employment have their advantages & disadvantages
- Different economic activities are located in different places and people conduct activities to earn a living in almost the whole community
- These different places and economic activities are interrelated
- Potential income, number of people in the job, availability of jobs, location, working hours and working condition are factors that should be reviewed when considering taking up a job
- If there is a need for people to do a certain job in the community, this could be a good opportunity
- If nobody is doing a certain type of job perhaps you can be the first
- If you have the skills, you may be able to create a new job nobody has thought of before

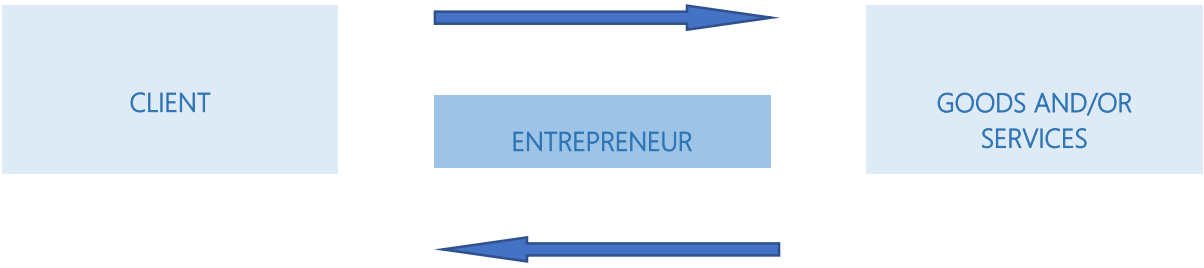
Sessions about employment choices & skills and personal qualities

- Key messages formulated by guest speakers
- Different economic activities require different skills and personal qualities
- Some skills and personal qualities are good matches for more than one type of work
- Understanding which skills and personal qualities an economic activity requires can help to focus on those options that might be a good choice for each of us
- Everybody has different skills and personal qualities
- Looking at our own skills and personal qualities can help to find out what could be a good job for us
- There are various options for improving our skills and personal qualities to better match a job choice

TEACHING AID SESSION 23B

DEFINE AN ENTREPRENEUR

An entrepreneur is someone who starts or operates a business venture and assumes the responsibility for it. An entrepreneur provides services or goods to other people or other businesses.



SESSION 24

THE LIFECYCLE OF PEOPLE: WHAT CHALLENGES DO PEOPLE FACE?

Objectives

- To identify the various stages a person goes through in life
- To become aware of challenges and constraints
- To analyse the difference situations men and women go through in life and to promote gender equality

Duration:

approximately 1 hour

Key messages:

- People in life go through various stages with different associated challenges
- Some of the situations men and women face are different
- It is important to give equal chances to both men and women

Materials / Preparation:

- Sheet of flipchart paper with picture of the lifecycle of people & marker (see Teaching Aid 24): draw only the pictures and write no text
- Cards in two different colours & markers
- Masking tape

Session plan

- (5') Summarise the key messages of the previous session and explain the objectives of the current session, which are to look at the various stages people go through in life and to become aware of the challenges and constraints associated with these stages.
- (10') Show the participants the sheet of paper with the lifecycle of people and ask them to identify different stages in people's lives.
- (5') Once the different stages in the lifecycle of people have been identified, form small groups and assign each to one of the stages (for every stage there should be at least two people. If there are not enough participants, assign more than one stage per group).
- (15') Instruct the groups to write down similarities and differences between men and women in terms of responsibilities, workload, opportunities, decision-making and income in the stage of life they have been assigned. Distribute one card of each colour to each group. One colour is for writing down similarities. The other colour is for writing down differences.
- (15') When the groups are finished, ask each group to present their findings to the other groups and to stick the cards next to the picture of the corresponding stage.

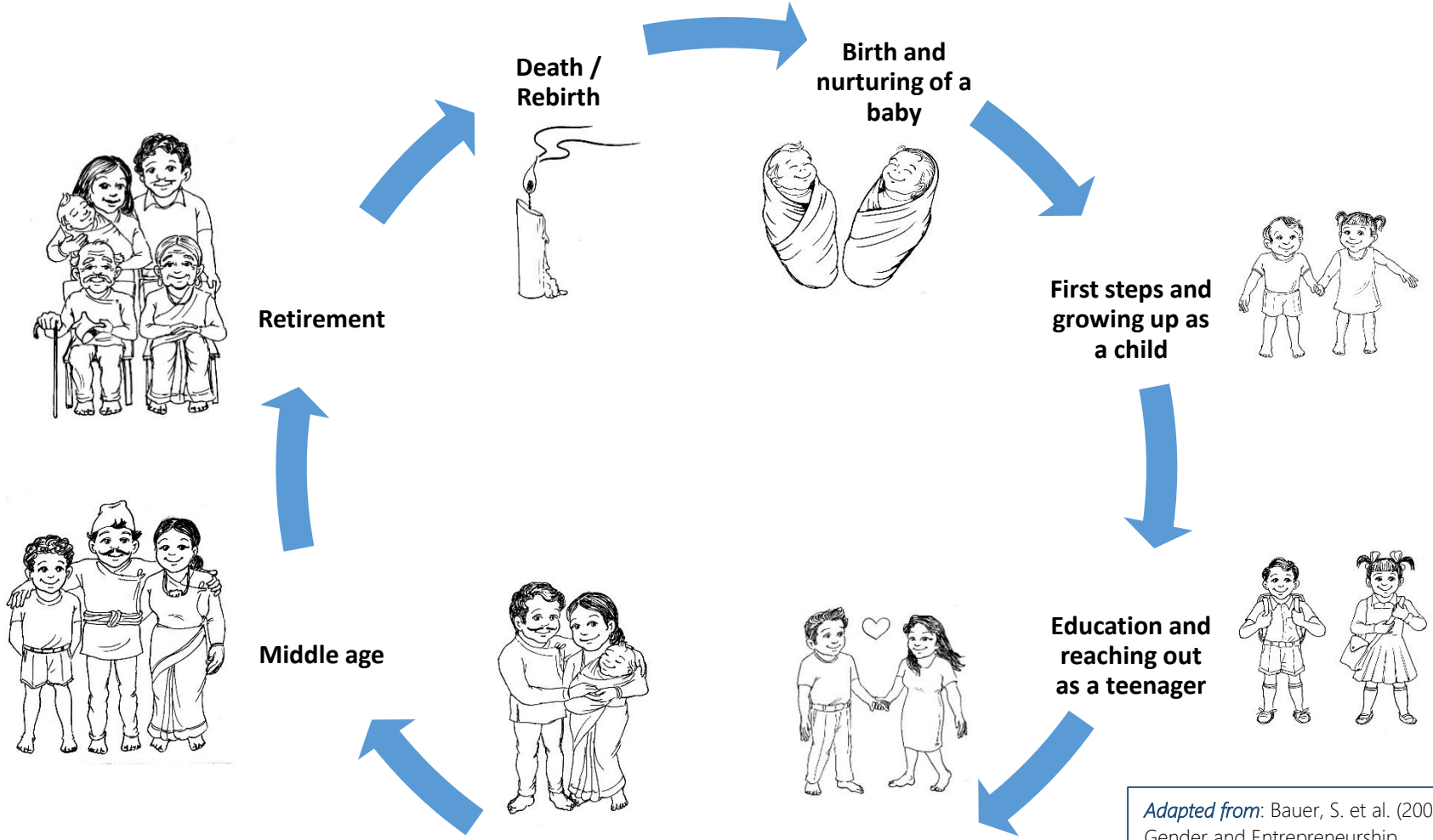
Use Teaching Aid Session 24: Stages in the lifecycle of people

- (10') End the session by summarising the main findings and key messages: In general women have more responsibilities and duties than men and fewer opportunities. In addition to their jobs or income-generating activities, women do almost all the work at home, i.e. raising children and catering for the family's well-being. However, there is a lot of pressure on men to be the family's breadwinner. Nevertheless, men have more decision-making power in private as well as in public life. Refresh the concept of gender equality (see Teaching Aid Session 13). Emphasise that it is important to give equal chances to both men and women.

Remarks:

- ✓ The sheet of paper showing the stages in the lifecycle of people will be re-used in the next session
- ✓ This session covers the topic of gender stereotypes and gender equality

TEACHING AID SESSION 24: STAGES IN THE LIFECYCLE OF PEOPLE



Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 57.

SESSION 24.1
CONTRACEPTION AND FAMILY PLANNING

Objectives

- To know about safe and free contraceptives (including emergency contraception) available in your VDC / Dang
- To be informed about services and motivated to visit a health centre for contraceptives or family planning advice, before having sex
- To be sensitized that preventing an unintended pregnancy is a joint responsibility of both partners and not only of the girl
- To know that the condom has a dual function: it prevents both from becoming pregnant and getting infected with HIV and most other STIs
- To know how to use a condom.

Duration:

approximately 1 hour 20 minutes

Key messages:

- Every girl/woman has the right to determine when, how often and if at all she would like to become pregnant.
- Adolescents have the right to information on and to select the contraceptives of their choice.
- Health service providers and FCHV should equip youth with detailed information and contraceptives.
- There are several safe and free contraceptives available in your VDC / Dang to prevent or space pregnancies. Contraceptives do not affect women's childbearing capacity. Fertility returns when a woman stops taking contraceptives.
- The condom is special: it prevents both from becoming pregnant and getting infected with HIV and most other STIs.

Materials / Preparation:

- See detailed explanation in the activity sections.

Session Plan

(5') Summarise the key messages of the previous session and explain that the objective of the current session is to learn more about contraceptives available in your VDC / Dang.

(1') Tell the participants that you will do several activities during the session

- the first being about options for contraception,
- the second being a condom demonstration.

Activity 1: Options for contraception (approx. 50')

Materials

- A bag containing all 6 contraceptives, 1 bag with the condom for additional participants
- 7 information text cards with information on contraceptives (2 cards on the condom, 5 cards on the other contraceptives)

Use Teaching Aid Session 24.1b: Information text cards

- 6 statement cards with questions and answers

Use Teaching Aid Session 24.1c: Statement cards

Preparation

- Have the contraceptives und the matching cards ready.
- To learn about contraceptive yourself, use the teaching aid

use Teaching Aid Session 24.1a: Background information

Recommended position

- Standing up

Messages given during activity

- Adolescents have the right to access health facilities including family planning services. They have the right to information on contraceptives and the right to obtain them free of charge and use them.
- There are several safe and free contraceptives available in your VDC / Dang to prevent or space pregnancies. All available contraceptives - condoms, oral contraceptive pills (OCP), injectables, IUCDs (Intrauterine Devices), implants and emergency contraceptive pills (ECP) - are safe for use by adolescents.
- Contraceptives introduced here do not affect women's childbearing capacity. Fertility returns when a woman stops taking contraceptives.
- The condom has a dual function: it prevents both from becoming pregnant and getting infected with HIV and most other STIs.
- It is important to talk to one's partner about contraception – choosing and using contraception is a joint responsibility.
- ECP (emergency contraceptive pills) is an emergency measure to prevent pregnancy.

Activity plan

- (2') Ask the participants: "Do you have the right to use contraceptives?"
  Answer: Yes, in Nepal, all adolescents have the right to get information on and to select the contraceptives of their choice and to use them. Every girl/woman has the right to determine when, how often and if at all she would like to become pregnant.
- (2') Explain the activity to the participants: "We will give different contraceptives to you now as well as cards with information about these contraceptives. It is your task to find your partner, e.g. if you have the oral contraceptive pills, it is your task to find the person with the information about oral contraceptive pills!"
- (4') Distribute the contraceptives to girls, if possible, and the cards to boys, if possible. Do not mention this, if the sex proportion is not the same, it is no problem if you give contraceptives to boys or cards to girls. There are 6 contraceptives packed in a bag (if there are more than 12 participants, hand have them go together in groups of two persons, then give to each group a or a contraceptive).

Use Teaching Aid Session 24.1b: Information text cards

- (8') Invite participants to find their partner (e.g. the girl with the IUCD the boy with the flash card on IUCD) by moving around and talking to each other. When everybody has found his/her partner, please ask them to "Jointly read the information on your card!"
- (10') After all "couples" have finished reading tell them:

  "Now I will ask one couple after the other to shortly show the others your contraceptive by raising it up and stating its name, tell the others how it is used (e.g. taken orally on a daily basis, implant by health worker in the arm), and give the biggest advantage of "your" contraceptive, according to your opinion. Just imagine you are doing a short TV advertisement spot for "your" contraceptive!" Avoid that participants read out the content on the card, rather invite them to use their own words.
- Ensure that all information given is correct!
- (15') Instruct the participants to stay with their respective partner and to stand around you in a circle. Ask them to listen to the statements you will read to them. If the statement applies to their contraceptive, ask them to raise their contraceptive high in the air.

Use Teaching Aid Session 24.1c: Statement cards

Always go through all contraceptives raised by the participants commenting on whether the statement actually applies to this contraceptive, correct misconceptions and use probing. Give clear messages!

- Probe: "Are there any other safe methods to prevent pregnancy?"
  Answer: No, some people use calendar-based methods (trying to monitor the fertile days based on a calendar or symptoms) or coitus interruptus (boy withdraws his penis from his partner's vagina, and ejaculates outside the vagina, keeping semen away from her genitalia). Both methods are not reliable and not at all recommendable to prevent pregnancy.

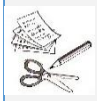
(3') Wrap up this exercise by repeating three key messages, ideally through probing:

- You have the right to get information about contraceptives and to use contraceptives. Get information and counselling from a health facility nearby or use condoms.
- When you stop taking contraceptives, your fertility comes back and you can become pregnant if you wish.
- The condom prevents from becoming pregnant and getting infected with HIV and most other STIs. This is why participants will learn about how to use a condom in the next activity.

(4') Ask the participants if they have any questions and answer them. If you feel that the participants need a break, do an energiser with them (not longer than 3'). Continue class with activity no. 2.

Activity 2: Condom demonstration (approx. '25)

Materials



- Number of condoms: one per participant, one for the facilitator
- Wooden penis models

Preparation

- The penis models and one condom are taken out of the bag. Ask one participant to hold the penis (but not pointing it at the other participants) and you hold the condom.

Recommended position

- Sitting down

Messages given during activity

The condom is a special contraceptive as it prevents both from becoming pregnant and getting infected with HIV and most other STIs. Each condom can only be used once.

The use of a condom is easy and fun to learn.

Activity plan

Part 1: Demonstration of correct condom use

(1') Briefly explain that you will use a model penis made from wood to demonstrate the use of a condom. Tell participants that penises have different shapes and sizes, all forms are normal.

(5') Ask a participant to hold the penis model and say that to use a condom, the penis needs to be erected and the foreskin pulled back. Demonstrate the seven steps of the proper use of the condom and explains the steps at the same time.

1. The package: Check the package for damage and expiry date. Never use a damaged package or a condom that is expired.
2. The opening of the package: There is a place from which it can be opened easily. Never use sharp instruments or teeth or sharp nails. The condom could get a hole and then break.

3. Taking the condom out of the package: When the condom is taken out, put it on your hand and check that the ring is on the outside of the latex. If it is on the inside then blow into the tip of the condom to flip it around.
4. If you have already touched the tip of the penis with the condom, then realizing that it is upside down – always use a new condom as semen could already be at the condom!
5. Holding the tip: Pinch the little pouch at the end of the condom, so that there is room for the ejaculate to go and hold the condom on the top of the penis. Probe: "Why is it important that there is no air in the tip of the condom?" Answer: If there is air, it might burst.
6. Rolling it on the penis: Then roll it down to the base of the penis. If you want to use lubricants, make sure that they are suitable to be used on condoms.
7. After the climax (ejaculation) the condom is removed: The condom has to be removed as long as the penis is still erect, otherwise semen can flow out and still get into the vagina of the partner. Slide the condom off, avoid spilling semen.

   The condom gets a knot for disposal: Knot it, wrap it in paper or put it back into the condom package and throw it into the garbage bin (not into the toilet).

Part 2: Practicing condom use

- (1') Tell the participants: "Now you can all practice the proper use of the condom with our wooden models."
- (3') Ask the participants to split into two groups by sex, e.g. one group consists of male the other of female participants. Ask the participants to form pairs of two participants.

  Provide one pair in each sex group with the penis model and a condom.
- (12') Ask all pairs in both groups to practice condom use following the demonstrated steps, one after the other. While one pair practices condom use the rest of the participant carefully observe the practice.

  Observe carefully if the pairs are following the 7 steps of condom use. If there are mistakes, correct them and explain the importance of the respective step.

  When a pair has finished, it hands the penis model to the next pair and the facilitator gives the pair a new condom package.

  Ideally, all participants of each group practice proper condom use.
- (5') Conclude the session by thanking the participants for sharing their knowledge and participating and encourage them to find out more about contraceptive methods from their health worker! Shortly review the most important key messages of the session.

Source: Gesellschaft für Internationale Zusammenarbeit – GIZ (2012): SangSangai Facilitator's Manual, p. 34-42.

TEACHING AID SESSION 24.1 A
BACKGROUND INFORMATION

What is Sexual Health?

Sexual health is a state of physical, mental and social well-being in relation to sexuality. It requires a positive and respectful approach to sexuality and sexual relationships, as well as the possibility of having pleasurable and safe sexual experiences, free of coercion, discrimination and violence (definition by WHO).

What is HIV?

- ➔ The Human Immunodeficiency Virus (HIV) weakens people's immune system against infections and some types of cancer.
- ➔ The virus causes AIDS (Acquired Immunodeficiency Syndrome) a condition in humans in which progressive failure of the immune system allows life-threatening opportunistic infections and cancers to develop.
- ➔ Infection with HIV occurs by the transfer of blood, semen, vaginal fluid, pre-ejaculate, or breast milk.

What are STI's?

- ➔ A Sexually Transmitted Infection (STI) is transmitted from one person to another through sexual contact.

Usually contraceptives are available at the following levels of health facilities in Nepal:

Condoms	➔ SHP, HP, PHCC ➔ District Hospitals, Zonal Hospitals, Regional Hospitals
OCP (Oral contraceptive pills)	➔ SHP, HP, PHCC ➔ District Hospitals, Zonal Hospitals, Regional Hospitals
Injectables	➔ SHP, HP, PHCC ➔ District Hospitals, Zonal Hospitals, Regional Hospitals
Implants	➔ HP, PHCC ➔ District Hospital, Zonal Hospital, Regional Hospitals
IUCD (Intrauterine Devices)	➔ HP, PHCC ➔ District Hospital, Zonal Hospital, Regional Hospitals

ECP (emergency contraceptive pills) are of two different types:

1. Regular combined oral contraceptive pills can also be used as EC: In this case, 4 tablets are taken immediately after unprotected sex and 12 hours after taking this first dose another 4 tablets are taken. Thus, a total of 8 tablets should be taken.
2. The other is EC available in markets like E-con and I-Pill. It can be taken within 120 hours after unprotected sex.

TEACHING AID SESSION 24.1 B: INFORMATION TEXT CARDS

Male condom

- The condom is the only contraceptive which prevents both from becoming pregnant and getting infected with HIV (the virus that causes AIDS), and most other STIs.
- It is easily available at low cost at pharmacies, corner-shops and it is free of cost at government health facilities. You can also obtain condoms from your FCHV.
- The condom is put on the erected penis of the man; this is easy to learn.

OCP (Oral contraceptive pills) / The pill

- It is a packet of pills taken by women and should be taken daily always at the same time. You need to use one package per month.
- Correct instructions on how to use the pill are always given on the instruction leaflet in the pill box.
- If your sex partner is infected with STIs, the use of OCPs do not protect against infections with HIV and other STIs.
- It is easily available at low cost at pharmacies and general stores and it is free of cost at government health facilities. You can also obtain it from your FCHV.

Injectables

- Injectables are administered by a health worker into the arm or buttock of a woman.
- One injection prevents pregnancy for 3 months.
- The injection is administered free of charge at all levels of government health facilities or available at low cost at pharmacies.

Implants

- The implant is a very safe and reliable contraceptive, used by women.
- It is inserted under the skin of the arm by a trained health worker.
- There are two types of implants available in Nepal: Jedelle offers five years and Indoplant offers three years of contraceptive protection.
- Implants are freely available at hospitals, primary health care centres and in most health posts run by the government.
- If a user wants to become pregnant, the health worker simply removes the implant again.

Emergency Contraceptive Pills (ECP)

- ECPs are not a regular contraceptive but a backup method, e.g. when a condom failed and/or when a couple had unprotected intercourse.
- Due to its side effects, it should be used only in cases of emergency and not as a regular contraceptive method.
- ECP must be taken by the woman as soon as possible after the unprotected sexual intercourse and no later than 5 days.
- ECP is available for free at health services or available at some cost at pharmacies.
- It offers no protection against infections with HIV and other STIs.

Intrauterine Devices (IUCD)

- The IUCD is a very safe and reliable contraceptive, used by women.
- It is a very small flexible device made of metal and/or plastic which is inserted into a woman's uterus through her vagina by a trained health worker.
- It protects against pregnancy for up to 12 years.
- If a woman wants to become pregnant, the trained health worker removes the IUCD again.
- The IUCD is freely available at regional, sub regional, zonal and district hospitals, primary health care centres and in most health posts.

TEACHING AID SESSION 24.1 C: STATEMENT CARDS

Question: Is your contraceptive available in Nepal at no or low cost?

Answer: All contraceptives are available.

Question: Are these contraceptives free of costs at health facilities?

Answer: Yes

Question: Where can you get condoms? Are they free of costs?

Answer: Condoms and the OCP are also available from FCHVs for free and at health facilities and at local pharmacies at low costs.

Question: If you are suffering from diarrhoea or vomiting which contraception is not safe anymore?

Answer: OCP (oral contraceptive pill)

If you have vomited or had diarrhoea, you should use a condom when having sex for at least 7 days after vomiting or diarrhoea to ensure that you don't become pregnant. If this happens you should consult the instruction leaflet.

Question: Can you become pregnant when you stop using your contraceptive?

Answer: All contraceptives.

Question: Is your contraceptive only used by women?

Answer: All except Condom

Question: Does this mean that only girls and women are responsible for contraception?

Answer: No, preventing an unwanted pregnancy is a joint responsibility of both partners and not only of the girl. At the same time, it is the right of every girl or woman to decide if she wants to use contraceptives and which ones, even if her partner/husband/parents do not agree.

Question: Which of your contraceptives can you use in an emergency?

Answer: Emergency Contraceptive Pills (ECP)

Question: In which cases would you need to use Emergency Contraception?

Answer: Most common reasons: if a condom broke, which very rarely happens, or if you did not use any other form of contraception during sex.

Question: Would you use Emergency Contraception as a regular method of contraception?

Answer: No. It has unpleasant side effects, you should think about contraception together before you have sex. It is only for emergency situations such as those we have just discussed.

Question: How long after the unprotected sex can you use Emergency Contraception?

Answer: It is only effective within 5 days after unprotected sex. Take the Emergency Contraception as soon as possible, the longer you wait, the less effective it is.

Question: Where can you get Emergency Contraception?

Answer: At the pharmacy at small cost (E-Con, I-Pill) or at the health facility.

Question: Has your contraceptive the double function of preventing both from becoming pregnant and getting infected with HIV and most other STIs?

Answer: Condom.

The condom is the only contraceptive which both prevents from becoming pregnant and getting infected with HIV and most other STIs.

SESSION 24.2
SEXUAL AND REPRODUCTIVE RIGHTS

Objectives

- To know about essential sexual and reproductive rights.
- To know that discrimination of people is a violation of these rights.
- To be aware of options for support that participants can give to vulnerable members of the community.

Duration:

approximately 1 hour 30 minutes

Key messages:

Adolescents have the same sexual and reproductive rights as everybody else, more specifically the right:

1. to information about sexual and reproductive health issues,
2. to access safe, effective, affordable, acceptable and confidential health care services including contraceptives and safe abortion services,
3. to develop their sexual orientation.

A girl or a woman has the right to determine when, how often and if at all she would like to become pregnant.

You have the right to say no to sex.

People who are discriminated against (people living with HIV, gay or lesbian people, third gender, single women, unmarried mothers, etc.) could lead a happy life if they were accepted by the community and offered appropriate support if needed.

Materials / Preparation:

- See detailed explanation in the activity sections.

Session Plan

(5') Summarise the key messages of the previous session and explain that the objective of the current session is to learn about sexual and reproductive rights. These rights are based on and are part of human rights and included in the Nepali constitution and apply to everyone, including adolescents!

(1') Tell the participants that you will do three activities during the session, all of them being about sexual and reproductive rights.

Activity 1: Introduction to sexual and reproductive rights (approx. '25)

Materials

- 5 big cards listing the rights without examples on the back

  Use Teaching Aid Session 24.2 a: Statement cards
- Cards for facilitator: 5 big cards listing the rights with examples on the back

  Use Teaching Aid Session 24.2 a: Statement cards

Preparation

- Hold the 5 cards for participants and the 5 facilitator's cards in your hand.

Recommended position

- Standing up

Messages given during activity

Adolescents have the same sexual and reproductive rights as everybody else, more specifically the right:

1. to information about sexual and reproductive health issues,
2. to access safe, effective, affordable, acceptable and confidential health care services including contraceptives and safe abortion services,
3. to develop their sexual orientation.

A girl or a woman has the right to determine when, how often and if at all she would like to become pregnant.

Everybody has the right to say no to sex.

Activity plan

(5') Hand out the cards with the five key sexual and reproductive rights to 5 participants, the first three cards should ideally be given to girls, the last two cards to boys. Ask each person to read out loudly what it says on their card and ask them to hold the card during the activity.

Use Teaching Aid Session 24.2 a: Statement cards

The cards read:

1. I have the right to contraception
2. I have the right to safe abortion
3. I have the right to say no to sex
4. I have the right to develop my own sexual orientation
5. I have the right to privacy when receiving health services

(12') Ask the participant holding the first card to explain what the statement means to him/her, and to give some examples of that right. Support participants when you see that they have difficulties by asking the larger group and by probing questions or giving an example. Examples are given on the back of each facilitator's card but of course if you have some additional ones, please feel free to probe for them. Go through all 5 rights one by one.

(3') End with sharing that "everyone has these rights, also each adolescent, each one of the participants has these rights".

(4') Ask the participants if they have any questions and answer them. If you feel that the participants need a break, do an energiser with them (not longer than 3'). Continue class with activity no. 2.

Activity 2: Case studies on sexual and reproductive rights (approx. '30)

Materials

- 2 case studies

  Use Teaching Aid Session 24.2 b: Case study cards
- 2 pictures with faces of young girls associated with the case studies

  Use Teaching Aid Session 24.2 c: Character picture cards
- 5 facilitator's cards each showing one of the questions and answers

  Use Teaching Aid Session 24.2 d: Facilitator's cards

Preparation

- Hold the cards with the case studies as well as the facilitator's cards in your hand. Put the pictures with the faces of two girls on the floor upside down.

Recommended position

- Sitting down

Messages given during activity

People who are discriminated against (people living with HIV, gay or lesbian people, third gender, single women, unmarried mothers, etc.) could lead a happy life if they were accepted by the community and offered support if needed.

Discrimination of people is a violation of their sexual rights.

Activity plan

(5') Explain to participants that you have brought along two case studies to help them to understand better the concept of sexual and reproductive rights. Ask one of them to draw/choose one case study. Once a case study has been chosen, put the picture of the respective person on the floor, then read the story to the group as is written on the case study card.

Use Teaching Aid Session 24.2 b: Case study cards

Use Teaching Aid Session 24.2 c: Character picture cards

(10') After reading the story, ask the participants questions to make them better understand the case studies:

Use Teaching Aid Session 24.2 d: Facilitator's cards

(10') After that, repeat the same with the other remaining case study.

(4') Ask the participants if they have any questions and answer them. If you feel that the participants need a break, do an energiser with them (not longer than 3'). Continue class with activity no. 3.

Activity 3: Puppet theatre (approx. 30')

Materials

- 3 Puppets: one of a boy/man, one of a girl/woman, one of a doctor (if you don't have puppets at your disposal craft them out of paper)

Preparation

- Have the puppet ready next to you on the floor.

Messages given during activity

Everybody has the right to information about sexual and reproductive health issues.

Everybody has the right to contraception.

Everybody has the right to privacy.

Everybody has the right to say no to sex.

Activity plan

ROLE PLAY 1: Taking action to prevent unwanted pregnancy

(5') Explain that you will now show a puppet play between an unmarried adolescent girl (called Rita) and a health worker. Rita is visiting a health facility and is talking with health worker Mr. Shah:

Act out the situation by inventing your own words for the following situation:

Puppet girl: Rita has visited a health facility for the first time. She is in a sexual relationship with her boyfriend and is worried about becoming pregnant. She is worried that Mr. Shah will not help her and that her community and parents will know about her visit at the health facility.

Puppet man: Mr. Shah says that Rita had made a very good decision by coming to the health facility. He ensures her that her talks with him will be kept confidential and nobody will learn about the fact that or why she had visited the health facility. He takes her to the separate room and listens to her. He advises her to use a condom every time she and her boyfriend have sex and gives her a handful of

condoms. He also encourages her to bring her boyfriend next time so that they can talk about family planning choices together, but that she can of course also come alone if she prefers to do so.

- (8') Discuss with the participants:
  1. "What has happened in this situation?"
  2. "Which rights are shown in this short play?" (right to information, right to contraception, right to privacy)
- (2') Finish the activity by saying: "As you have seen, health workers should provide you with information and contraceptive choices in a safe and private environment and you have the right to claim this from your health worker."

ROLE PLAY 2: "How to say yes and no" (Sexual decision-making)

- (5') Explain to the participants that you will now play a scene from a house, showing the couple Kamala and Ram. When mentioning the names, show the hand puppet to the group.

  Act out the situation by inventing your own words for the following situation:

  Puppet Boy: Ram is in a very good mood and has been dreaming about Kamala all day. He felt very happy in his dreams. When she comes home, he wants to have sex with her and he shows/tells her.

  Puppet girl: Kamala is very impressed and happy that Ram just told her he wants to have sex right now. But she is tired and worried as her father is sick. She is not in the mood to have sex. She tells him in an appreciative way.
- (8') Discuss with the participants:
  1. "What has happened in this situation?"
  2. "Which right is shown in this short play?" (The right to say no to sex if you don't want to have sex.)
- (2') Finish the activity by saying: "As you can see, both boys and girls are sometimes in the mood for sex and sometimes not. Having sex should always happen when both WANT to have sex and should never be forced or coerced. If you are not in the mood to have sex, you have the right to say NO. It strengthens your relationship if you are able to talk openly with your partner about what you like and what you don't like."
- (5') Conclude the session by thanking the participants for sharing their knowledge and participation and shortly summarise the most important key messages of the session.

Source: Gesellschaft für Internationale Zusammenarbeit – GIZ (2012): SangSangai Facilitator's Manual, p. 50-57.

TEACHING AID SESSION 24.2 A: STATEMENT CARDS

Right	*I have the right to contraception.*
Possible examples to be collected from the participants	→ If I go to a health facility I should get a family planning device regardless of whether I am married or unmarried. → It is very important to talk with my partner about contraceptive devices. If a girl/women wants to use any contraceptive device, she has the right to use contraceptives even if her partner/husband/parents in law do not agree. Therefore, my husband should allow me to use contraceptive if I do not want to conceive. → My parents-in-law should not force me to have a baby if I do not want to. → I have the right to use contraception to protect myself against unwanted pregnancy, HIV and STIs.
Right	*I have the right to safe abortion.*
Possible examples to be collected from the participants	→ I can have an abortion in the first 12 weeks of pregnancy. → In case of rape or incest, I can have an abortion in the first 18 weeks of pregnancy. → In case the baby is very sick or making me very sick, I can have an abortion any time during pregnancy. → If a girl is less than 16 years old, she has to take a guardian (someone above 16 years) to give consent to the abortion. If the girl is 16 years or older, it is sufficient if she gives her consent (i.e. she can go alone if she wants to). → Abortion services are confidential – a health worker is not allowed to tell anyone that I had an abortion (see also Right to privacy).
Right	*I have the right to say no to sex.*
Possible examples to be collected from the participants	→ My husband/boyfriend does not have the right to force me to have sex if I do not want to. → I can say no to sex if I do not feel like it.
Right	*I have the right to develop my own sexual orientation.*
Possible examples to be collected from the participants	→ Some women's romantic and sexual attractions are primarily associated with other women (lesbian) and some men are primarily attracted to other men (gay). Being attracted to the same sex is called homosexuality. If I feel that I am homosexual (gay/lesbian) then I should be able to express this freely in my community without being scared of being expelled or physically or emotionally hurt. → I should not be forced to marry someone of the opposite sex if I am attracted to the same sex.
Right	*I have the right to privacy.*
Possible examples to be collected from the participants	→ If I ask a health worker for condoms, he or she is not allowed to tell anyone about this. → If I seek counselling or treatment services at the health facility, I should be able to do this alone with the health worker without anyone listening. → If I am HIV positive/have an STI, no one besides me has the right to tell other people about my condition.

TEACHING AID SESSION 24.2 B: CASE STUDY CARDS

Lakshmi

Lakshmi is 16 years old and lives in a village. She recently married and moved into her husband's home. Her mother-in-law told her to have a child soon, otherwise she would be considered infertile and thrown out of the house. Lakshmi wanted to wait a few more years before having a baby as she wanted to finish her secondary school first. Her mother-in-law, however, did not allow her to visit a health facility, which made it difficult for her to access family planning methods. Her 22-year-old husband also wanted to have a baby soon, so she became pregnant at the age of 17.

Sushmita

Sushmita is 17 years old and one year ago had sex with her boyfriend although they were not married yet. Her boyfriend put a lot of pressure on Sushmita by threatening that he would leave her if she refused to have sex with him. They did not use any contraception, and she became pregnant. She was so afraid and ashamed that she didn't tell anyone. She also didn't know that she would have been able to have an abortion at the health centre. When the community found out that she was pregnant without being married, people stopped talking to her. Her parents threw her out of the house. She now lives with her 3 month old daughter in very poor conditions and doesn't know how to cope. She is desperate and even thought about selling her body to earn a little money to feed herself and her daughter.

TEACHING AID SESSION 24.2 C: CHARACTER PICTURE CARDS

TEACHING AID SESSION 24.2 D: FACILITATOR'S CARDS

Question: "Can you tell me, which sexual and reproductive rights are violated in this case?"

Answers:

Case 1: The right to contraception: more specifically, the right to information about and access to contraception and the right to access health facilities for information, advice and family planning devices. The right to safe abortion (if the girl would have wanted to).

Case 2: The right to determine whether to have sex or not; the right to contraception and safe abortion services.

Question: "Who is violating the rights of Lakshmi or Sushmita?" Probe for answers.

Answers:

Case 1: mother-in-law; husband

Case 2: boyfriend, community, parents

Question: "Why do you think they are violating the rights?" What are the reasons? Probe for answers.

Possible answers:

- Shame of behaviour of Lakshmi or Sushmita that is brought onto the family is felt
- Fear of people who are different, do not fit into a society's concept of normality

Question: "What can you do to support Lakshmi or Sushmita?"

Probe for answers including whether they know about the availability of local services (which ones do they know and where are they?). Mention those services that you would like to refer to.

Possible answers:

Individual level: inform them about their rights and the availability of contraception, safe abortion and other available at (adolescent-friendly) health facilities (also for LGBTI); find out where these services are and accompany them to go to these services

Community level: get together in a group of people and think about how to change the situation in the community in an organized manner (i.e. through activities such as public speeches, orientations, peer-to-peer); link up with change agents/like-minded people in the community (teacher, health worker, youth organizations) to get advice and support, etc.

Question: "What would the situation of Lakshmi or Sushmita be like now if their rights had not been violated and they would have had community support?"

(End the activity saying that we all have the opportunity and responsibility to make ourselves able to say that we have not violated anybody's rights.)

TEACHING AID SESSION 24.2 E: BACKGROUND INFORMATION (PUPPET THEATRE)

About the role play

This role play should be a positive demonstration of an ideal encounter between a health worker and an unmarried girl who wants to get advice on family planning. The health worker is ensuring that the girl can claim her rights by being non-judgmental about her marital status/age and by appreciating her taking decision about preventing an unwanted pregnancy. The health worker is a role model for how a health service (in this case family planning counselling) should be like if it is adolescent-friendly. This role play has the aim to increase demand for adolescent-friendly services and should encourage adolescents to seek health services.

The role play should be a role model of a couple communicating about needs and wishes by demonstrating that talking about sex is good and that it is important to make clear when you are not in the mood for sex. It strengthens your relationship if you are able to talk openly with your partner about what you like and what you don't like. Also girls and women can talk about their wishes. If you say no, give some positive feedback about your partner, the feelings for him/her, appreciate his/her trust and openness, so that it is easier for him/her to hear your "No". Therefore, it is crucial, that the role play shows an ideal example of a caring relationship, the man does not react disapprovingly when the woman talks about her wish to have sex! You can use other words which mean "to have sex". However, it is important that the meaning of these words is clear, so that there is no confusion about the situation that one of the partners wants to have sex while the other one is not in the mood to have sex.

SESSION 25

THE LIFECYCLE OF A BUSINESS: WHAT CHALLENGES DOES A BUSINESS FACE?

Objectives

- To identify the various stages a business goes through
- To become aware of challenges and constraints
- To understand the situation of men and women in life and in business

Duration:

- approximately 1 hour

Key messages:

- Like people, businesses go through various stages with different challenges
- 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, and can develop independently from the owner (just as a child matures and becomes independent from its parents)
- Inequalities between men and women in business negatively affect women, and often men too

Materials / Preparation:

- Sheet of flipchart paper with the lifecycle of people (see Teaching Aid Session 24)
- Sheet of flipchart paper with table of the lifecycle of people and enterprises (Teaching Aid Session 25)
- Blank cards (different colour to the ones used in the previous session) & masking tape

Session plan

- (5') Summarise the key messages of the previous session and explain the objectives of the current session, which are to identify what stages a business goes through and to become aware of challenges and constraints associated with having one's own business.
- (5') Show the picture of the stages in the lifecycle of people to the participants and explain that, as with human lives, businesses also go through different stages.

Use Teaching Aid Session 24: Stages in the lifecycle of people (from previous session)

- (20') Ask the participants to follow the lifecycle of people and to give examples of what these stages could possibly mean for a business. Ask them to identify steps and challenges in opening up and having their own businesses. Write the participants' suggestions on cards and stick them next to the corresponding stage.

  Explain that the lifecycle of a business and a person's lifecycle are similar but not the same. A business can develop independently of its owner. When managing a business, it is important to realise this.

Teaching Aid Session 25: The lifecycle of people and enterprises

- (15') Divide the participants into two groups to discuss the following questions:
    - Are there differences between men and women in business?
    - If yes, what are the specific constraints and opportunities for women and for men in business?
    - What are their effects on men and women?
- (10') Ask the groups to share what they have discussed in their groups: Main differences and effects will be revealed during the group discussion. It will become clear that inequalities negatively affect women, but often men too.
- (5') End the session by concluding that it is important to promote gender equality in business too. It will help both men and women. Also present the other key messages.

Remarks:

✓ This session covers the topic of gender stereotypes and gender equality

TEACHING AID SESSION 25

THE LIFECYCLE OF PEOPLE AND ENTERPRISES

Lifecycle of People	Enterprise lifecycle
Planning and conception: Birth of a baby	Thinking about a new business and planning it. Launch of a new business; getting a proper support system in place
First months, growing up and going to school	Choosing a sense of direction; trying things out; developing realistic expectations
Learning skills as a teenager, experimenting and taking responsibility within the family, 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: choosing a partner, building and caring for a family	Making friends and partners; becoming confident in business; employing people; reinvesting profit for stability and growth
Middle age: this is a period of consolidation and expansion. It may include a mid-life crisis, or starting something completely new (personal and professional changes)	Consolidation and choice of expansion; danger of losing enthusiasm for business, letting competitors take away customers; need of retraining; importance of reviewing goals, reassessing staffing requirements
Middle age up to retirement	Continuation of the business; deciding to stay small or grow big; training others to gradually take over tasks
Death or rebirth	Winding up the business in a responsible manner; handing business responsibilities over to sons or daughters; changing the enterprise, or building a new one

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 62.

SESSION 26

GENERATING BUSINESS IDEAS – BRAINSTORMING

Objectives

- To stimulate creativity
- To learn how to generate business ideas

Duration:

- approximately 1 hour

Key messages:

- Creativity is a key to the development of both new and existing businesses
- We should try to think "outside the box", which helps to come up with new ideas
- If a lot of people do the same thing in the same place, the chance of business failure is higher because there is too much competition and there are not enough customers

Materials / Preparation:

- Flip chart paper & marker to collect all business ideas
- Everyday items (such as a spoon, a pen, a book, a stick etc.)

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you are going to look at the first stage of starting a new business, which is generating viable business ideas.
- (5') Say that creativity is a key to the development of both new businesses and existing businesses. Explain that you are going to learn about different methods which stimulate creativity. The first method is called "brainstorming" and you will look at this method in the current session. The second method is called "going up and down a ladder" which will be the topic of the next session.
- (5') Start with explaining that the "brainstorming" method is a method for coming up with as many ideas as possible. Emphasise that it is the quantity and not the quality of ideas that is important.
- (10') Demonstrate with a practical example using two participants at the front of the class. Give them a spoon and instruct them to think about the use of the spoon for something other than eating (e.g. putting on your shoes, making noise to call attention, making music, tying up one's hair). Make a list of all the ideas without judging. Encourage the participants to keep going even when they think they have run out of ideas.
- (10') Ask participant to work in pairs. Instruct them to choose an everyday item and to take turns to think of as many uses as possible for the object.
- (5') Explain that it is creativity that counts, so include uncommon or far-fetched ideas. Point out that for business it is important to have new ideas, because when many people do the same thing in the same place, this creates a lot of competition and there might not be enough customers. Also stress the danger of early judgement.

Use Teaching Aid Session 26: How to do a brainstorming

- (15') Start the brainstorming with the whole class. Write all business ideas the participants come up with on a sheet of flipchart paper. The exercise is finished when participants run out of ideas. Don't interrupt the process too early. (You can use a ball game to make the brainstorming more vivid. Participants throw or roll a ball to each other; and the receiver needs to give an idea within three seconds).
- (5') End the session by complimenting the participants on their hard work and all the business ideas they came up with. Say that in the next session you will look at another method of coming up with business ideas.

Remarks:

- ✓ Keep the sheet of paper with business ideas for the next session!
- ✓ Related topics: "vision" (developing business ideas), creativity

TEACHING AID SESSION 26

HOW TO CONDUCT A BRAINSTORMING SESSION

- All participants are invited to participate and to be creative
- The more ideas the better
- No ideas should be ignored
- Everyone should give one idea
- Give only one idea per turn
- All ideas are welcome, even if they seem silly
- Come up with ideas that are as funny or as silly as possible
- All ideas will be respected and not reviewed at this stage. Early judgments (e.g. "this will not work anyway", "we tried that before" – statements) can have a negative impact, especially on shy people, or on those who are not familiar with the idea of letting ideas flow and expressing themselves freely
- Do not criticise or judge – all ideas are equally valid at this point
- Do not repeat ideas already mentioned. Use existing ideas to "jump" to new ones instead
- Ideas should not be too detailed or complicated. People should not tell stories but keep ideas brief

Three examples of how to collect the ideas on paper:

1

The participants or the facilitator write down the ideas on a sheet of flipchart paper with no specific order. The source term (SPOON) is placed in the middle.

To make music

To dig a hole

Use a nail back scratching

SPOON to knit

To put on shoes to bind up ones hair

to call attention

to make noise

to use as tool

2

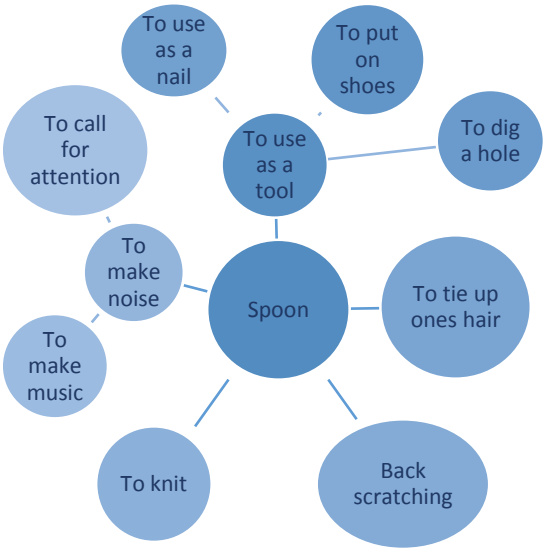
The ideas are noted down on a sheet of paper in the order in which they have been mentioned by the participants

SPOON

- To knit
- To tie up hair
- To use as a tool
- To put on shoes
- To make noise
- To call attention
- Back scratching
- To make music
- To dig a hole
- To use as a nail

3

Ideas are connected with lines to show associations between ideas and subcategories of ideas



Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 125.

SESSION 27

GENERATING BUSINESS IDEAS – GOING UP AND DOWN THE LADDER

Objectives

- To stimulate creativity
- To learn how to generate business ideas

Duration:

- approximately 1 hour

Key messages:

- Creativity is a key to the development of both new and existing businesses
- We should try to think "outside the box", which helps to come up with new ideas
- If a lot of people do the same things in the same place, the chance of business failure is higher because there is too much competition and there are not enough customers

Materials / Preparation:

- The sheet of flipchart paper from the previous session with business ideas from the brainstorming exercise
- A sheet of flipchart paper with examples of how to do "going up and down the ladder"
- Flipchart paper to do the "Going up and down the ladder" - exercise

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you are going to look at another method called "Going up and down the ladder" which can be used to come up with a business idea.
- (15') Explain the "Going up and down a ladder" method. Say that, as with brainstorming, you choose a term to start with. This can be a product, an everyday item or a service. Starting with this term, you then think about products, objects, or ideas that are associated with it. Some of them will be more general ideas (going up the ladder); some of them will be more concrete and specific products or objects (going down the ladder). By switching back and forward between very general and abstract ideas, and very concrete and specific products, you open up new product areas and lines of businesses you were not aware of before. Give an example of what you mean.

Use Teaching Aid Session 27: Going up and down the ladder

- (15') Ask participants to come up with local products or services for which they would like to try their own ladder. Choose one or two and do the "going up and down the ladder" exercise with the participants. Try to develop concrete business ideas and add them to the sheet of flipchart paper on which business ideas were collected during the brainstorming exercise (previous session).
- (20') Ask participants to work in pairs to try their out their own ideas of "going up and down the ladder". Two pairs then can join together and show their "ladders" to each other.
- (5') Conclude the session by summarising the business ideas that have been mentioned. Ask participants to try using these methods at home in their heads rather than on paper, for example while they are doing housework or while helping their parents.

Remarks:

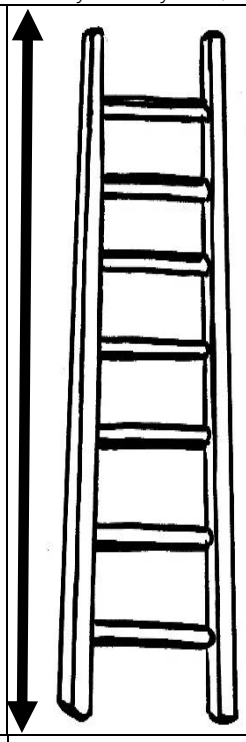
- ✓ Keep the flipchart paper with business ideas for next session!
- ✓ Related topics: "vision" (developing business ideas), creativity

TEACHING AID SESSION 27: EXAMPLE OF "GOING UP AND DOWN THE LADDER" - EXERCISE

Start with a source term, for example "glass bottle" (see example 1). Ideas, services, or products that are connected with a glass bottle and are less specific or more general than a glass bottle are written above the glass bottle. Products or objects that are more specific and less general are listed below.

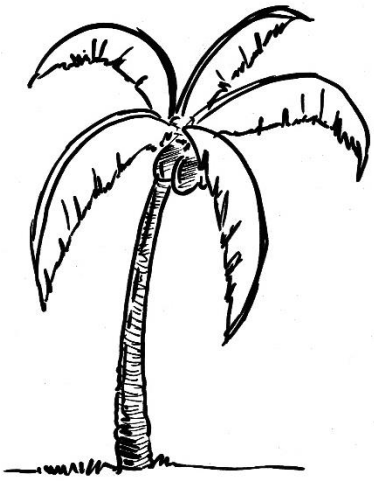
Once the list has been written up, you can start thinking about economic activities associated with ideas, services or products on the list. You can also try to vary size, colour or material of products.

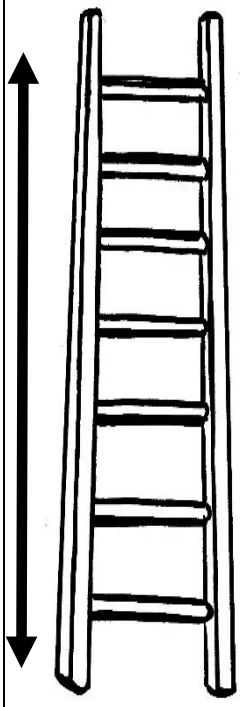
Example 1: A glass bottle



- All sorts of enclosed spaces
- All sorts of containers
- Distribution of school milk
- Holder of liquids
- Waste reduction
- Recyclable containers
- A glass bottle
- Soft drink bottles
- Gas bottles for cooking
- Medicine bottle
- Plastic bottles
- Traditional drinking bottles

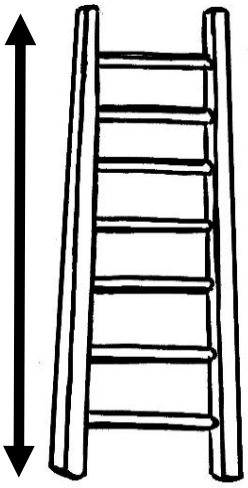
Example 2: A coconut tree





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

Example 3: ***A cup***



- Means of enclosing space
- All types of containers
- Small containers
- Drinking vessels
- A cup
- A cup for cold and hot drinks
- A cup for hot drinks
- My mother's favourite teacup

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 133.

SESSION 28

SELECTING PROMISING BUSINESS IDEAS

Objectives

To facilitate decision-making according to the main criteria:

1. skills and competencies
2. resources
3. demand

To select business ideas for further development

Duration:

approximately 1 hour

Key messages:

Skills and competencies, available resources, and demand in the community are important aspects to consider when evaluating how promising a business idea is

Materials / Preparation:

- Sheet of flipchart paper with business ideas produced in the previous two sessions
- Sheet of flipchart paper to present the selection criteria (see teaching aid 28b)

Session plan

(5') Summarise the key messages of the previous two sessions. Explain that after having generated lots of ideas during the previous two sessions, they will learn how to select the most promising ones.

(15') Introduce the three criteria "skills", "available resources" and "demand". Ask participants to give examples for each of these criteria. Give an example (e.g. tailoring) and present the key questions which should be considered when pre-selecting promising business ideas.

Use Teaching Aid Session 28a: Criteria for the selection of business ideas

Use Teaching Aid Session 28b: Example for presenting the selection criteria

(20') Present the sheet of flipchart paper produced in the previous session with the business ideas to the participants. Let them reflect on these business ideas. Ask them to identify the three most promising business ideas based on the three criteria "skills and competencies", "resources" and "demand". Organise participants into small groups. If possible, form the groups according to similar interests and preferred business ideas of the participants (group participants with similar preferences together). This can help to make discussions more realistic and vivid.

(15') Let each group talk about why they have evaluated the business ideas a certain way and allow for discussion within the group. Ask the groups to present to the others which three ideas they have chosen as most promising and how they evaluate these ideas with regards to the three selection criteria "skills and competencies", "resources" and "demand".

(5') End the session by informing the participants that in the next session they will work in the same groups again, and that they will learn more about how to select promising business ideas. They will stick with their pre-selected businesses ideas, and they will learn more about important aspects of the market.

Remarks:

✓ Keep the flipchart paper where problems and ways to solve them were listed. It is needed again in the next session

✓ Related topic: decision-making

TEACHING AID SESSION 28A

CRITERIA FOR THE SELECTION OF BUSINESS IDEAS

Skills and Competencies:

A person's skills may be professional skills or skills from everyday life.

Examples: working with wood, cooking, farming, preparing food, going to the market, talking to people, using a computer

⇒ Key question: Do I have, or can I acquire, the necessary skills to undertake this activity?

Available resources:

To produce goods or to deliver a service, different kinds of resources are needed such as materials (fish, vegetables, wood, clay, stone, etc.), money (savings, loans) and workers (qualified personnel, supporting family members).

Examples: equipment needed to produce a good or deliver a service (sewing machine, scissors), raw materials (thread, fabric), money to start up the business and to keep it running (buying equipment, raw materials, paying employees, rent, etc.).

⇒ Key question: Is it possible to obtain the required resources within the community?

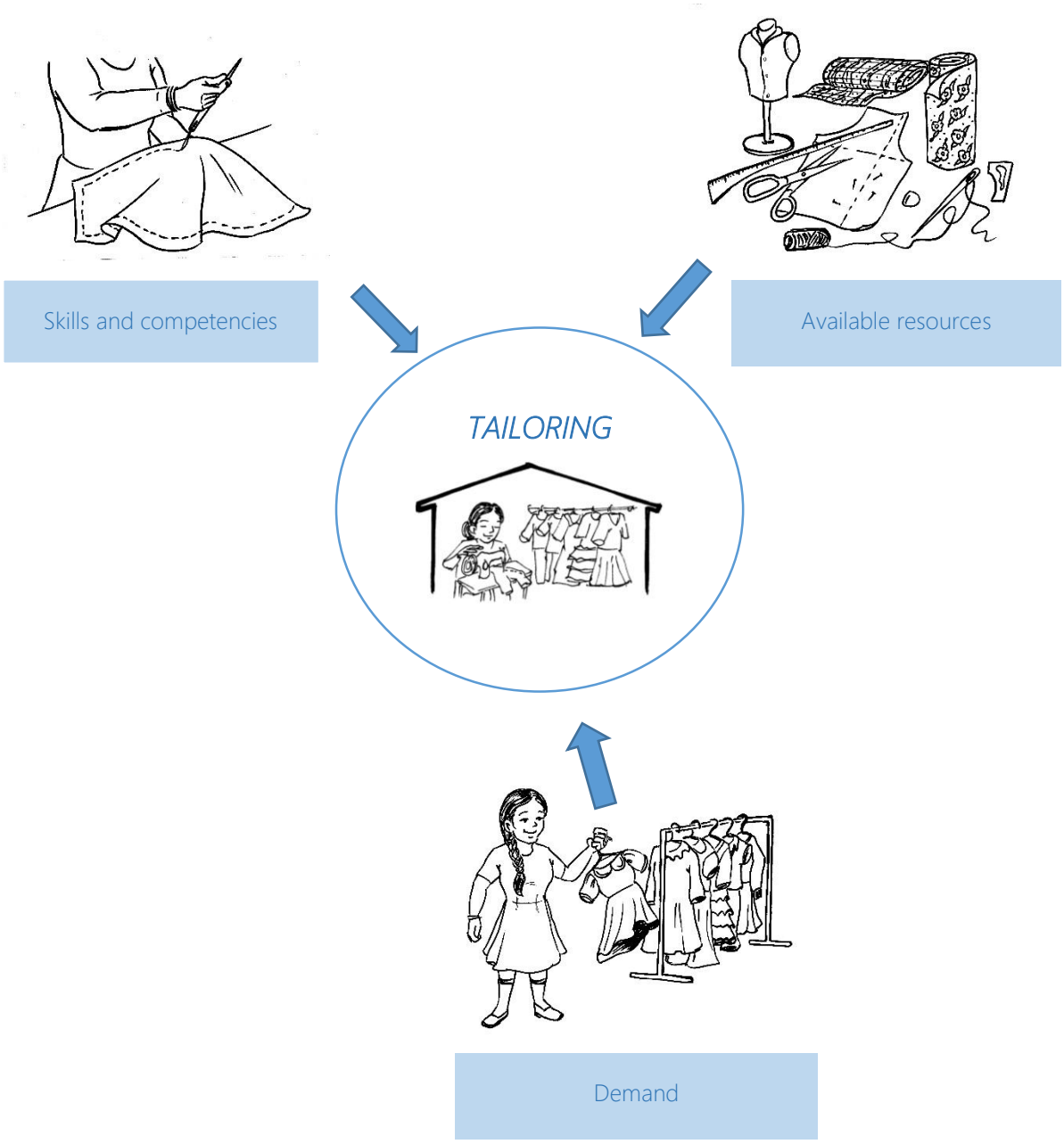
Demand:

Demand is the extent to which the product or service is sought after by customers in the community and to what extent customers can afford to buy the product or service. Customers may be individuals, businesses or other institutions.

⇒ Key question: Will people buy our product or service? Is the product or service needed and can (potential) customers afford it?

TEACHING AID SESSION 28B

EXAMPLE FOR PRESENTING THE SELECTION CRITERIA



SESSION 29

INTRODUCTION TO KEY CONCEPTS OF THE MARKET

Objectives

- To realise what can happen if a business ideas is not carefully assessed and to understand how important the three main criteria – skills & competencies, availability of resources and demand in the community – are
- To introduce key concepts of the market

Duration:

approximately 1 hour

Key messages:

- Problems and unexpected costs can be avoided by planning and seeking information before starting a business
- Skills and competencies, available resources and demand must be assessed before starting a business otherwise the business idea may not work
- Need and demand are different from each other: sometimes people need a good or service but do not buy it, so it will not show as demand on the market
- If there are many people selling the same thing, there will be competition between the suppliers

Materials / Preparation:

- Flipchart paper & markers to note down the problems the participants see (Teaching Aid 25b)

Session plan

(5') Summarise the key messages of the previous session. Explain that after having talked about the customers, demand and competition you want to have a closer, more in-depth look at how producing and selling goods and services in a market works.

(15') Tell the participants that you are going to read a story to them about a group of people who wanted to do business by selling chicken. Ask them to listen carefully and to pay special attention to all the problems these people had with starting the business.

Use Teaching Aid Session 29a: The story of the chicken sellers

(10') Ask the students to work in pairs to make a list of problems identified and to discuss how each problem could have been avoided. If necessary, read the story once again.

(20') Ask participants to share what problems they have identified and write them down on the flipchart paper. For each of the problems, ask participants how it could have been avoided.

Use Teaching Aid Session 29b: Example of problems and ways of preventing them

(10') End the session by summarising the problems and strategies for avoiding them by relating them to the main criteria for selecting a business idea (skills and competencies, available resources, demand). Point out that planning and information seeking before starting a business can help to prevent such problems.

Remarks:

- ✓ Keep the flipchart paper where problems and ways to solve them were listed. It is needed again in the next session
- ✓ Related topic: problem-solving

TEACHING AID SESSION 29A

THE STORY OF THE CHICKEN SELLERS

Problem phase 1:

Ms Bishwokarma goes to town to visit her sister. Ms Bishwokarma's sister tells her that she raises and sells chickens and makes money this way. Ms Bishwokarma 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 one dollar. 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. They must spend the night and buy the chicks the next day. Since they had to spend some money on food and lodging, they can only afford to buy 15 chicks.

Problem phase 2:

When they get back to the village, they realise that they also need chicken feed. Ms Bishwokarma'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, three 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 seven out of the 15 chickens survive. 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 realise that they did not make any profit on their initial investment. Back home in the village, they discuss what went wrong.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 140.

TEACHING AID SESSION 29B

EXAMPLE OF PROBLEMS AND WAYS TO PREVENT THEM

Problems	*Ways to avoid them*
• Even though there was a need for more chicken in the area, the people from the village did not want to buy chicken (need and demand are not the same)	→ Before starting a business for a certain good, the demand must be assessed. This can be done by talking to other businesspeople, or potential customers. The fact that there is a need in the area or the village does not mean that people will buy chicken (they may have no money or they have their own chicken)
• The women did not check if the resources they needed were available (baby chicken in town, good quality chicken mash)	→ Before starting, the women should have found out about the availability of resources (availability of chicks in town, good quality chicken mash)
• The women did not have the skills and knowledge needed for chicken farming. That is why the chicks died and the ones that survived were not healthy and big enough	→ Before starting the business, the women should have acquired the necessary skills and competencies
• The women did not prepare their undertaking carefully. The chicken shed was not ready when the chicks arrived and they did not have chicken feed	→ Before starting the business the women should have acquired the necessary resources and made adequate preparations
• There were other people selling chickens that were healthier and bigger than the women's chickens	→ The women should have investigated whether other people were selling the same goods on the market to decide what price they could ask for their chicken

SESSION 30

GETTING TO KNOW THE KEY CONCEPTS OF THE MARKET: NEED, DEMAND, SUPPLY, COMPETITION, PRICE

Objectives

- To introduce the "market" as a concept
- To understand the key concepts of the market: need, purchasing power & demand, supply & offer, competition & price

Duration:

- approximately 1 hour

Key messages:

- Need and demand are different from each other: sometimes people have a need for a good or service but they do not buy it (intentional demand)
- For an entrepreneur, only the customers that have enough money to buy the goods or service (purchasing power) and do not produce the goods themselves are relevant (effective demand)
- An entrepreneur is not alone in the market but competes with other business people who offer the same or similar goods or products
- The more competitors, the lower the price that goods or service can be sold at

Materials / Preparation:

- Flipchart paper with the market picture (see Teaching Aid 30b). Flipchart paper with problems, and strategies on how to avoid them, produced in the previous session
- 10 volunteers that are willing to perform in the "market" play (see Teaching Aid 30c): Discuss their roles with them and help them to come up with an appropriate play
- 3 items of clothing (if possible school uniforms) with price tags for the play
- 3 to 5 sets of market play cards (see Teaching Aid 30d). Use two different colours (one colour for the demand side and the other colour for the supply side)

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you would like to have a closer look at the processes in the market.
- (10') Present the market picture to the participants and explain the different aspects of:
  1. need, purchasing power & demand
  2. supply & offer
  3. competition & price

Use Teaching Aid Session 30a: The concept of the market

Use Teaching Aid Session 30b: The market picture

- (10') Invite the volunteers to perform the market play. Divide the other participants into groups of two to three people. Give each a set of the market play cards. Explain to the groups that their role is to identify the key concepts of market by watching the play. Explain that the play has three parts (acts). After each act, the groups will have time to discuss what aspects they have identified. They can show the corresponding cards to the others and explain what they have found out.

Use Teaching Aid Session 30c: The market play

Use Teaching Aid Session 30d: The market play cards

- (20') Start the play. After each, act give the groups time to discuss their cards among themselves, and then to present their cards to the others. At the end of the play, thank the volunteers and summarise the findings for the participants.
- (10') Ask the participants to look at the list of problems collected for the chicken seller story (session 25) and to highlight the problems that are related to the concept of need, demand and offer. Add additional examples from the story of the chicken sellers to explain the key concepts of the market.

Use Teaching Aid Session 29b: Examples of problems and ways of preventing them

Use Teaching Aid Session 30e: The concept of the market and the problems of the chicken sellers

- (5') End the session by formulating the key messages.

TEACHING AID SESSION 30A
THE CONCEPT OF THE MARKET

Introduction text

Businesses function by selling a product or service to their market.

If a product or service is needed by a person, a group of people, an institution or other businesses, and if they have the money to pay for it there is a demand. The people who need the product or service and are willing and able to pay for it are customers. Business people who provide goods or services are suppliers. Business people who sell similar products or services are competitors. The more competitors, the lower the prices at which a product or service can be sold. The process of people engaging in trade, exchanging money for goods and services, and determining prices is called the market.

The demand side

Needs

People, households, other businesses and institutions need certain products and services. For a household this may be food or clothing. Certain of these needs can be covered by the household itself. For example, the household may have a farm with animals, and fruit and vegetables meaning that the household will not express this need on the market, i.e. the people of the household will not go to the market to buy food, because they produce the goods they need themselves.

Demand

The needs that cannot be covered by the household are expressed as demand on the market. Thus, needs are different from demands. A household may want to buy a school uniform. They cannot make the uniform by themselves because nobody in the household knows how to tailor the uniform. Sometimes a household does not have enough money to buy the school uniform. This is called intentional demand: the clients would like to buy, but they cannot. Only if the household wants to buy and has enough money to buy (purchasing power), can we talk of effective demand. Only those needs that are expressed on the market as an effective demand are relevant to an entrepreneur; only these people are potential customers. Purchasing power depends on the income of a customer and the price of the product. The purchasing power of customers for certain goods can change, for example when the income of the customer changes or when the prices for other goods increase (for example because of inflation).

The supply side

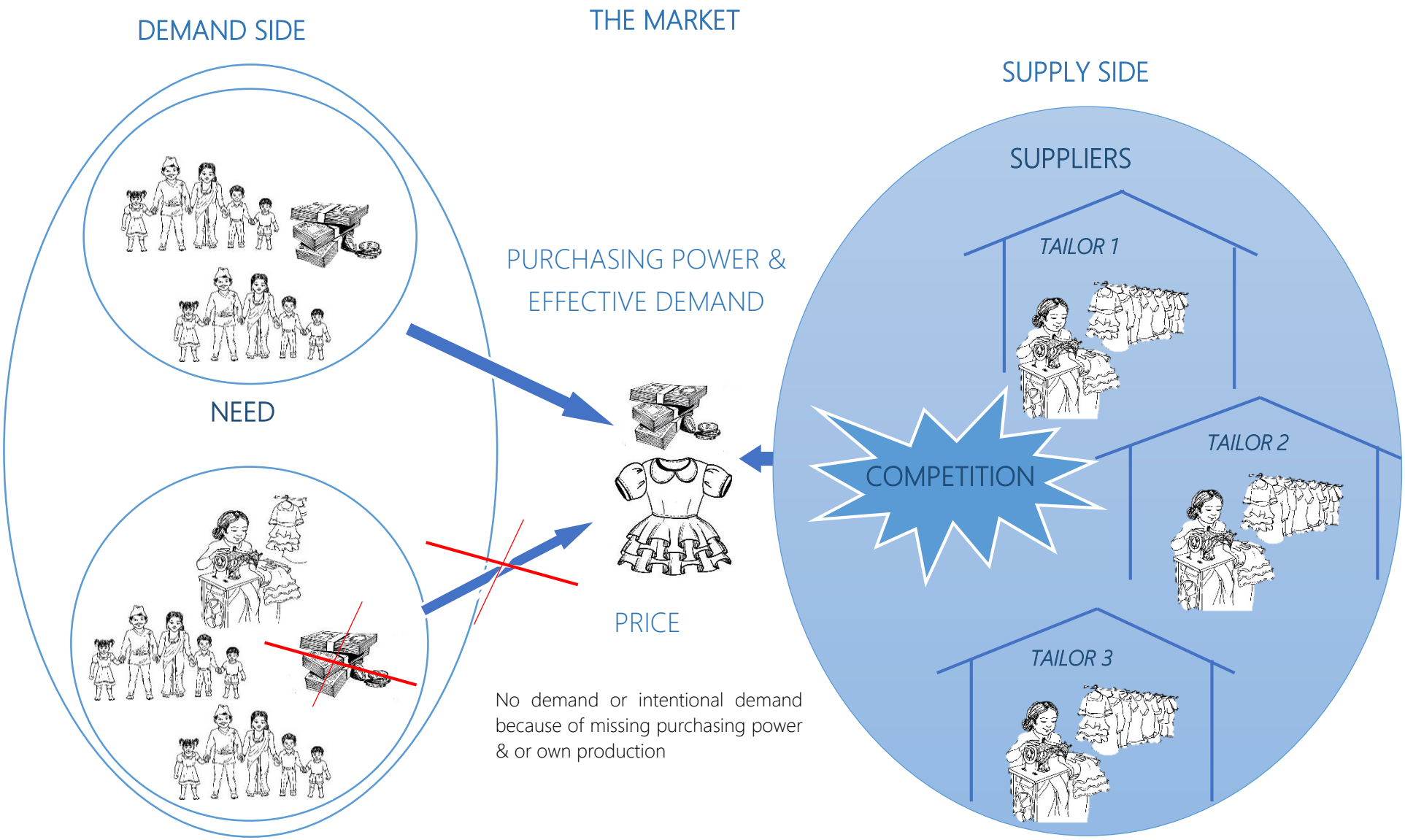
Suppliers & offer

The offer is all the same or similar goods or services that are available at the same time in the same place. The business people who are offering these goods or services are the suppliers. For a business person this means that his or her products or services are going to be compared to the goods and services that are offered by other business people.

Competition & price

The business people who offer the same or similar kinds of goods or services are competitors. They compete for customers. The more competitors there are, the lower the prices at which the goods or services can be sold, because customers will compare prices. However, the customers will not only compare prices but also the quality of goods or services. The higher the quality, the higher the price which can be asked from customers.

TEACHING AID SESSION 30B: THE MARKET PICTURE



TEACHING AID SESSION 30C

THE MARKET PLAY

The play is about understanding the key concepts of the market.

Materials needed:

3 items of clothing (if possible school uniforms) with different price tags

Introduction to the setting

Narrator (1 person):

Introduces the audience to the setting as follows:

"There is a small village in which the new school year is about to start. Some of the families in the village need school uniforms for their children."

(*narrator points towards all the actors who play the families in need of school uniforms)*.

"There are different tailors in the village who can tailor such uniforms.

(*narrator points towards all the actors who play the tailors)*.

"Let's see what will happen, who will buy school uniforms and who will not buy school uniforms."

Act 1

Two families with missing purchasing power (2 actors):

The two actors discuss with each other that school is about to start and that they need school uniforms for their children. They think about the price of the school uniforms. They decide not to go to the market to buy school uniforms because they do not have the money to do so. They discuss that they may ask their neighbours to lend them the school uniforms.

Act 2

Two families with own production (2 actors):

The two actors discuss with each other that school is about to start and that they need school uniforms for their children. They think about the price of the school uniforms. They decide not to go to the market and buy school uniforms because the school uniforms are too expensive. They discuss that they will tailor school uniforms themselves instead of buying them.

Act 3

Two families with purchasing power (2 actors):

The two actors discuss with each other that school is about to start and that they need school uniforms for their children. They decide to go to the market to buy the school uniforms. On the market they look around the different tailors. They compare the prices and the quality of the school uniforms. The first person decides to get the cheapest uniform which is somewhat lower quality. The other person decides that quality is important and decides to buy a school uniform that is a bit more expensive and which is better quality than the cheapest uniform.

Three tailors who act as competitors (3 players):

The three tailors describe the goods that they sell to the two families with purchasing power (customers). They show the school uniforms to the customers and explain how they made them, what materials they used and at which price they want to sell the uniforms.

TEACHING AID SESSION 30D: THE MARKET PLAY CARDS

DEMAND SIDE CARDS	*SUPPLY SIDE CARDS*
CUSTOMERS	SUPPLIERS & OFFERS
NEED	COMPETITION
PURCHASING POWER	QUALITY
EFFECTIVE DEMAND	PRICE
NO DEMAND OR INTENTIONAL DEMAND	
NO PURCHASING POWER	
OWN PRODUCTION	

TEACHING AID SESSION 30E

THE CONCEPT OF THE MARKET AND THE PROBLEMS OF THE CHICKEN SELLER

Need, purchasing power & demand	*Supply & offer*	*Competition & price*
There was a need for more chicken in the area. However, in the specific village the people did not buy the chicken either because they had their own chicken or because they did not have enough money to buy the chicken → Of all the people in the area who need chicken, only some of them will actually go to the market and buy (effective demand) → These people who go to the market are potential customers →The other people did not have the purchasing power to buy chicken, or they had their own production at home so they did not go to market to buy chicken (no demand or only intentional demand)	In the market in town where the women went to sell their chicken, there were many other people also selling chicken → All the different chicken sellers are suppliers of the same good → All the available chicken is the offer in the market → Potential customers (all these people who want to buy chicken) can go to the market and choose between different offers	The women had trouble selling their chickens because they were smaller and less healthy than the other people's chickens → There is competition between people selling the same good in the same place because potential customers can compare quality and prices and choose the best offer → If there are many competitors, the price at which a good can be sold is lower, and also depends on the quality of the product

SESSION 31
INTRODUCTION TO MARKETING

Objectives

- To familiarise and deepen the understanding of the concept of the market
- To introduce marketing to the participants

Duration:

- approximately 1 hour

Key messages:

- Before starting a business we need to identify the needs and wants of potential customers and we need to determine a price for our product or service
- The aim of marketing is to analyse the market of our product or service and to develop a strategy on how we can best sell our product or service
- To do this we need to know and analyse the demand and the supply side of the market

Materials / Preparation:

- Sheets of paper & pens for the groups to write down key aspects of marketing

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you are going to explore how a business people can influence the market through their own behaviour and decisions. Recall what you learned from the "chicken seller" story in the previous two sessions. Explain that entrepreneurs need to get to know the demand and the supply side of the market for their products or services in order to satisfy the needs and wants of the clients, and to sell products and services at a profit. This process is called marketing.
- (50') Instruct the participants to sit together in the groups in which they selected the promising business ideas (session 28). Instruct them to select one of the ideas and to think about what they need to know about the demand and supply side to satisfy the customers' needs and wants, and what they need to know about the product or service in the market to make money. To do this, present the following questions to the participants on flipchart paper:
    - What must your product be like to make customers want it? What could your customers dislike about your product or service? *(product)*
    - How much would the customer pay for the product or service? At what price would you like to offer your product or service? *(price)*
    - How can you draw the attention of the customer to your product or service? Why would the customers prefer your product or service to the same or similar products offered by others? *(promotion)*
    - Where would you sell your product or offer your service? And why would you choose this specific location? *(place)*
    - How can you interact with customers to make them interested in your product or service? *(person)*

Present the questions one after another to the participants. Distribute sheets of paper to the groups for each question so they can make notes. The groups might find it hard to answer these questions, so be supportive. Encourage participants to write down questions they need to answer before being able to answer these questions too.

(5') Inform the participants that they have been introduced to the key aspects of marketing by reflecting on the five questions above. The key points are:

1. the product or service
2. the price of the product or service
3. promotion of the product or service
4. the location of the point of sale for the product or service
5. the person who is selling the product or service

Instruct the participants to keep their notes and tell them that you will look at these key factors again in the next session.

Remarks:

- ✓ Keep the sheets of paper on which the groups made notes on the five key points of marketing in a safe place; they will be used again in the next session!
- ✓ Participants may need more time for this exercise

SESSION 32

KEY ASPECTS OF MARKETING

Objectives

- To become familiar with the concepts of marketing
- To introduce the five key aspects of marketing

Duration:

- approximately 1 hour

Key messages:

- The five key aspects of developing a marketing strategy are:
  1. the product or service
  2. the price we want to ask for the product
  3. how we promote the product to customers
  4. where we want to sell
  5. how we are going to interact with customers and business partners
- Sometimes we do not have all the information needed to develop a marketing strategy, so we have to find information first

Materials / Preparation:

- Participants' notes on key aspects of marketing (made in the last session)
- Flipchart paper with "marketing picture" (see Teaching Aid 32b)
- One sheet of flipchart paper & a marker per group, to note key aspects of marketing (see Teaching Aid 32a)

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you are going to further explore what marketing means.
- (15') Introduce the five key elements of marketing to the participants. Add additional elements to the flipchart paper if necessary. Emphasise that it is crucial to think about these elements before opening a business because they can guide important decisions that need to be taken. Inform the participants that in the next sessions you are going to look at these key aspects again.

Use Teaching Aid Session 32a: Definition of marketing and the five key aspects of marketing (in English: "The five Ps of marketing")

Use Teaching Aid Session 32b: Marketing poster

- (20') Instruct the participants to sit together in the same groups as last session. Ask them to revise the notes they have made about their business ideas and marketing. Distribute a sheet of flipchart paper (table to collect information about the key aspects of marketing) and markers to write down everything they have found out.

Use Teaching Aid Session 32c: Table to collect information about the key aspects of marketing

- (15') Ask the participants to share their tables. Encourage discussion and feedback from the other participants.
- (5') Thank all groups for their contribution. Emphasise that it is crucial to think about these elements before opening a business because they can guide important decisions that need to be taken when running a business. Say that sometimes it is difficult to have all the information needed to answer all these questions. Inform participants that in the next sessions you will look at how you can collect this information.

Remarks:

- ✓ Keep the sheets of flipchart paper on which the groups collected information about the key aspects of marketing in a safe place; they will be used again in the next session and session 35!

TEACHING AID SESSION 32A

DEFINITION OF MARKETING AND THE FIVE KEY ASPECTS OF MARKETING (IN ENGLISH: "THE FIVE PS OF MARKETING")

What is marketing?

Marketing is the process of communicating the value of a product or service to customers and selling the product at a profit. Marketing might sometimes be interpreted as the art of selling products, but selling is only a small part of marketing. Marketing includes satisfying the needs and wants of customers and building long-term relationships with customers. Marketing is creating, delivering and communicating value to customers, and managing customer relationships in ways that benefit the business.

To achieve this, we need to understand the demand side (needs and wants of the customers, effective demand, income levels, purchasing power and buying behaviours) and the supply side (similar offers, competitors and their sales strategies) of the market (refer to session 16).

A business person needs to develop a marketing strategy. In the marketing strategy, we define and describe the product (or service) we want to sell, where, when and how we want to sell it, the price of the product, the potential customers and how we plan to reach them and draw attention to our product.

The five key points (in English referred to as the five Ps of marketing) which Summarise the aspects we have to consider in marketing are: Product (or service), Price, Place and Distribution, Promotion and Person (see below).

Market research can be used as a tool for obtaining information that we need for marketing and developing a marketing strategy (refer to sessions 20 & 21).

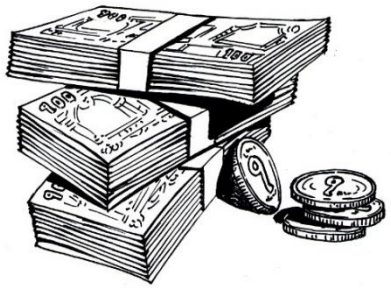
The five key points of marketing and related guiding questions

1. Product *(or service): What do you sell? Does it meet the needs of the clients? What uses does it have? What does the product look like?*
    - Which products or services will attract customers?
    - Are there similar products or services offered by others? If so, how are they made and delivered?
    - What do customers like or dislike about this product?
    - Can they afford the price you are selling it at?
    - At what price and of what quality can you buy the raw material you need for your product?
    - How much can you produce in a given time?
    - How could you improve the quality of your product or service?
    - How can you make your product or service more attractive (packaging, offer a gift)?
    - Can you provide services with your product? Can you provide a product with your service?
2. Price*: Setting your price to make a profit. Is the price affordable for potential customers? Is it possible to offer different prices for different situations (big quantities, repeat customers)?*
    - How much does it cost to produce and sell your product or service?
    - What must the price be for your product or service?
    - At what price do other people sell the product or service?
    - Can you give special prices to attract customers to your business and make quick sales?

- Are customers' purchasing decisions based on the price or the quality or both?
- If demand changes at different times of the year, in different locations or by the type of customer, can you set different prices?

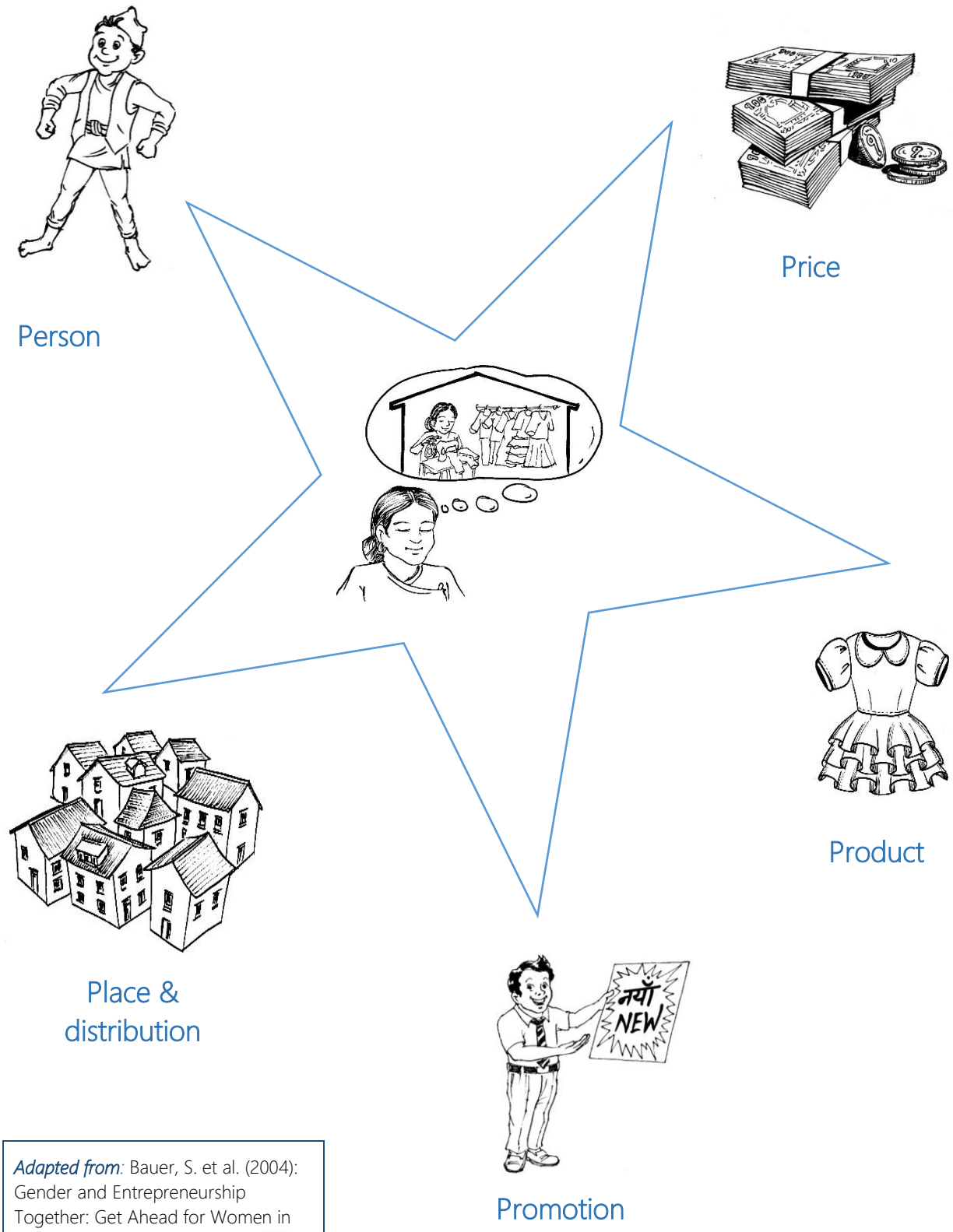
3. Place and distribution: *Finding the best way to distribute and sell your product. Is the place you sell safe and easily accessible? Do you need to transport your products?*
   - Who will sell your product? Can you sell directly or will somebody else sell for you (family members, retailer, subcontractor, agent, etc.)?
   - What type of transportation will you use and how much does this cost?
   - Can you cooperate with other business people to distribute or sell?
   - Where are you going to sell (from your home, in the markets, in shops)? What are the conditions in this place (clean, dry)?
   - Are you going to store any products, materials or equipment? If yes, where, how and at what cost?
4. Promotion: *Creating ways to persuade customers to buy your products. How can you attract customers (promotional activities, signs, etc.)? Can you advertise your product (giving away free samples, offering a service)?*
   - How can you present your products in an attractive way?
   - Do you want to display signs for prices and product information?
   - How can you interact in a friendly way with your customers?
   - What about your appearance and the appearance of your staff (neat, clean)?
   - Can you decorate your place, product or service to entice customers?
   - How can you introduce new products (give them away as a gift, free samples, demonstrate how to use them?
   - How can you advertise your product? (signs, music, promotional activities)
5. Person: *Relations, attitudes and reputation. How do you interact with clients and other people who are important for your business? What is your reputation?*
   - What relationship do you have with customers, other business people, suppliers, salespersons and any other people important to your business, and how can you improve it?
   - What is your attitude (friendly, hospitable, capable, efficient) and how can you improve it?
   - What reputation do you have in the location (area, village) and how can you improve it?

TEACHING AID SESSION 32B: TABLE TO COLLECT INFORMATION ABOUT THE KEY ASPECTS OF MARKETING

 Product	 Price	 Promotion & distribution	 Place	 Person

TEACHING AID SESSION 32C

THE MARKETING PICTURE



Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 149.

SESSION 33

PREPARING MARKET RESEARCH

Objectives

- To deepen understanding of marketing
- To prepare the interviews that are going to be used in the next session
- To learn how to prepare market research

Duration:

- approximately 1 hour

Key messages:

- It is important for people who want to start a business to do market research
- With market research, we collect information about customers and similar businesses. This information can be used to develop a marketing strategy

Materials / Preparation:

- Sheets of flipchart paper on which the groups collected information about the key aspects of marketing (produced in the last session)
- In this session, a questionnaire is prepared for the market research that will be conducted in the following session
- Sheets of paper and pens for each group to prepare the market research questionnaire

Session plan

- (5') Summarise the key messages of the previous session. Explain that in this session you are going to prepare interviews for business owners to learn more about marketing. Tell them that this interview is called market research and that it is important for people who want to go into business to conduct market research. It helps to answer questions related to marketing and to get to know the market for a product or service. Explain that in this session you will prepare a questionnaire and in the following session you will do the interviews.
- (10') Give an example of market research and further details about how market research can be conducted

Use Teaching Aid Session 33a: Market research

- (30') Tell the participants to get into the same groups as in the previous session and distribute the sheets of flipchart paper on which they collected information about the key aspects of marketing in the previous session. Ask them to recall which questions related to marketing were difficult to answer in the previous session and to think about what they would ask a business owner with a similar or the same business to help them answer these questions. To prepare the market research, instruct them to answer the following questions too:

WHY	What do you need to know and why? The purpose of the interview
WHAT	What will be studied? The market, the consumers, the consumers' habits
WHO	Who do you need to contact/interview? (Potential) customers, business owners
HOW	Who will do the research? Yourself or somebody else? Alone or in a group? And which methods will you use?
WHERE	Which place? Is it easy or difficult to reach? What does it look like?

Instruct the participants to formulate concrete questions and ask them to write them down. If necessary, give them some tips on the types of the questions they could ask.

Use Teaching Aid Session 33b: Market research questionnaire.

(15') Ask the groups to present their questionnaires and let the other participants give comments and suggestions for improvement.

Remarks:

✓ This session forms a unit with the following two sessions!

TEACHING AID SESSION 33A

MARKET RESEARCH

Market research

Market research is about finding information about the product or service you want to sell by:

Interviewing customers: this can be individual customers, or other shops you would like to sell your product or service to

Interviewing owners or staff of businesses which sell similar products or services

Looking at and observing the location of other businesses, and the display inside the shop or on the market stand

Example of a market research

Ms. Chaudhary is thinking about selling drinks at the entrance to the university where there are many university teachers and students. Ms. Chaudhary would need to buy a mobile cart and this is a big investment for her. Before starting this business, she needs to know whether she will be able to attract enough customers, and what the preferences of these customers are. 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.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 182.

TEACHING AID SESSION 33B

MARKET RESEARCH QUESTIONNAIRE

Examples of questions for interviews on customer preferences

Who buys?	Profile of the customers? Are they also the users of the product?
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, by mail, other
How do they buy?	Order, impulse, credit, bulk
How often do they buy?	Regular, casual, occasional
How much do they buy?	Quantities, user rate

Examples of questions about competition with staff or owners of the 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?

Key points for observation

Use all your senses: sight, hearing, taste, 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?

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 185-186.

SESSION 34 & 35

CONDUCTING MARKET RESEARCH

Objectives

- To assess the market for a product or service in a systematic way
- To understand the importance of conducting market research

Duration:

approximately 2 hours

Key messages:

Key messages are formulated by participants themselves (see last point under session plan)

Materials / Preparation:

- Market research questionnaire (prepared in the previous sessions)
- Paper and pencils for the groups to conduct the interview
- Preferably all participants would get the chance to interview somebody who has a similar or the same business as the one the groups have been working on so far. You can invite these people to the place where you give the training. If this is not possible, you should at least inform them and ask them to participate beforehand
- Sheets of flipchart paper on which the participants collected information about the key aspects of marketing in session 32

Session plan

(5') Summarise the key messages of the previous session. Explain that in this session you are going to do interviews with business owners, using the questionnaires that were designed in the previous session.

(10') Introduce the basic techniques (the dos and don'ts).

Use Teaching Aid Session 34: Basic rules for interviewing

(45') Conducting the interviews: This step will take more or less time depending whether you have invited the business owners to the place where you give the training sessions or whether the groups go on a field visit to interview the business owners.

(FIELD WORK)

(5') After the groups have finished their interviews (or come back from the field work the next day) inform them that they are now going to use the information for their marketing strategies.

(30') Give the groups the sheets of flipchart paper on which they collected information about the key aspects of marketing. Give them time to discuss their findings from the interview and to add additional points and aspects to the table. Ask the groups to briefly present their main findings to the other groups.

(20') Proceed by briefly discussing the following questions:

- How did it go? Was it easy or difficult to conduct the interviews? What was easy and what was difficult?
- 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? Why is it important?
- It is important to plan a market study? Why?

(5') End the session by summarising key messages from the discussion above.

Remarks:

- ✓ These two sessions form a unit with the previous session! These two sessions should be conducted on the same day, after a sports session.
- ✓ This session takes more or less time depending on whether the participants are going on a field trip to do the interviews or whether the business owners are invited to the place where the training takes place. It might need to be split into two sessions.

TEACHING AID SESSION 34

BASIC RULES FOR INTERVIEWING

- Interviews are best done on a one-to-one basis
- Ask each person you want to interview if they have 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 are interviewing 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, i.e. 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

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 183.

SESSION 36

REFINING THE SELECTION PROCEDURE – MICRO-SCREENING BUSINESS IDEAS

Objectives

- To fine-tune the selection of promising business ideas
- To select business ideas for further development

Duration:

- approximately 1 hour, 20 minutes

Key messages:

- Before action is taken to start up a business, the business idea should be assessed carefully
- We can use the following criteria to evaluate whether a business idea has potential:

    1. Skills & competencies
    2. Customers & demand
    3. Competition & competitors
    4. Availability of resources
    5. Killer risks

Materials / Preparation:

- Three sheets of flipchart paper with micro-screening charts per group, for them to compare their pre-selected business ideas, and sets of smilies to do the rating (see Teaching Aids 36 c & d)

Session plan

- (5') Summarise the key messages of sessions 29 to 35 about the market and marketing. Explain that the aim of this session is to further refine the selection procedure of promising business ideas based on the better understanding of the market, and to make the final decision as to which of the pre-selected ideas is worth pursuing further.
- (10') Explain the basic concepts of the market which can be used to assess the potential of a business idea:

    1. Skills & competencies
    2. Customers & demand
    3. Competition & competitors
    4. Availability of resources
    5. Killer risks

  Explain that now you have learned much more about the market and how it functions, you are going to do a second, refined rating of the business ideas that were selected in session 28.

  Use Teaching Aid Session 36a: Refined criteria for assessing the potential of a business idea

- (30') Organise the participants in the groups to re-assess their business ideas. Distribute a micro-screening chart to each group and a rating sheet. Explain carefully how the rating system works. Instruct the groups to re-assess each of the pre-selected business ideas.

  Use Teaching Aid Session 36b: How to use a rating system

  Use Teaching Aid Session 36c: Micro-screening chart and refined criteria

  Use Teaching Aid Session 36d: Smilies for rating of refined criteria

- (15') Ask each group to present the business idea which had the best rating and which seems most promising. Instruct them to mention major difficulties found with the business ideas that had lower ratings. Ask the other participants to give feedback and comments.
- (15') After all groups have presented the ratings of at least one of their business ideas, instruct them to think through the ratings again taking into account the comments received from the other participants. If they have doubts as to whether the selected idea will work, they can go back to their second or third choice.
- (5') Finish the session by pointing out that this process of micro-screening improves their chances of success in the market but that it will not answer all the questions they have and it is not a guarantee of success. Tell the participants that in the following sessions they will learn more about different steps and processes related to running a business, and that they will have the chance to adjust their ratings as they learn more.

Remarks:

- ✓ Store the sheets of flipchart paper with the micro-screening charts for each group. You can refer to them at later stages in the training (e.g. session 45)
- ✓ Related topic: decision-making

TEACHING AID SESSION 36A

REFINED CRITERIA FOR ASSESSING THE POTENTIAL OF A BUSINESS IDEA

1. Skills & competencies:

Assess the extent to which you have the required skills (manual, personal, social). If you do not have all the required skills, try to find somebody to help you. Ask yourself if you are able to pay this person. Think about how easy or difficult it would be for you to acquire the needed skills, how long it would take and if you could afford it (e.g. paying for further education).

2. Availability of resources:

Equipment: If we use certain equipment, we also need to have the appropriate skills. The equipment needed may be unavailable locally, too expensive, or difficult to repair.

Raw materials: Every economic activity needs raw materials that are either converted into another product, or used for providing a service. We have to consider whether these raw materials are available throughout the whole year at a constant price or if seasonal fluctuations, changing availability or variable prices will be a problem.

- ➔ *if all materials are available throughout the year, give a high rating*
- ➔ *if there are any problems or fluctuation, give a low rating*

Financial resources: When starting a business, we often need money to buy equipment. The day-to-day business often requires a certain amount of available cash, for example for buying raw materials.

- ➔ *only give a high rating if you think that you have the money needed to start up the business*
- ➔ *if you do not have cash or savings give a very low rating*

3. Customers & demand:

The demand for a product or a service is the extent to which it is sought after by customers, including individuals, institutions or other businesses, and the extent to which these customers are able to pay for the product or service (purchasing power). People, institutions or businesses may need certain goods or services, but not have the money to buy them, which means that even if there is a need, demand may be low because of low purchasing power.

4. Competition & competitors:

If there are many people producing the same goods or offering the same kind of service, your business's sales will be lower. Because of the competition between these different providers of goods or services, the price you can ask for your goods or services will be lower.

5. Killer risks:

Killer risks are risks that threaten the business despite the fact that the business obtained a moderate or good rating for the other criteria. An example of a killer risk could be if goods (e.g. handicrafts) are exclusively sold to an intermediary or middleperson. In such a case, the market for the producer is just this middleperson, whereas the actual market for the goods might be located somewhere far away. This makes it almost impossible for the producer to assess the real market situation and market developments.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 128-130.

TEACHING AID SESSION 36B

HOW TO USE A RATING SYSTEM

Explain to the participants that there is a column on the micro screening chart for each selection criterion. The smilies are used to express the extent to which the business idea satisfied the criterion.

Smiling faces reflect a positive or good rating. Two smiling faces indicate a very good rating, i.e. that you are positive that the business idea satisfies the criterion. For example, if you are certain that the demand for your product will be high throughout the year, with no seasonal fluctuation, you would put two smiling faces. On the other hand, if you know that demand is high, but with some seasonal fluctuation, you would rate the demand with only one smiling face, or with an indifferent face.

Unhappy faces reflect a negative rating and indicate difficulties in satisfying the criterion. Two unhappy faces mean that the criterion is not met at all, e.g. that there is no demand at all for the product or service. If the demand for your product is low or quite low, you put one unhappy face, or an indifferent face.

The more smiling faces a business idea has, the more promising and feasible it is. A business idea with sad or indifferent faces is less feasible and would face difficulties during the development of the product or service.

TEACHING AID SESSION 36C: MICRO-SCREENING CHART AND REFINED CRITERIA

Name of business idea	*Skills and competencies*	*Available equipment*	*Access to raw materials*	*Financial resources*	*Sufficient demand*	*Competitors*	*Killer risks*

TEACHING AID SESSION 36D: SMILIES FOR RATING THE REFINED CRITERIA

Very good or positive	Good or reasonable	Indifferent	Difficult or negative	Very difficult or negative

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 131.

SESSION 37

COMMUNICATION – BASIC RULES OF COMMUNICATION

Objectives

To identify dos and don'ts of effective communication

Duration:

approximately 1 hour

Key messages:

Selling a product or service always involves talking to customers

A good sales conversation starts with good communication skills

Basic rules for a good conversation are:

1. listen to your partner
2. recognise your partner's point of view
3. show respect
4. be flexible
5. clearly state want you want

Materials / Preparation:

- Choose topics for debate. The topics should be both relevant to the local context and light-hearted, for example:

  married vs. single

  chicken vs. beef

  reggae vs. rock

  sandals vs. sneakers

  tall vs. short

- Flipchart paper and markers to list the following basic dos and don'ts of communication:

Effective communication	
DOs	*DON'Ts*
• Listen to your partner	• Get angry
• Recognise your partner's point of view	• Be rude or insulting
• Show respect	• Reject your partner's ideas immediately
• Be flexible	• Lock yourself in a position
• Clearly state want you want	

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 117.

Session plan

- (5') Refer to the five key aspects of marketing. Explain that selling a product or service always involves talking to customers. A good sales conversation starts with good communication skills. Explain that in this session you will identify the basic rules of good communication.
- (25') Ask for two volunteers who are not afraid to talk in public. Explain that they are going to be opponents in a debate, with the goal being to defeat their opponent. The other participants are going to declare the winner of the debate. Tell them that you will give them a topic and assign them a position (for or against). As soon as you say "go", they have 30 seconds to make their point. Explain that both of them will talk at the same time, so they should not bother to listen to each other. When you yell "switch" they have to take the other position. They have 30 seconds time to argue for this opposite position. After the 30 seconds are over, stop the debate and ask the other participants to declare a winner. The winner remains standing. Ask another volunteer to challenge the winner in a new debate with another topic. Conduct 2 to 3 debates.
- (10') After the debates are over, thank all volunteers and ask the audience and the debaters the following:
    - Why was it challenging to select a winner? (audience)
    - How did if feel trying to make your case in this situation? (debaters)
    - What words describe the debates? (e.g. loud, angry, confusing, rude, ineffective, silly)
- (15') Use a sheet of flipchart paper to draw a table with headings "Dos" and "Don'ts" of effective communication and ask the participants:
    - Based on this experience, what should you NOT do when trying to communicate successfully?
    - What should you definitely DO to communicate successfully?

  Note down the points the participants make on the flipchart paper in the corresponding column and add additional points if necessary.
- (5') End the session by explaining that now that you have identified some basic communication skills, you will practise them in the following session and eventually apply them in a sales conversation.

Remarks:

- ✓ Keep the sheet of flipchart paper with the dos and don'ts of effective communication, because it is needed in the next session

SESSION 38

COMMUNICATION – ACTIVE LISTENING

Objectives

- To learn about active listening which is a critical skill for good communication
- To practise active listening

Duration:

- approximately 1 hour

Key messages:

- Listening is a critical skill for good conversation
- The person you talk to needs to know that you have understood what they have said and you need to be sure that you have understood your partner correctly
- You can use active listening to verify that you and the person you are talking to have the same understanding of what has been said. Active listening means:
    1. repeating or summarising what the person has said
    2. rephrasing what the partner has said
    3. asking clarifying questions

Materials / Preparation:

- Choose two pairs of volunteers ahead of time to present a role play demonstrating a bad and a good example of communication (see Teaching Aids 38a & 38b)
- Sheet of flipchart paper with the basic dos and don'ts from the previous session
- Sheet of flipchart paper and marker to present the rules of active listening (Teaching Aid 38c)
- Topics and sentences you are going to use to practise active listening with the participants (for examples, see Teaching Aid 38d)

Session plan

- (5') Summarise the key messages of the previous sessions and explain that in this session you are going to look at more rules of good communication.
- (10') Ask the first pair of volunteers who have prepared the example for bad communication to come forward and present their role play. Ask the other participants to pay close attention to the conversation with regards to the dos and don'ts of good communication.
- (10') After they have finished, discuss the following with regards to the basic communication rules:
    - Was there a winner or a loser in this argument?

      You could say that the father won and the daughter lost, but in fact, both lost because it ended with both of them being angry with each other
    - How did the conversation get off to a bad start?

      The daughter was not respectful to her father, she insisted on having the conversation at a bad moment, she did not clearly state what she wanted, she made the father impatient by talking around her main point, she allowed herself to be provoked by her father and got angry with him

- How could the father have communicated with a better result?

  He could have been more patient – the daughter tried to explain how the cell phone could help the family but he did not let her finish

Use Teaching Aid Session 33a: Example conversation – bad communication

(10') Ask the second pair of volunteers who have prepared the example of good communication to come forward and present their role play. Ask the other participants to pay close attention to the conversation with regards to the dos and don'ts of a good communication. After they have finished, discuss the following with regards to the basic communication rules:

- How was this scene different from the first scene?

  It ended on a friendly note, the father and the daughter found a solution, they found a compromise to deal with the daughter's request

- What did the daughter do differently?

  She was more respectful, she got to the point quickly, she gave a specific reason why the cell phone could help the family, she stopped herself from getting angry, she listened to her father's objections, she offered a compromise that responded to her father's issues

- How did the father behave differently?

  He listened to his daughter, and gave her the chance to explain without interrupting

Use Teaching Aid Session 38b: Example conversation – good communication

(10') Explain that listening skills are very important for good communication. The people you are talking to need to know that you care about what they are saying, and that you have heard them. As the listener, you need to be sure that you have correctly understood. This is called active listening. Present the flipchart paper with the rules of active listening.

Use Teaching Aid Session 38c: Rules for active listening

(10') Practise active listening with participants. Explain that you are going to select some of the participants and have a short conversation with them. Instruct the participants to use the rules of active listening (repeating what you have said, rephrasing it, or asking a question) to make you know that they have understood you. Use the topics you have prepared beforehand. Approach the participants by greeting them and then starting to talk. After each conversation, ask the other participants what the person did to show active listening.

Use Teaching Aid Session 33d: Examples of topics to practise rules for active listening

(5') End the session by saying that the basic rules of conversation and the rules of active listening can also be applied to sales conversations, and that you are going to practise this in the next session.

TEACHING AID SESSION 38A

EXAMPLE CONVERSATION – BAD COMMUNICATION

A conversation between a father and his daughter (I)

Daughter: Hey, it looks like you are going out, as usual, but I have to talk to you about something really important! It can't wait!

Father: I am about to leave for my card game. What could possibly be so urgent?

Daughter: Well you know how I am going across town to a new school? So, I am trying to make new friends but all the kids come from all over so it's hard to stay in touch with them. And, on my way home, maybe Mama will want me to do an errand....

Father: What are you talking about? Get to the point. I am in a hurry!

Daughter: I really want a cell phone. All my friends are getting them and ....

Father: (cutting her off) You always want something – usually something useless and expensive so you can act like a rich kid – even though you know money is tight in this family!

Daughter: That's not fair! A cell phone will help all of us, particularly as I take on more responsibility around here.

Father: I will decide what is fair and not fair in this household! There are a lot of demands on my income and I have to decide how to spend it in everyone's best interests.

Daughter: Yeah, well my interests never seem to matter! My brothers get whatever they want, but for me, money is always tight.

Father: Ach, I don't have time for this argument. You are obviously still too young to understand how hard it is to make ends meet.

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 118.

TEACHING AID SESSION 38B

EXAMPLE CONVERSATION – GOOD COMMUNICATION

A conversation between a father and his daughter (II)

Daughter: Hello Father, I want to talk to you about something important. Do you have a few minutes now?

Father: I have to leave soon for my card game. Let's make it quick!

Daughter: Father, now that I am older and travel across town to school, I really need a cell phone. I know they are expensive but....

Father: (cutting her off) You always want something – usually a luxury item – even though you know money is tight in this family!

Daughter: But Father, a cell phone will help all of us, especially as I take on more responsibility for collecting my sister at her school and doing errands for Mama.

Father: Young lady, you do not seem to realise that there are many things my income needs to cover, and I have to decide how to spend it in everyone's best interests.

Daughter: I am sorry, Father, I did not mean to make you angry. I know it is hard to manage so many demands on the budget. I can wait to get a phone. Do you think it would it be possible to come up with a plan for buying one in the future? I am earning money myself now, helping Aunt Sara at her market stall. It is very little, but still, if I save, I can have $ 20 in 2 months. If I am able to do that, would you consider helping me pay the difference?

Father: I guess I could consider that. But don't expect me to pay for your air time!

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 12.

TEACHING AID SESSION 38C

RULES FOR ACTIVE LISTENING

1. *Look directly at the person. Make eye contact.*
2. *Repeat or summarise what the person said to you before making your point.*
3. *If you are not clear about what your partner said, rephrase what you heard in another way, and ask your partner to confirm that you have understood.*
4. *Ask clarifying questions to be sure you understand, or probing questions to get more information.*

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 119.

TEACHING AID SESSION 38D

EXAMPLES OF TOPICS TO PRACTISE RULES FOR ACTIVE LISTENING

Below, you can find some examples for conversation topics to practise active listening. Adjust them to the local context. The topics should be light or even silly.

I believe that the Beatles were the best rock band of all time. I would guess that every musician since has been inspired by the Beatles in one way or another.

Being tall is a huge disadvantage in life. Many are afraid of tall people. And it can be awkward, especially trying to get in and out of small cars. Plus, tall people bump their heads in doorways and stairwells.

Staying up late at night is the most wonderful luxury. The whole world is asleep except you. You have the house to yourself and everything is quiet. It's the best time to just be with yourself.

Ronaldo should never have moved from Real Madrid to A.C. Milan. When he played for Real Madrid, he was successful and in good shape. Ever since his move, he has not been as good a player.

Source: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 120.

SESSION 39
PRACTISING SALES CONVERSATIONS

Objectives

- To practise basic communication skills and active listening in a sales conversation
- To challenge gender stereotypes about communication and selling with success

Duration:

- approximately 1 hour

Key messages:

- Good selling depends on the way you talk to customers AND your attitude, including body language
- You can identify the needs and wants of customers by talking to them and by using the basic rules of communication and active listening
- It is the sales persons who can trigger potential demand from customers, and who can convince customers to buy a product
- To be good business people, men and women both have to learn how to talk to customers successfully

Materials / Preparation:

- Ask six volunteers to prepare the two sales conversation role plays: an example of a bad sales conversation and an example of a good sales conversation (see Teaching Aids 33a & b). Each role play involves a customer and a sales person. Give the handouts to the participants in advance so that they can prepare themselves. Ask them to not only read the sales conversations but also to act accordingly (by using body language as described on the handouts). Bring along some clothes and set up a "stage", i.e. a space for selling with the clothes laid out.

  Use Teaching Aid Session 39a: Example of a bad sales conversation I – an unfriendly sales person

  Use Teaching Aid Session 39b: Example of a bad sales conversation I – a pushy sales person

  Use Teaching Aid Session 39c: Example of a good sales conversation

- Flipchart paper and marker

Session plan

- (5') Summarise the key messages of the previous two sessions (basic rules of communication and active listening) and explain that in the current session you are going to practise and observe basic communication skills and active listening in sales conversations.
- (25') Inform the participants that you are going to watch two sales conversation role plays. There will be a customer and a salesperson in each role play. Ask the participants to closely observe the conversation, and to analyse the differences between the first and the second role play with regards to basic communication skills and active listening. Ask the volunteers with the "bad" conversation to go first.
- (15') Discuss the differences between the two role plays and ask the following questions:
  - General impression: What was the difference between the two role plays? Would customers come back to the shop?
  - Communication rules: What dos and don't did you observe during the conversation? Could you observe any active listening?

- Body language & attitudes: How did the salespersons behave differently? How did they treat their customers?
- Product: Did they know their products?
- Promotion: How did they try to attract customers?
- Price: When did they mention the price?

List the outcomes on a sheet of flipchart paper under the headings "good sales conversation" and "bad sales conversation".

Use Teaching Aid Session 39d: Characteristics of a good and a bad sales conversation

(15') Relate the discussion to gender stereotypes by asking:

- What would be the difference between male and female salespersons (in terms of personality, communication styles, attitudes)?
- What would be good and bad points of each?

If participants mention gender stereotypes such as men or women are the better salespersons, because men are more used to talking to people or because women are generally more friendly, start a discussion along the following lines:

- Ask whether these differences are due to the biological roles of the person, i.e. the mere fact that a person is born as a woman or a man, or if they are due to social gender (roles), i.e. the way a person is raised, educated and treated by other people.
- Ask participants to explain their views and to come to an agreement that these differences are due to social influences. In every society, men and women have different roles. That is, other people expect certain behaviour of them, or a certain way of speaking, and often men and women have different tasks. This is something everybody learns from childhood. It is something we learn, rather than something we are just born with.
- In some societies, sales are a typical female occupation. In others it is primarily a man's job. In societies where women are educated not to meet with strangers, they are often shy and need to learn social skills to talk and interact with customers.
- Having a successful business means selling successfully, so both men and women have to learn how to talk to customers and how to have a good sales conversation.

(5') End the session by reviewing the key messages of this session.

Remarks:

✓ Related topic: challenging gender stereotypes

TEACHING AID SESSION 39A

EXAMPLE OF A BAD SALES CONVERSATION I – AN UNFRIENDLY SALES PERSON

Handout for role-players

Instruction for players: Create your own dialogue based on this script. The customer is looking for a dress for her daughter's birthday next week. The salesperson 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:

CUSTOMER: Good evening, how are you?

SALESPERSON: Evening (...)

CUSTOMER: I am looking for a dress for my daughter.

SALESPERSON: Oh... (throwing a school uniform on the counter)

CUSTOMER: What is it?

SALESPERSON: (Not reacting to customers' comment)

This is only 10 dollars (change to local currency).

CUSTOMER: (Looks at the uniform which is not want she wants)

No I mean a dress, not a school uniform.

SALESPERSON: (Throws a dress on the counter)

This one is 15 dollars. Make your choice. I do not have all the time in the world.

CUSTOMER: (Looks at the dress)

What is it made of?

SALESPERSON: I do not know.

CUSTOMER: Can it be ironed?

SALESPERSON: (Sighs)

I haven't got the faintest idea.

CUSTOMER: (Looks surprised and disappointed. Leaves without saying goodbye.)

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 178.

TEACHING AID SESSION 39B

EXAMPLE OF A BAD SALES CONVERSATION II – A PUSHY SALES PERSON

Handout for role-players

Instruction for players: Create your own dialogue based on this script. The customer is looking for a dress for her daughter's birthday next week. The sales person is very pushy and does not listen to the customer's needs. The salesperson is only interested in selling and making money.

Dialogue:

CUSTOMER: Good evening, how are you?

SALESPERSON: Yes, come in. I have beautiful clothes, all kind of clothes, have a look! Come in and buy! Do you want to buy this beautiful wedding dress? It is not expensive, it is good quality! Or look at this beautiful suit! Everybody needs a suit! I'll give you a very good price! I also have… (gets interrupted by the customer)

CUSTOMER: Excuse me, but my daughter needs a… (gets interrupted by the sales person)

SALESPERSON: Oh, school is starting! Here, I have a school uniform. Nice material, take it is a good quality. Don't worry, I'll give you a good price! It is only 5 dollars (change to local currency).

CUSTOMER: No, I want…(gets interrupted again by the sales person).

SALESPERSON: The price is not too high! Look how nice the material is! Okay, okay, I'll give you a little discount. You can have it for 4 dollars only. This is a very good deal !! Take it, you cannot find anything better or cheaper!

CUSTOMER: (Looks at the uniform which is not want she wants, and gets a bit annoyed)

No I mean a DRESS, I need a dress, not a school uniform!!

SALESPERSON: (Throws two dresses on the counter)

This one is 20 dollars. Or I have also a very nice one for 25 dollars. If you buy both, you can have them for only 40 dollars! Make your choice! Take them; they are the best you can find in the area!

CUSTOMER: (Looks at the first dress) What is it made of?

SALESPERSON: It is made of good material, and the price is good! A very good price, the best you can find around here! Take it!! You cannot find anything better! Or take both, I'll give you a discount, you can have them for 35 dollars!!

CUSTOMER: No, I don't want to buy this dress. I might come back later. (Looks annoyed and leaves the store.)

TEACHING AID SESSION 39C

EXAMPLE OF A GOOD SALES CONVERSATION

Handout for role-players

Instruction for players: Create your own dialogue based on this script. The customer is looking for a dress for her daughter's birthday next week. The sales person is in a bright and sunny mood. Sales have been good today, like yesterday.

Dialogue:

CUSTOMER:	Good evening, how are you?
SALESPERSON:	Evening, I am fine, and how are you?
CUSTOMER:	Fine, thanks.
SALESPERSON:	What can I do for you?
CUSTOMER:	I am looking for a dress for my daughter.
SALESPERSON:	What kind of dress? Is it for a special occasion or for school?
CUSTOMER:	It is my daughter's birthday next week.
SALESPERSON:	That is nice, how old will she be?
CUSTOMER:	Thirteen.
SALESPERSON:	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. (Shows the seams and the buttonholes, then hands the dress to the customer).
CUSTOMER:	(Looks at the dress) What material is it made of?
SALESPERSON:	It is the latest fashion. It is viscose, imported material. It is very strong, and the colours last, even with frequent washing.
CUSTOMER:	(Interested) How much does it cost?
SALESPERSON:	It is 20 dollars. It is good value, because the seams are big. When your daughter grows, you can adapt the length easily, with no additional material needed.
CUSTOMER:	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.)

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 179.

TEACHING AID SESSION 39D

CHARACTERISTICS OF A GOOD AND A BAD SALES CONVERSATION

Sales conversation	
Dos	**Don'ts**
• Being friendly and polite without overdoing it (greetings and showing interest) • Trying to find out the customer's needs: listening to what the customer wants and asking questions to find out more details if necessary (active listening) • Involving the customer in conversation • Explaining the features and advantages of the product • Showing the product (and possibly alternatives) to the customer • Mentioning the price of the product at the end • Handling materials with care	• Being unfriendly, rude or angry • Not being interested in what the customer really wants • Not answering customer's questions • Not being informed about the product you sell • Handling materials carelessly • Using bad body language such as rolling eyes, not looking up when somebody enters, not presenting materials nicely • Mentioning the price of the product before explaining its features • Being pushy

SESSION 40 & 41
KEY ELEMENTS OF PRODUCTION

Objectives

- To identify key elements of production of goods or a service
- To become aware of different cost elements of production (including labour time)

Duration:

- approximately 2 hours

Key messages:

- There are three main inputs for the provision of a service or production of goods: raw materials, tools & equipment, and labour.
- These are cost elements and need to be considered when planning and managing a business, especially when calculating costs associated with doing business (costing) and when determining the price for a good or service (pricing).
- Labour time is a cost, because you cannot use the time you use to work in your business for anything else.
- Every production includes three steps: 1. prepare, 2. do, 3. put away. These three steps are all part of the labour input. Business people often forget to include labour input, especially the preparation stage.

Materials / Preparation:

- 6 sheets of flipchart paper and markers for two sets of the raw materials, the equipment and tools and the labour time list (see Teaching Aids 40/41a, 40/41b, 40/41c)
- 2 sheets of flipchart paper displaying the production chart (see Teaching Aid Sessions 40/41d & e)
- 2 to 4 volunteers to demonstrate the production of a good or service. Organise these volunteers well in advance, and organise the materials they need. One group will demonstrate the production process in session 40 and the other group will demonstrate during session 41

  Materials for demonstrating the *production of lemonade* (goods): 5 plastic cups, 1 big jar, 2 table spoons, 1 knife, 10 lemons, 100 grams of sugar, 1 big bottle of drinking water

  Materials for demonstrating *hairdressing* (a service): bowl for water, comb, towel, scissors, mirror, shampoo

Session plan

- (5') Summarise the key messages of the previous three sessions (communication) and explain that in this session and the next one you are going to look at things that need to be considered in order to produce a product or service. For this purpose, you are going to look at two production processes: 1. the production of goods: lemonade, and 2. the production of a service: hairdressing. Explain that you will start by demonstrating the production of lemonade in this session, and that you will look at hairdressing in the next session.
- (10') Ask participants what they think are the main inputs when producing goods or services. Conclude that there are three main types of inputs: raw materials, equipment and labour. Explain that all these inputs have associated costs, and that the time you spend working for your business is a cost. You cannot spend work time doing other things.

  Explain that to manage the production of goods or the provision of services, we need to know exactly how much we need from each of these inputs. Present the raw materials list, the tools and equipment list

and the labour time list to the participants (on flipchart paper) as tools for assessing these needs. Explain that assessing these inputs will also be important when it comes to the financial aspects of a business, such as costing and pricing.

Use Teaching Aid Session 40/41a - c: Raw materials list, Tools and equipment list and Labour time list

Use Teaching Aid Session 40/41d & e: Production input chart LEMONADE

- (20') Divide the participants into three groups to observe the production of lemonade. Group 1 will fill in the raw materials list, the second group will fill in the tools and equipment list, and the third group will fill in the labour time list. Hand out the sheets of flipchart paper with the corresponding lists to the groups, and place the lists in front of the volunteers who present the production. Start the exercise.
- (10') Ask the groups to present their findings and discuss the following:
    - *Raw materials:* Were all items used? Were there any leftovers?
    - *Tools and equipment:* Are there other tools or equipment needed in addition to the ones shown on the production chart (e.g. for storage of goods or raw materials)?
    - *Labour:* Was the time spent talking to customers included? Was the time spent by an assistant (if any) included? What about the time spent for buying, transporting and distributing of raw materials that were not shown in the demonstration?
- (10') Explain that every production process consists of three steps: "*Prepare*", "*Do*", "*Put away*". These steps are associated with labour. Business people tend to forget labour that is associated with either preparation of materials or putting materials away.

Use Teaching Aid Session 41f: The three steps of production

- (5') End the session by reviewing the key messages of this session.

Remarks:

- ✓ This session is conducted twice! In session 40, the production process for lemonade is demonstrated. In session 41, hairdressing is demonstrated.
- ✓ KEEP THE RAW MATERIALS LIST, THE TOOLS AND EQUIPMENT LIST, AND THE LABOUR TIME LIST! They are needed in sessions 66 & 67!

TEACHING AID SESSION 40/41A: RAW MATERIALS LIST

Items	Quantity	Remarks

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 196.

TEACHING AID SESSION 40/41B: TOOLS AND EQUIPMENT LIST

Items	Quantity	Remarks

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 198.

TEACHING AID SESSION 40/41C: LABOUR TIME LIST

Items	Time (minutes)	Remarks

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 197.

TEACHING AID SESSION 40/41D:
PRODUCTION INPUT CHART LEMONADE

RAW MATERIALS

TOOLS & EQUIPMENT

GOOD

LABOUR INPUT

TEACHING AID SESSION 40/41E:
PRODUCTION INPUT CHART HAIRDRESSING

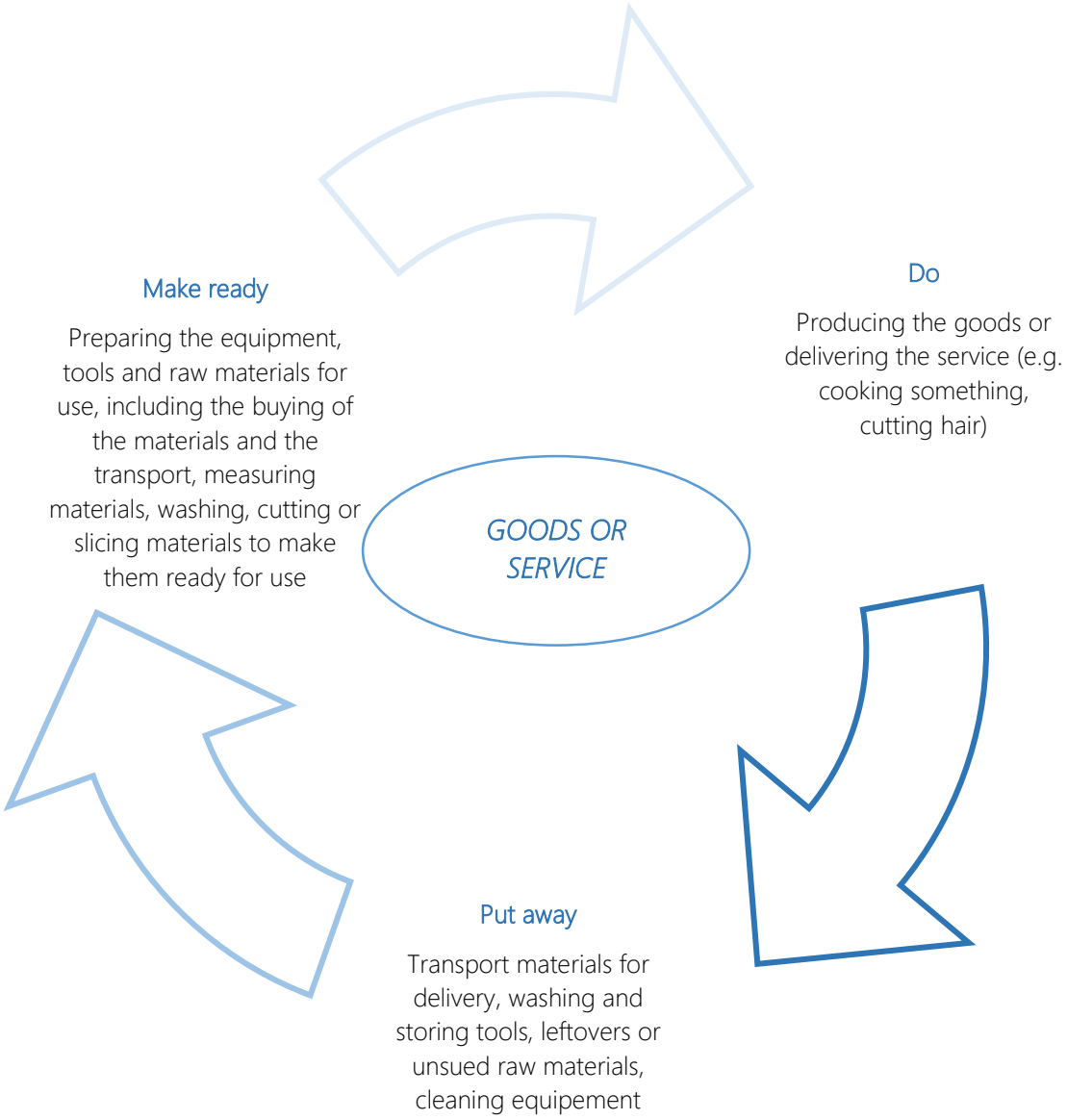
RAW MATERIALS

TOOLS & EQUIPMENT

Service

LABOUR INPUT

TEACHING AID SESSION 40/41F:
THE THREE STEPS OF PRODUCTION



SESSION 42:
THE PRODUCTION PROCESS

Objectives

- To deepen understanding of the key elements of production
- To understand the different steps of the production cycle

Duration:

- approximately 1 hour

Key messages:

- The aim of every production process is to create goods or services that meet customers' needs and wants
- In the process of production, a business must:
  1. purchase all the necessary raw materials (inputs) for production
  2. transform them into the finished product (outputs)
  3. package and store the finished products (or raw materials)
- Each of this steps carries costs which must be considered

Materials / Preparation:

- Two sheets of flipchart paper demonstrating:

  1. the production cycle of a production business
  2. the production cycle of a service business
- Sheets of paper and pencils for the groups to draw the production cycles and to make notes

Methods / Exercises / Games:

- (5') Summarise the key messages of the previous session and explain that in the current session you are going to look at the different steps of producing goods or services again. The aim of the process of the production is to create goods and services that meet the customers' needs and wants. This process starts with buying raw materials and/or tools and ends with the finished product or service that is either sold or stored.
- (15') Show sheets of flipchart paper with the production cycle of a production business and the production cycle of a service business to the participants and explain each step. Explore the differences between the two cycles (e.g. a service is not stored / cannot be packaged, but can be promoted).

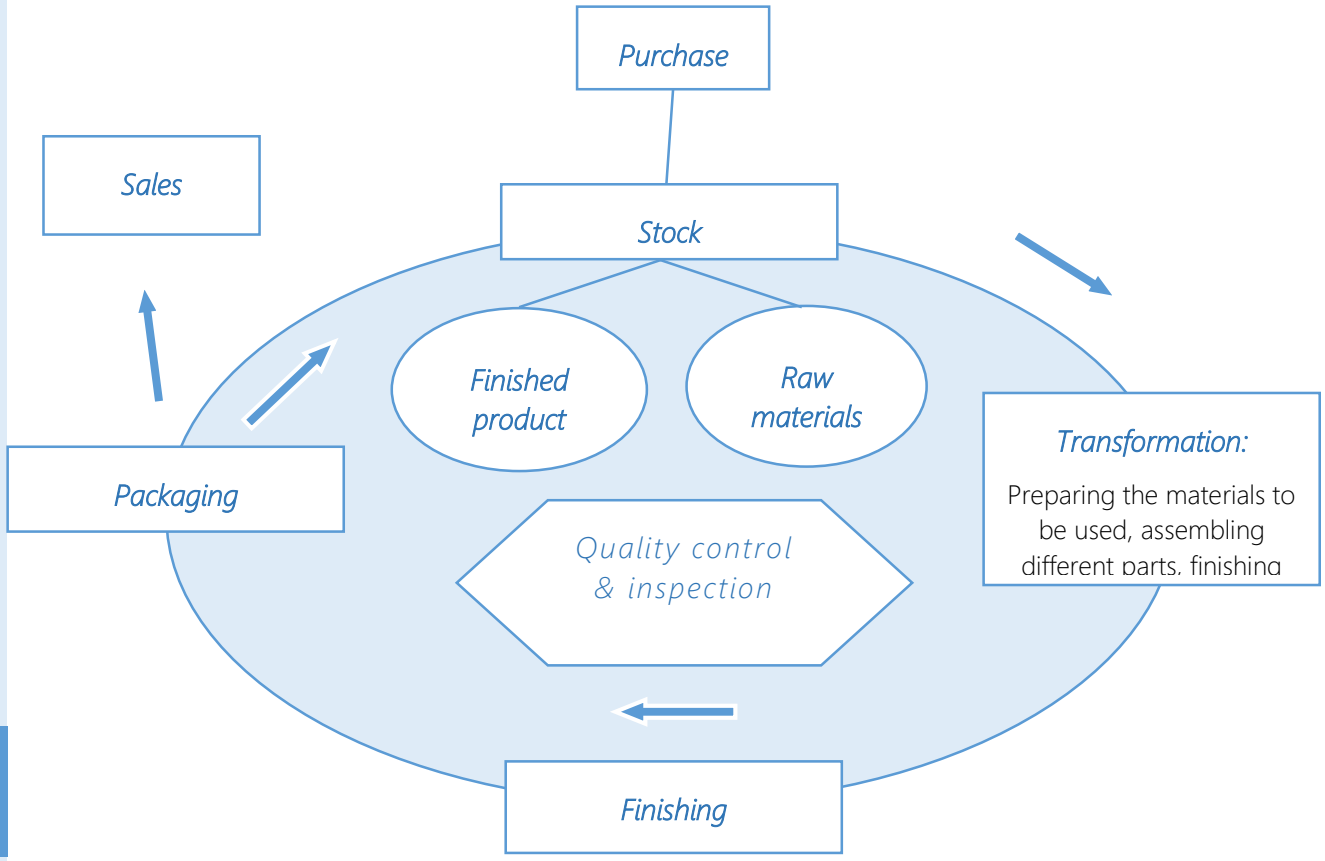
Use Teaching Aid Sessions 42a & b: the production cycle of a production business and production cycle of a service business

- (20') Instruct participant to form groups according to their selected promising business ideas (session 24). Instruct them to discuss and draw the production cycle for their selected business. Ask them to be very specific, i.e. to go through each step in detail. Support the groups in the process by asking the questions listed in Teaching Aid 36a.
- (15') Ask the participants to present their production cycles to the other participants. Encourage the participants to give feedback to each other. Refer to the questions listed in Teaching Aid 36a to stimulate discussion too.
- (5') End the session by reviewing the key messages of this session.

Remarks:

- ✓ Related topic: environmental conservation (packaging).

TEACHING AID SESSION 42A:
THE PRODUCTION CYCLE OF A PRODUCTION BUSINESS



1. In the process of production, a business must first *purchase* all the necessary raw materials.

   The purchased raw materials are then either processed or are stored (*stock*) for use in the future.

   Questions to discuss:

   - Where is the raw material bought? What quality of raw materials is needed?
   - Can the raw material be stored? If yes, where can the material be stored? What is the best way to store it?
   - Is it cheaper to buy the raw material in large quantities and to store it, or is it better to have "fresh" raw material every day/week?
   - Must the material be transported to where it is processed?

2. The next step is the *transformation* of the raw material. This includes preparing the raw materials to be transformed, processing different parts, assembling of different parts and finishing. All these different steps add value to the raw material, i.e. they make the product more desirable than the raw material for customers.

   Questions to discuss:

   - What are the different steps of the transformation?
   - What tools and equipment are needed for these steps?
   - Does production require any additional staff?
   - Is the finished product transported (to the place where it is packaged, sold or stored)?

3. *Packaging:* Depending on the type of product, it may need to be packaged to preserve them. Packaging can also add value to the product, i.e. making it more desirable for customers. However, packaging is also a cost and can have negative impact on the environment.

   Questions to discuss:

   - Is packaging needed? Why or why not?
   - Is there an impact on the environment (e.g. if you use plastic bags: people may throw them away)? Can we use materials that are environmentally friendly (e.g. using paper bags instead of plastic bags)?
   - What material is used for packaging?

4. *A) Sales:* A certain amount of the product will be sold

   B) Stock: Products that are not sold immediately need to be stored

   Questions to discuss:

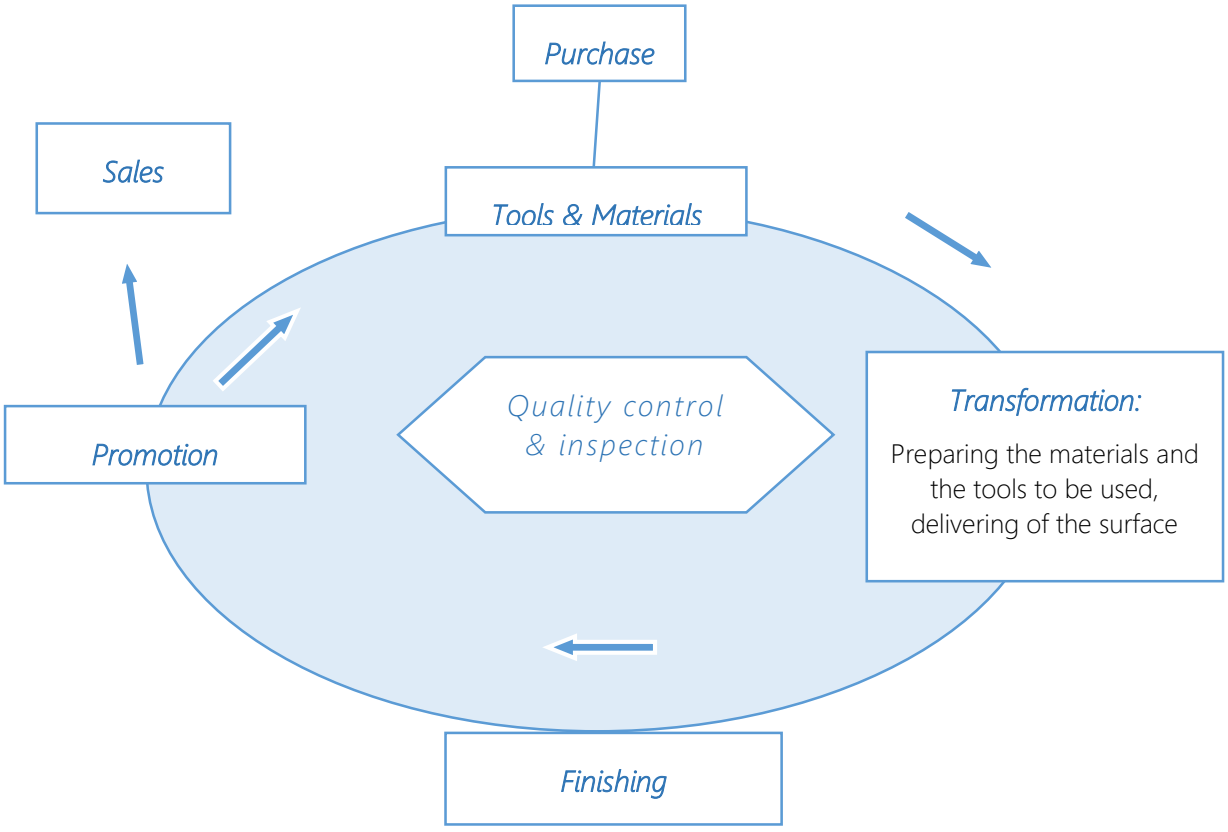
   - Are the finished (and packaged) products sold instantly or stored?
   - Is the material transported to the place where it is sold or stored?

Quality control & inspection: During the whole process of production it is important to check whether the produced goods have the desired quality. If not, the process must be adjusted, i.e. to buy better quality raw material or to optimise the transformation process.

Stock: Raw materials or finished products are kept for future use or sale.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 199.

TEACHING AID SESSION 42B: THE PRODUCTION CYCLE OF A SERVICE BUSINESS



Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 200.

SESSION 43:
PRODUCT INNOVATION (THE SCAMPER MODEL)

Objectives

- To get to know the basic elements of product innovation
- To stimulate creativity

Duration:

- approximately 1 hour

Key messages:

- The search for product innovation is an important task of an entrepreneur and should be repeated regularly.
- Product innovation help to distinguish one's own products from those of competitors and to identify market niches for products with new features.
- All products can be modified or improved in some way or another: components can be replaced by others, components can be merged, or new components can be added, the product can be made more sophisticated or simpler, or rearranged, or additional purposes can be added.
- Improved or modified products have to be viable from the perspective of both production and marketing (enough demand).

Materials / Preparation:

- The SCAMPER model on flipchart paper
- Some local day-to-day products (e.g. a board wiper, a dress, etc.)

Session plan

- (5') Summarise the key messages of the previous three sessions and explain that in the current session you are going to look at product innovation. Explain that you will look at some day-to-day products and practise developing improvements and changes to these products.
- (15') Introduce the SCAMPER Model to the participants. Explain that the SCAMPER model helps with asking the right questions when you are thinking about changing or improving existing goods or services. Provide an example.

Use Teaching Aid Session 48: The SCAMPER Model

- (20') Form small groups and give each group a local, everyday product. Instruct them to identify improvements and changes to the products they have received by applying the SCAMPER model. Tell participants that not all the components of the model will apply to their product, but encourage the participants to be creative. First and foremost this exercise serves to develop thoughts and new ideas. It is about being creative. Remind participants of the brainstorming and going up and down the ladder exercises (sessions 26 & 27). Instruct participants also to think about the following points:
    - The raw material: Is this the only material that can be used?
    - The production process: How difficult will it be to produce a modified product? What would the differences in time and costs be for modifying the product (production process)?
    - Who would buy the modified product and why? What are its benefits (marketing)?
- (15') Ask participants to share their ideas on the product innovation with the other participants. And ask the whole group to give comments. Discuss the following with the participants:
    - Product innovation is an important task of every entrepreneur

- Not all changes or improvements of a product may be accepted by the market, or they may not be feasible. Therefore feasibility should be assessed, for example by doing market research or by calculating costs associated with the changes/improvements.

(5') End the session by reviewing the key messages of this session.

Remarks:

✓ Related topics: vision & creativity

TEACHING AID SESSION 43:
THE SCAMPER MODEL

The SCAMPER Model can be used by entrepreneurs to develop ideas for distinguishing one's own products from those of competitors, and to identify market niches for products with new features.

Example for a board wiper

S	Substitute	Replace one or several components of the product, for example the raw material that is used (e.g. change the body from plastic to wood)
C	Combine	Merge one or several elements of the product, add new features to the product (e.g. soft wiping side for use with water, and dry wiping side for final cleaning)
A	Amplify	Enlarge or make the product more sophisticated (size, weight) (e.g. large wiping tool with four sides shaped like a big cube)
M	Minimise	Make the product simpler (e.g. small wiping tool for use with water only)
P	Put to other use	Use the product for a different purpose (e.g. wiping instrument for windows)
E	Eliminate	Reduce unnecessary parts (e.g. holding frame)
R	Rearrange	Revise the order of the elements contained in a product (e.g. chalk board wiper on one side, and white board wiper on the other side)

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 201-206.

SESSION 44 & 45:
BUSINESS LOCATION & COMMUNITY MAPPING

Objectives

- To make participants aware of the social, economic and cultural environment of a business.
- To understand that there is a relationship between a business and its environment.
- To enable participants to analyse opportunities and constraints in their business location.

Duration:

Approximately 2 hours

Key messages:

- Every business location brings about opportunities and constraints.
- These opportunities and constraints should be carefully assessed before choosing a location.
- The community or village may lack certain facilities that are needed for the business. Such a lack forms a challenge or constraint.

Materials / Preparation:

- A sheet of paper for each group to sketch their business map.
- Sheets of flipchart paper (one for each group) and markers for drawing the final version of the business maps.

Session plan

- (5') Summarise the key messages of the previous session and explain that in the current session they are going to examine how a business can be affected by its location. Explain that they will draw a community map to analyse the opportunities and constraints related to a business location.
- (15') Remind the participants of the exercise "drawing a community map" from sessions 11 & 12. A business map is similar. It shows the location of a business in the community and how this location affects the business.

  Organise the participants into groups according to their pre-selected business ideas (session 28). Instruct them to draw a map of their community and to place their businesses in the presumed or preferred location. Instruct them to indicate the following places and to consider the following points:

  - For production businesses: Indicate the place of production and the place where the goods are sold. Is it the same place or these different places? What about the place where the materials/equipment are stored? Are these places safe?
  - For services businesses: Indicate the place where the services are delivered. Where are the tools/equipment stored? Are these places safe?
  - Where are potential customers located?
  - For production businesses: Where are potential suppliers of raw materials located?
  - Where are potential competitors located? Where are other important production or trade centres (e.g. agricultural plots, market places, shops)?
  - Is the business location a densely populated area in terms of inhabitants and other businesses?
  - Where are important community institutions located?
  - Where are the main roads and where are the means of transportation located (e.g. bus stations, train stations, taxi ranks or other public transport)?

  Explain that they do not necessarily have to draw all of the above-mentioned places on their maps, but that they should include the ones that are either an opportunity or constraint for their businesses.

  Give some examples:

- If the place where the goods are sold or the service is delivered is far from the place where potential customers are expected to be (e.g. the local market place), customers may not find the shop or market stand.
- It may not be safe to sell goods or to deliver services next to a busy road.
- Producing and selling goods in the same place helps to reduce the cost of transportation and reduces environmental impact.
- To locate a business near other businesses selling the same goods or providing the same services creates competition. However, it may also be an opportunity because customers will be attracted to this area, or because the businesses can easily exchange information on potential customers or suppliers.

(35') Distribute sheets of paper, sheets of flipchart paper and markers to each group. Instruct them to sketch a draft of their maps on the small paper, and to use the flipchart paper for the final version of their drawings. Encourage all participants to contribute to the drawings.

(5') Stop the exercise and explain that in the next session they will present their maps to each other and discuss the outcomes.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

(5') Welcome the participants back and inform them that they will now have the chance to present their maps to the other participants.

(45') Invite each group to present their maps. Ask them to give reasons why they have decided to draw certain places and how these places are related to their businesses. Also ask them to point out the main opportunities and constraints of the business location they have selected. Encourage the other participants to give feedback. Also discuss possible ways to deal with constraints. Make sure that you cover the following aspects:

- Location of competitors
- Supply of raw materials (for production businesses)
- Opportunity or transportation costs due to geographical proximity or distance (e.g. transportation of raw materials, goods)
- Customer needs, and demand in the community
- The role of community institutions
- Safety issues in the different locations and safety of transportation (e.g. travelling to the place of work for women?)

(10') End the session by reviewing the key messages of this session.

Remarks:

✓ Sessions 44 & 45 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 101-104.

SESSION 46:
HOW OTHER PEOPLE INFLUENCE A BUSINESS

Objectives

- To make participants aware of the social, economic and cultural environment of a business.
- To understand that there is a relationship between a business and its environment.
- To realise that sometimes pressure comes from people within the family or community and to understand how this can affect a business positively or negatively.
- To look for options to deal with these challenges.

Duration:

approximately 1 hour

Key messages:

- It is important to realise that an entrepreneur is constantly confronted with solving problems and overcoming difficulties. These problems are not only related to business matters but are also related to the personal and social life of an entrepreneur.
- Sometimes entrepreneurs are pressured to use their business money and business resources for personal or social life. Too many give-aways can harm the business.
- If these external factors are not well managed, they can influence business performance negatively.
- Therefore it is important that entrepreneurs learn to prioritise and to balance social and economic life by asking themselves the following questions:
- Can their business afford a contribution to something else?
- How important are these contributions in achieving their social and economic goals?

Materials / Preparation:

- Select 8 volunteers well in advance to prepare the role play (see Teaching Aid 46a). Carefully instruct the volunteers on how the role play works and what they are supposed to do during the role play. Cut out the handouts for the role play, assign each volunteer a role, and distribute the handouts (see Teaching Aid 46b).
- 13 stones (or if available matchboxes or wooden cubes) for the role play. Before you do the exercise with the participants, try to construct the building with the stones (matchboxes or wooden cubes) yourself. It should be possible but not too easy to reach a height of 13 stones (or matchboxes or wooden cubes).

Session plan

- (5') Summarise the key messages of the previous session and explain that in the current session you are going to see how people from the community or the family may influence the business performance.
- (10') Introduce the role play as an opportunity to discuss and learn how entrepreneurs can deal with pressure from other people and how they benefit from the support of other people.

Use Teaching Aid Session 46a: The role play about the business start-up and its environment

- (20') Ask the group to closely observe the role play, especially the entrepreneur's behaviour. Start the role play by asking the entrepreneur how much money (matchboxes) they plan to use for the business start-up. Start the role play.
- (20') Once the role play is finished, thank all actors for their performance. Ask the entrepreneur to count the matchboxes used for the building to see whether the goal was reached or not. Then discuss the following:

- Ask the entrepreneur how it felt to construct the building and at the same to react to outside pressure. What was the challenge?

  (e.g. constructing the building and at the same time reacting to outside pressure, not losing sight of the task to construct the building, explaining to the other people why you cannot lend money, deciding whom to give money, separating the business from personal life)
- Ask the other participants what they observed regarding the behaviour of the actors, the negotiation skills of the actors and the decision-making of the entrepreneur

  (e.g. difficulty saying "no", difficulty concentrating on tasks, giving away stones at the beginning and not having stones left at the end, people putting moral pressure on the entrepreneur)
- Was the role play realistic? Could it happen in their community? If not, what would be different?
- How should an entrepreneur act in such a situation? Is there any advice to be given? What options are there to deal with the pressure?

  (e.g. getting support from a friend or family, consulting experienced business people for advice, having an eye on legal financial obligations, knowing how much money needs to be paid back when to whom, being able to clearly explain their situation to others)
- Could the entrepreneur maintain some independence from these external influences? If yes, how?

  (e.g. making a plan, having goals, clearly separating business life from personal life, organising the business in a group with others, formulating a constitution which states responsibilities towards the group in financial matters, e.g., no one is allowed to use business resources for personal reasons)
- Are there differences between male and female entrepreneurs with regards to the issues discussed above? What are these differences?

  (e.g. women having more difficulty separating business from personal life as they feel more family pressure than men)

Conclude that entrepreneurs are constantly confronted with solving problems and overcoming difficulties. Some of these problems and difficulties are related to their personal and social life. It is crucial to find a way to balance their social and their business life. Having an overview of the financial situation of the business, formulating goals and rules for the business, and thinking ahead can help to be prepared and to react appropriately to outside pressure.

(5') End the session by reviewing the key messages of this session.

Remarks:

✓ Related topics: decision-making & problem-solving, gender differences

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 93-99.

TEACHING AID SESSION 46A:
THE ROLE PLAY ABOUT THE BUSINESS START-UP AND ITS ENVIRONMENT

Aim & roles

The role plays aims to show how people in the entrepreneur's life may influence the start-up of a business positively or negatively.

There are the following roles in the play:

1. The *entrepreneur* who is trying to start up a business
2. The *entrepreneur's friend* who lent money to the entrepreneur for the business start-up and who gives advice to the entrepreneur
3. The *entrepreneur's sister* who wants to borrow money from the entrepreneur to treat her baby in hospital
4. The *headman/chief of the village* who wants to borrow money from the entrepreneur to renovate the main road through the village
5. The *husband/wife or the entrepreneur* who hopes to get money out of the business to improve the household's living standard (e.g. buying a mobile phone, fridge)
6. The *entrepreneur's brother* who urgently needs money to pay his son's school fees
7. The *banker* who has provided a loan to the entrepreneur and who wants the entrepreneur to start paying it back
8. The *supplier* who provided raw materials on credit to the entrepreneur and who wants to be paid

The *entrepreneur* receives 13 stones (matchboxes or wooden cubes) which represent the money available to start up the business. During the role play, the entrepreneur piles these boxes up to build a high building. The business start-up is successful when the entrepreneur manages to use 10 stones for the building. However, the business only starts to make profit from the 11th stone onward. The higher the building the more profit is made. The entrepreneur has 15 minutes to complete the building.

Out of the 13 stones, three stones were borrowed from a friend, three were borrowed from the bank, and seven stones represent the entrepreneur's own savings.

While the entrepreneur is constructing the building, *other people* enter the stage and try to convince them to lend some of the boxes for their own ends.

Procedure:

The role play starts with the entrepreneur who introduces him/herself to the audience and who starts to build the building with the stones. The other actors come on stage one after another and introduce themselves and their roles to the audience. Then they try to convince the entrepreneur to lend them some of the stones.

The entrepreneur is free to decide whether they want to lend or not, and the entrepreneur's friend may also support the entrepreneur in their decision.

The other people are not allowed to touch the boxes during the role play. If the building collapses during the play the entrepreneur has to reconstruct the building.

TEACHING AID SESSION 46B: HANDOUT FOR THE ROLE PLAY

The entrepreneur's role

You will build your business by using 13 stones (matchboxes or wooden cubes). The stones represent the amount of money you have at your disposal. You have collected these stones (the money) as follows:

3 stones received from the bank as credit

3 stones borrowed from a friend

7 stones represent your own savings

The building must be constructed with at least 10 of the stones, however, your business will only make a profit if you have a building made up of 11 stones or more. The stones must be put on top of each other, i.e. the building has to reach the height of at least 10 stones.

You should decide in advance how many stones you want to use for the building. You have 15 minutes for the construction of the building. During this time you will also receive some visitors.

The friend's role

You have known the entrepreneur for a long time and you have lent some money (3 stones) to help them to start up their business. It was not easy for you to help your friend – it meant you had to postpone some urgent repairs on your house.

Because of this, you have a real interest in your friend successfully building the business and making a profit soon. You want to be paid back because the rainy season is starting soon and you want to fix your house before it starts raining. You know that your friend needs a building at least 11 stones high to make a profit.

During the role play you should therefore insist that your friend constructs the building as fast as possible and that they use at least 11 stones. You can support your friend orally during the role play but you are not allowed to help physically (e.g. touching the stones and helping to construct the building).

When you come on stage, introduce yourself to the audience, and explain who you are.

The sister's role

Your baby is sick and needs urgent treatment in the hospital. You do not have the money for this treatment. You tried to obtain a loan from the bank but the bank has turned your request down. You also asked other people (friends, other family members, etc.) to lend you money, but nobody could help you.

You have to convince your sister/brother (the entrepreneur) to lend you 2 to 3 stones (that is the amount of money you need for the treatment). Make your sister/brother aware of the urgent need for the treatment. Your baby is in danger and you must get the money as soon as possible. They should acknowledge their responsibility to you as they are your older sibling.

When you come on stage, introduce yourself to the audience, and explain who you are.

Headman / chief of the village

As the headman of the village you are responsible for repairing the main road through the village. There was a lot of damage to it during the last rainy season. The repairs will help everyone in the village, especially business people who need to travel with heavy loads.

You know that the entrepreneur has saved some stones. Usually the people in the village follow your instructions because you are the headman, so you decide to visit the entrepreneur to ask for 2 stones to invest in the road repairs.

When you come on stage, introduce yourself to the audience, and explain who you are.

The husband/wife's role

Your husband/wife (the entrepreneur) has recently started a business. Up to now you did not have enough money to buy luxury items for your household. You both are looking forward to the business generating a profit. You have discussed using the profit to buy a refrigerator with your husband/wife.

You know that the building needs to be at least 11 stones high to generate a profit. You are very interested in this task being accomplished quickly because you are looking forward to buying the refrigerator. You can talk to your husband/wife during the role play, you can tell them what you want, and you can give advice but you are not allowed to touch the stones (i.e. provide physical support for constructing the building).

When you come on stage, introduce yourself to the audience, and explain who you are.

The brother's role

You urgently need money to pay the school fees for your son. He is very smart and good at school. You put a lot of hope in your son's education and his promising job prospects. You know that he will support you and your family once he has found a good job.

You have to convince your sister/brother (the entrepreneur) to lend you 1 stone (that is the amount of money you need for the school fees). It is only a small amount – you know that your brother/sister has at least 13 stones at their disposal and the one you ask for will not make a big difference. You need the money urgently because school is starting soon.

When you come on stage, introduce yourself to the audience, and explain who you are.

The banker's role

The entrepreneur is your client. You have provided a bank credit of 3 stones to the entrepreneur. A repayment of 1 stone was due last week but the entrepreneur failed to pay it.

You are interested in the entrepreneur building a solid building and making profit soon. You don't want to lose the bank's money. You visit the entrepreneur to demand the money. If the entrepreneur does not follow your request, you threaten to recall the bank loan. It is a business's first priority to pay back loans, and legally speaking you should be the first person to be repaid.

When you come on stage, introduce yourself to the audience, and explain who you are.

The supplier's role

You provided some raw materials to the entrepreneur, partly on credit. You agreed that the entrepreneur would pay the outstanding amount of 1 stone within 4 weeks. This time has now lapsed.

You are visiting the entrepreneur to ask to be paid the outstanding amount. You need the money because you have run low on money in your business and you also have some urgent family issues you need to resolve. You only provided the materials to the entrepreneur on credit because you know each other from school. You trusted the entrepreneur for personal reasons and you now expect this trust to be reciprocated. Additionally, it is the entrepreneur's legal obligation to pay you back.

When you come on stage, introduce yourself to the audience, and explain who you are.

Source: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 97-99.

SESSION 47

THE WEB OF RELATIONS

Objectives

- To understand that there is a relationship between a business and its environment.
- To identify key people and institutions who can assist in creating and running a business.

Duration:

approximately 1 hour

Key messages:

- There are positive and negative influences on every business from external actors.
- It is important to establish and maintain relationships with different actors, because they can support and benefit the business.

Materials / Preparation:

- Sheets of flipchart paper for each group, different colour cards, and markers for each group.
- An example of a business map (see Teaching Aid Session 47).
- Prepare yourself: You need to know about the business actors in your community, i.e. governmental agencies, private agencies (NGOs), lenders, interest groups such as business groups, business associations or labour groups, etc. Remark: interest groups are any groups or associations which have a common interest and try to influence the government to benefit them.

Session plan

(5') Summarise the key messages of the previous session and explain that in the current session they are going to identify key people or institutions who can help to start up and run a business. For this purpose they will draw a business map.

(15') Divide the participants into groups according to their selected promising business ideas (session 24). They can use these ideas as an example.

Ask each of the groups to discuss and identify people and organisations in their community, e.g. family members, friends, competitors, suppliers, customers, important people, or institutions in the community such as banks, NGOs or money lenders, etc. who could have an influence on their selected business ideas and the business start-up. Instruct them to write or draw appropriate symbols for each of them on cards (use a separate card for each one).

(5') Show the example of the business map to the participants. Explain that the circle in the centre represents themselves and their businesses. The squares placed around the circle represent key people or institutions in the community and the lines and the smilies represent the relationships to their business. Make clear that in this exercise, relationship means the business relation and not the personal relationship between two persons. For example, you may have, a very good personal relationship with people from your family and you may love them very much, but when it comes to business relations, the relationship may become difficult. The family may be demanding in terms of requests for financial support, or they may dislike you spending less time with the family because of your business.

Use Teaching Aid Session 47: Example of a business map

(15') Instruct the participants to draw a circle in the middle of their sheets of flipchart paper. Ask them to think about a name for their business or a motto they can use to represent the business. Instruct them to place the cards around the circle in the middle and to indicate the relationship between these actors and their business by using lines and smilies.

(15') Ask each group to briefly present their findings. Discuss the following questions:

- How do these actors influence the business? Are there any actors that influence a business negatively as well as positively?
- What are the major difficulties in the relationship with these actors?
- Is it more important to ask for support from people or from business organisations?
- What can be done to obtain support from these people or organisations?
- Are there any differences between women and men in terms of business relationships?
- Is it easier or more difficult for women to obtain support from male leaders or from organisations dominated by men?

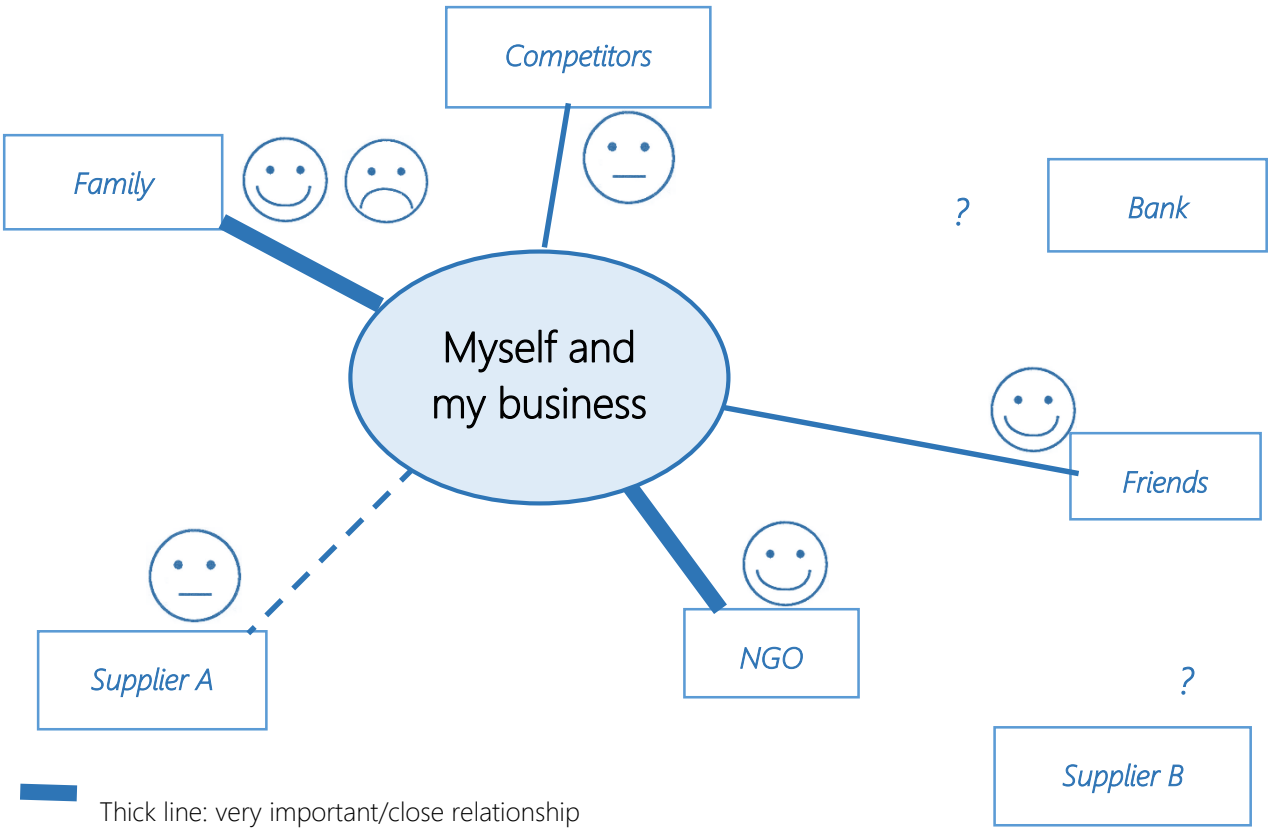
(5') End the session by summarising the key messages of this session.

Remarks:

✓ Related topics: networking, gender differences, marketing

✓ Whenever you use the business ideas developed by participants, make sure to present them as examples only.

TEACHING AID SESSION 47: EXAMPLE OF A BUSINESS MAP



Thick line: very important/close relationship

Thin line: important/close relationship

Dashed line: not such an important/close relationship

No line: no relationship

Smiling face: good/ unproblematic relationship (potential positive impact on your business)

Indifferent face: neutral relationship (no potential positive or negative impact on your business)

Sad face: difficult, problematic relationship (potential negative influence on your business)

Examples:

- The relationship with your family is very important. You need to closely coordinate all business activities with your family and have regular discussions with them about what is going on in your business. This relationship has a positive impact on your business because they provide a lot of support and advice. Sometimes family members even help you out in your business. However, sometimes the relationship becomes difficult because the family is also very demanding and interferes with your business plans. You sometimes have to postpone your plans.
- The relationship with the supplier of raw materials may not be so close or important. You know that there are many different suppliers on the market. If you disagree with your supplier, you can easily buy the materials elsewhere. You do not expect a negative impact on your business when you change supplier because the raw materials are available everywhere on the market and prices do not vary.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 109-114.

SESSION 48

INTRODUCTION TO NETWORKS

Objectives

- To understand the concept of "Network".
- To understand the importance and benefits of business networking and cooperation.

Duration:

approximately 1 hour

Key messages:

- Networks are social arrangements between people in which they communicate and interact with each other to make things happen, either by doing them together or by exchanging information or experience.
- Networks can have different forms, ranging from small informal social networks to more formal business networks based on membership or written contracts.
- Networks have different purposes – some mainly have a social function while others focus on economic activities.
- People's reasons for joining a network can differ from one person to another, but they agree to cooperate towards a common goal.

Materials / Preparation:

- Prepare yourself: you should have up-to-date information about existing businesses and business networks in your area, their purpose, and the extent to which they can be accessed by the participants.
- Materials for the string ball exercise: a ball of approximately 80-120 metres of string (see Teaching Aid 48).

Session plan

- (5') Summarise the key messages of the previous session and explain that in the current session they are going to look at the benefits of relationships and cooperation between businesses.
- (25') Use the string ball exercise to explain what a network is.

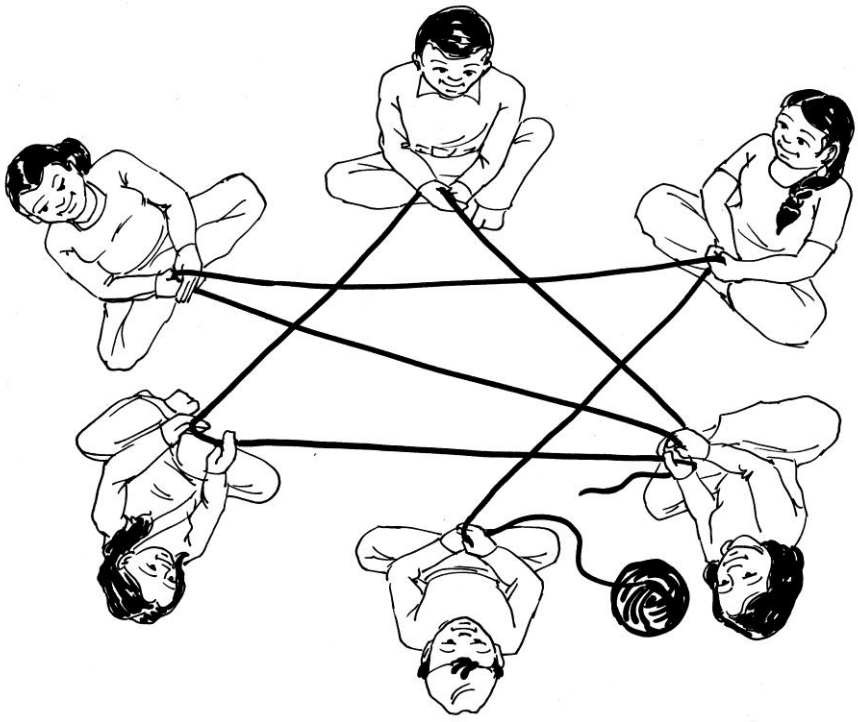
  Use Teaching Aid Session 48: The string ball exercise
- (25') Summarise the highlights of the stories that were told during the string ball exercise. Discuss the following with the participants and make notes on a sheet of flipchart paper:
  - Ask participants to think about business networks (and other networks such as political circles, social networks, sports clubs, church groups, chambers of commerce and industry, employers' organisations, etc.) that exist in their community.
  - Identify the common interests or goals of these networks such as finding business partners, childcare, sharing transport, access to information, collecting money for a common goal, savings groups, sharing work that cannot be accomplished by a single person or business, lobbying for a shared interest, etc.
  - Discuss differences and benefits of these networks. Discuss why a person decides to join a network.
  - Discuss whether women and men have the same access to these networks or not, or if these networks are separated. Discuss what possibilities the participants have to access these networks and how they could benefit from them.
- (5') End the session by reviewing the key messages of this session.

Remarks:

✓ Related topic: gender differences

TEACHING AID SESSION 48

THE STRING BALL EXERCISE



1. Participants sit or stand in a circle. The facilitator holds a ball of string and tells the group a short story about a success or a positive experience which involved the help or support from other people. The story can be related to business or it can be a story from personal life (e.g. successfully completing school or a training programme, a successful sale, an activity that was successfully completed through the help of others). It is important to emphasise the role of the other people and how they contributed to the success. The story should not be too long (30-60 seconds).
2. The facilitator than throws or rolls the ball of string to someone in the circle while holding on to the loose end.
3. The person who receives the ball of string continues with their own success story or positive experience.
4. The person who has told the story then throws or rolls the ball to another person while holding on tightly to the string.
5. The exercise continues until all participants have told their stories (and are holding a piece of string).
6. Once all participants are linked by the string, the facilitator asks the participants to pull their ends of the string slightly towards themselves. A network of string appears. Explain that these lines represent lines of communication and interaction in this exercise. Such connections between people are called networks. This network can eventually expand to cooperation networks among the participants in the future.
7. To enable the participants to better see the network, instruct them to hold the string above their heads. Place a small object on top of the network of string (e.g. a sheet of paper). Explain that this illustrates the strength of the network. The tighter the strings are held, and the more connections there are, the easier it is to place an object on it.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 105-107.

SESSION 49

BUSINESS GROUPS

Objectives

- To understand how cooperation in a group can benefit a business.
- To learn about the advantages and challenges of working in a group.
- To learn about the key criteria for successfully establishing a group.

Duration:

approximately 1 hour

Key messages:

- There are many ways entrepreneurs can profit from organising their work in groups.
- To successfully form a group and to ensure commitment and motivation, there must be a shared goal as well as the members' individual interests in being part of the group.
- Whenever the advantages of being in a group outnumber the challenges, or whenever challenges can be overcome there is sufficient motivation to form a group.
- Groups face many challenges; it is best to clarify rules and regulations beforehand to avoid conflicts.

Materials / Preparation:

- Cards in three different colours for each group and markers.
- A sheet of flipchart paper with the headings "advantages", "challenges" and "critical points for cooperation" (see Teaching Aid 49).

Session plan

- (5') Summarise the key messages of the previous session and explain that in the current session they are going to learn how cooperation in small groups for business purposes works.
- (5') Remind participants of the key conditions that must be met to successfully establish a network (see Teaching Aid Session 48b from the previous session). Establishing a small group for business cooperation has similar criteria. Taking part in a training programme is a good starting point for thinking about possible cooperation in the future.
- (20') Ask participants to form groups according to their pre-selected most promising business ideas (sessions 28 & 36). Instruct them to discuss their experiences of interacting or cooperating in groups. This can be any type of group, for example, their family, a working group from school, a church group, or a sports club. Ask them to brainstorm about the following three points regarding these groups:
    1. Advantages of being a member of these groups
    2. Challenges they have experienced as members of these groups regarding cooperation and interaction
    3. Critical points for successful cooperation: things that helped to overcome challenges

  Instruct them to use the cards to note down what they have found out, using one colour for advantages, one colour for challenges and one colour for critical points for cooperation.
- (25') Ask each group to present their findings. Instruct them to put their cards in the corresponding column on the sheet of flipchart paper with the heading "Advantages", "Challenges" and "Critical points for cooperation". Add points which were not mentioned by the groups.

Use Teaching Aid Session 49: Examples of advantages, challenges, and critical points for working in a group

Conclude by summarising the key outcomes of the discussion.

(5') End the session by reviewing the key messages of this session. Inform participants that in the next session they will look at steps they need to take to form a business group.

Remarks:

✓ Related topics: teamwork, conflict resolution

TEACHING AID SESSION 49: EXAMPLES OF ADVANTAGES, CHALLENGES AND CRITICAL POINTS FOR WORKING IN A GROUP

Advantages	*Challenges*	*Important points for cooperation*
• *An individual is stronger in a family or group than alone* • *Members can rely on each other to do part of the work* • *There is solidarity between group members* • *One can ask for advice or support from others* • *Different members of the group have different skills and different knowledge which makes the group stronger than the individual* • *Resources and infrastructure can be shared which reduces costs* • *A group can produce more, and provide it faster than a single person which opens up new possibilities (e.g. large orders)* • *Problems and difficulties can be discussed together* • *Discussing things with each other helps to find creative solutions* • *Being in a group is an opportunity to get to know people* • *Being in a group is an opportunity to learn new things*	• *Lack of solidarity* • *Stronger members take advantage of weaker members* • *Duties are not divided evenly which can lead to conflict* • *Lack of commitment of the members* • *Inadequate selection of members, members do not have the right skills and knowledge* • *Personal disputes between group members* • *Members lose interest in the group* • *The group does not really benefit its members* • *Too much labour involved in maintaining and coordinating the group* • *Disagreements about the purpose of the group* • *Different personal motivations for joining the group* • *Not enough resources in the group to reach the goals of the group and benefit the group members at the same time*	• *Common agreement on a joint goal and purpose for the group (e.g., earning money, getting access to information, shared need for childcare or transport)* • *A concrete opportunity or occasion* *(such as working in the same locality or sector, knowing each other already, having made friends during a training programme)* • *Common agreement and defined procedure as to how resources are shared* • *A balance between individual interests and the group's goals and purposes* • *Group members support each other and look beyond their personal interests* • *Members' solidarity and commitment to benefitting the group* • *A good system for encouraging members who try to benefit more than they contribute to leave the group* • *Individual motivation to join the group* • *Good coordination whenever tasks are divided* • *Careful selection of members and clear conditions of membership* • *Respect for the opinions of others and group agreement on how decisions are made*

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 285-286.

SESSION 50

STEPS FOR GROUP FORMATION

Objectives

- To learn about steps for group formation.
- To encourage cooperation and to stimulate interaction between participants.

Duration:

approximately 1 hour

Key messages:

- For successful group formation the group needs to have a binding character.
- The group members must clearly agree on goals, duties and rules concerning the division of work, the decision-making process and the distribution of income and benefits.
- A constitution is important to ensure that the group members have a common agreement. It is necessary when starting joint business activities.

Materials / Preparation:

- Sheets of flipchart paper for each group and markers.
- Teaching Aid Session 50a on a sheet of flipchart paper.
- Copies of Teaching Aid Session 50b for each participant.

Session plan

(5') Summarise the key messages of the previous session and explain that in the current session they are going to practise forming a business group.

(30') Form groups according to the pre-selected business ideas (session 28). Instruct the groups to discuss how they could cooperate in a business group to realise their business ideas. Explain that their task is to come up with an agreement on how they would cooperate in this group and to define a common goal and set of rules.

Distribute a sheet of flipchart paper and markers to each group. Instruct them to make notes on the following points regarding their business group:

1. Name of the business group
2. Joint goals, objectives and activities of the business group
3. Conditions of membership
4. Meetings & decision-making
5. Roles & duties of the members
6. Recording income & earnings and managing a surplus
7. Use of shared equipment & resources / accessing loans / duties of members
8. Dissolution of the group

Present Teaching Aid Session 48 to explain in more detail what is meant by these points, and give some examples.

Use Teaching Aid Session 50a: Points to consider when forming a group

(25') Ask participants to present their sheets of flipchart paper to the others. Discuss the critical points and difficulties of coming up with a set of common rules.

(5') End the session by reviewing the key messages of this session. Explain that in real life all the above-mentioned points have to be carefully and thoroughly discussed and agreed by all members of the group. State that it is important to prepare a real constitution when starting joint business activities. Hand out the Teaching Aid 48b to the participants as an example of such a constitution.

Use Teaching Aid Session 50b: Model constitution format

Remarks:

✓ Related topics: teamwork, conflict resolution

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 287-290.

TEACHING AID SESSION 50A

POINTS TO CONSIDER WHEN FORMING A GROUP

1. Name of the business group

2. Joint goal, objectives, and activities of the business group

- This is closely related to the motivation of the group members to join the group, e.g. to put a business idea into action and to earn money.
- Objectives relate to the joint goal but are more specific and detailed, e.g. reduce costs associated with starting a business, make the business effective and more visible.
- What activities are necessary to reach the joint goals and objectives? What is the major activity of the group, e.g. sharing tasks, exchanging information, joint savings, sharing resources and knowledge?

3. Condition of membership

- Criteria for who can become a member, maximum number of members.
- Joining fees (amount, when to pay).
- Absences (agree on rules for absence, sick leave, etc.).
- Membership suspension/exclusion in case of not abiding by rules.
- Membership resignation.

4. Committee

- Is a committee needed to manage the group, e.g. chairperson, secretary, etc.?
- When do elections take place (annually, every four years)? How do the elections work, e.g. majority vote? Who represents the group to the outside world?
- Signing authority for official agreements (usually at least two people including the chairperson)

5. Meetings & decision-making

- What types of meetings are there, e.g. general meetings, committee meetings, etc.?
- When do meetings take place and how regularly?
- Who attends these meetings?

6. Recording income, earnings and managing a surplus

- Does the group have a bank account?
- Will there be a reserve fund?
- How are earnings distributed among the members (how often, when, how)?

7. Use of shared equipment & resources / accessing loans / duties of members (depends on objective and activities)

- How, when and by whom can shared resources be used?
- Who maintains and repairs the equipment/infrastructure?
- Can group members access loans? Is it advantageous for the group to set up a savings and credit group? How can loans be obtained? How does repayment work?

8. Dissolution of the group

- At what stage can the group be dissolved?
- What will be done with open obligations/repayments?
- What will happen to shared equipment and surpluses?
- Can equipment be given to another group?

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 287-288.

TEACHING AID SESSION 50B
MODEL CONSTITUTION FORMAT

Name of association/group/network: .....

Addresses:

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 membership fee 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 the..... day of each 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 (e.g. a doctor's note or a home visit).

8. Any member who is absent for a working day without leave or sick leave will pay a fine of...for that day.

9. At the general meeting, members can be suspended for not more than.....days/week/months if the majority of members agree by vote that they are 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 she is not meeting the rules of the group.

11. If a member is expelled, they will receive.....of the share capital they contributed.

12. A new member can join the group if the majority of members agree by vote, at a general meeting, to accept their application.

13. If a member resigns from the group, they will receive.....of the share capital they contributed.

2. Committee

1. The group will have an elected committee of:

A 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/.....

3. Meetings

1. The group will hold an Annual General Meeting (AGM) at least once a year.

2. There must be at least.....percent 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 at least.....percent 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 committee will be responsible for the maintenance, repairs and safekeeping of the group's equipment.

6. Liability

1. Members are liable (responsible) for loans that they take as well as for loans that the group guarantees for other members. The share capital of the group cannot be used for the repayment of loans taken by individual members

7. Dissolution

1. If the group has outstanding debts, the group can only dissolve itself if it repays 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 .....

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 289-290.

SESSION 51 & 52

THE TOP 10 ENTREPRENEURIAL TRAITS

Objectives

To identity the 10 most important entrepreneurial traits (personal entrepreneurial characteristics).

To identify business goals and produce outputs using quality, quantity and time as criteria.

Duration:

approximately 2 hours

Key messages:

Entrepreneurs must develop all of the top 10 entrepreneurial traits which are:

1. Information seeking
2. Opportunity seeking
3. Persistence
4. Demand for quality and efficiency
5. Realistic goal-setting
6. Commitment to the work contract
7. Systematic planning and monitoring
8. Networking and persuasion
9. Self-confidence
10. Risk-taking.

Everybody who wants to succeed in business needs to know their strengths and weaknesses regarding these traits.

If you know your weaknesses, you can work on them.

Materials / Preparation:

- A container (e.g. cup, plastic bag) for each group, containing the following items needed to make a necklace: scissors, cotton thread, needles, glass or plastic beads in different sizes (alternatively you could use noodles, beans, or other locally available products such as seashell fragments or snail shell to replace the beads).
- Better quality thread (e.g. nylon thread instead of cotton, which is better to make the necklace).
- Instruction chart for display on a sheet of flipchart paper (see Teaching Aid Session 51b).
- Sample necklace (produced with better quality nylon thread).
- A performance chart (see Teaching Aid Session 51c).
- The top 10 entrepreneurial traits displayed on a sheet of flipchart paper (see Teaching Aid Session 52).

Session plan

(5') Summarise the key messages of the previous session and explain that in the current session they are going to practise entrepreneurial skills. Inform the participants that this will involve an exercise during which they will produce necklaces for a subcontractor.

(10') Explain the exercise: The participants represent home workers who produce necklaces for sale to a subcontractor. The facilitator represents the subcontractor who provides the raw materials for the production of the necklaces and who buys the necklaces if they like them.

Explain what the necklaces have to look like and show the sample necklace. Explain that you – as the subcontractor – will buy the necklaces only if they correspond exactly to the sample and that you will reject poor quality necklaces. The participants are allowed to contact you (the subcontractor) during the exercise to ask for information and to handover necklaces for inspection and sale. Make sure that you do not volunteer any information unless participants ask for it.

Use Teaching Aid Session 51b: Production chart

- (10') Divide the participants into groups of 3 to 4 people. Hand out the containers with the raw materials and the tools to the groups. Before starting production, ask each group to commit to making a certain number of necklaces. Report the committed numbers on the performance chart.

Use Teaching Aid Session 51c: Performance chart

- (30') Start the exercise. Examine the necklaces that are brought to you for sale. Reject necklaces that do not exactly correspond with the sample (e.g. poor quality, wrong number of beads used, different length, different look, wrong sequences of beads). Make sure that the participants know the reasons why you reject certain necklaces.

  Only provide the better quality thread to participants who approach you and ask for better materials or complain about the poor quality of the raw materials.

  Record each group's result on the performance chart (number of necklaces actually produced, number of necklaces accepted by the subcontractor)
- (5') Stop the exercise and inform the participants that you will discuss the outcome of this exercise in the next session.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Welcome the participants back to the session and inform them that you are going to discuss the outcomes of the exercise now.
- (15') Show the performance chart and discuss the results by asking the following questions:
  - How did they feel after the exercise (happy, frustrated, angry, etc.)?
  - Are they satisfied with their performance? Why or why not?
  - Why were some groups able to meet their commitments and other groups not?
  - If they had the chance to redo the exercise, what would they do differently?

Use Teaching Aid Session 51c: Performance chart

- (15') With reference to the exercise and the discussion above, ask participants to come up with traits entrepreneurs need to have to successfully process an order. Examples are:
  - Good performance and high quality is related to information seeking
  - Some groups may have been able to sell more because they were persistent in convincing the buyer
  - Some groups may have been able to meet their commitments because they set realistic goals
  - Some groups may have been more successful because they cooperated well in their teams
- ('20) Introduce the top 10 entrepreneurial traits to the participants and relate them to the exercise. Discuss examples of real-life business, or the exercise, with participants (see Teaching Aid 52): The top 10 entrepreneurial traits.

Use Teaching Aid Session 52: The top 10 entrepreneurial traits

- (5') End the session by reviewing the key messages of this session. Emphasise that everybody has some weaknesses and that if they know their weaknesses they can work on them and improve.

Remarks:

- ✓ Sessions 51 & 52 form a unit and should be conducted on the same day if possible. Conduct a sports session in between the two parts.
- ✓ Keep the sheet of flipchart paper with the top 10 entrepreneurial traits because it is needed in the next session
- ✓ Related topics: goal-setting & decision-making

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 67-76.

TEACHING AID SESSION 51A

NOTES FOR THE FACILITATORS FOR THE NECKLACE MAKING EXERCISE

- In this exercise, participants will make a product for sale to a subcontractor. The product is an easy-to-make necklace (it can be replaced by any other product that can be made in a short time). The participants represent home workers and the facilitator represents the subcontractor.
- The subcontractor defines and explains what kind of necklace they want. They provide the raw materials and the tools needed for the production to the home workers.
- It is important that the facilitator does a trial production to test the raw materials and tools before doing the exercise with the participants. Based on this trial, the facilitators can decide on the product specification (see Teaching Aid 51b, e.g. numbers of beads, length of the necklace, etc.).
- If no plastic, wooden or glass beads are available look around for alternatives, e.g. noodles or beans.
- It is important that the facilitator does not give all information related to the necklace-making in advance. The goal of the exercise is that participants discover challenges related to the necklace-making on their own and that they find possible ways to deal with them (for example asking the subcontractor for advice).
- There should be a set of better quality raw materials or tools (e.g. nylon thread or bigger needles) that make it easier to meet the quality standards defined by the subcontractor. These raw materials and tools are kept by the subcontractor and are not given to the groups at the beginning. Only the groups that approach the "subcontractor" to ask for better raw materials or to complain about the raw materials are provided with the better quality materials

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 74.

TEACHING AID SESSION 51B: INSTRUCTION CHART FOR PARTICIPANTS

Product: Necklace

Materials
Beads of different sizes
Thread and needles
Scissors

Product Specification
Number of beads: _____
Sequence of beads (colours/size) as in sample necklace
Shape (round)
Attractive & neat
Strong

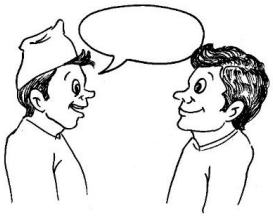
Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 75.

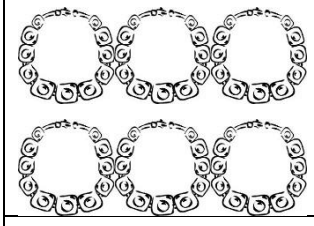
TEACHING AID SESSION 51C: PERFORMANCE CHART

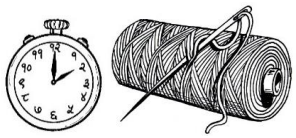
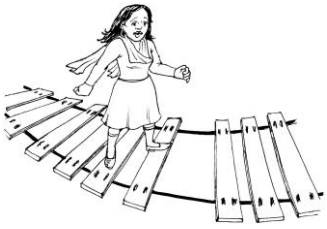
Name of the group	*Commitment (number of necklaces)*	*Number of necklaces actually produced*	*Number of necklaces accepted by subcontractor*

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 76.

TEACHING AID SESSION 52: THE TOP 10 ENTREPRENEURIAL TRAITS

TRAITS	
Information-seeking 	• Seeking information needed to produce goods or to deliver services • Seeking information that is helpful to making decisions (talking to other people and getting their opinion before deciding) • Being proactive is an important part of seeking information: you should not wait until information is offered to you but should take care of things yourself and be the person that is asking if you are unsure or if you need advice • Regular and recurring task • Examples from the exercise: asking the subcontractor to provide better thread or asking the subcontractor how to best use the materials and tools (with this information you can produce better quality necklaces and you can avoid spending time on necklaces that are rejected) • Other examples: asking other producers what production methods they use or asking them what quality issues with raw materials they were facing, asking customers what they like or dislike about your products, asking subcontractors what quality standards they have

Opportunity-seeking 	• Searching for opportunities in the environment • Regular and recurring task • Examples from the exercise: buying a better needle or nylon thread after having heard about their existence on the market, going outside the training hall where the lighting conditions are better • Other examples: attending training, looking for new products that are on the market or invent new products yourself, a new fashion style, governmental support that is available, construction of a new market area, etc.
Persistence 	• Not giving up when challenges occur • There are always ups and downs – challenges must be overcome • Persistence is the key to finding solutions to obstacles • Examples from the exercise: being persistent in improving the quality of the necklaces when they are rejected by the subcontractor, being persistent in convincing the subcontractor to buy the necklaces
Demand for quality and efficiency 	• Having high expectations of oneself to produce high quality products or to deliver high quality services and to constantly improve efficiency • Examples from the exercise: delivering the committed number of necklaces, delivering high quality necklaces, all necklaces have been accepted as quality products • Other example: Quality of goods or services influence the price they can be sold at and customer satisfaction (satisfied customers are more likely to purchase again in the future)
Realistic goal-setting 	• Setting figures or targets that help to measure one's progress • If you don't know exactly what you want to achieve, you cannot be sure if you are on the right track • Realistic goal-setting is part of the planning process • Examples from the exercise: agreed number of necklaces
Commitment to the work contract 	• Committing oneself to the targets agreed on in contracts and making efforts to reach them • Example from the exercise: making an effort to deliver the agreed number • Other examples: Commitment reflects reliability and trustworthiness which are both important for future contracts (if subcontractors are not satisfied with quality or quantity of goods or services delivered, they are less willing to sign a follow-up contract but will instead look for new partners)

Systematic planning & monitoring 	• Defining work procedures and steps to take. Checking standards and quality • Systematic planning helps to meet the demand for quality and makes work more efficient • Examples from the exercise: Arranging the beads on the working surface, numbering of beads, keeping an eye on the agreed number of necklaces
Persuasion and networking 	• Regularly exchanging information with other people and communicating decisions or ideas with them (e.g. family, customers, business partners) • Networking also helps to become aware of new opportunities • Examples from the exercise: talking with other groups about the production process, exchanging information on how the necklace is best produced
Self-confidence 	• Being certain about oneself and knowing what one wants • Being self-confident helps to appeal to customers and subcontractors, to achieve goals and to improve chances of success (if you are certain that you do a good job and that your services or goods are top quality, then other people are more likely to believe you) • Being self-confident gives you power and strength to carry on with your tasks and helps to find solutions to problems
Risk-taking 	• Dealing appropriately with uncertainties and willingness to take risks • Not everything in business can be foreseen, circumstances sometimes change (e.g. new competitors entering the market, customers wanting different/new products, suppliers going away) • An entrepreneur sometimes needs to take calculated risks, but this does not mean putting the whole business at risk unnecessarily

SESSION 53

SELF-ASSESSMENT

Objectives

- To reflect on one's own strengths and weaknesses in relation to the top 10 entrepreneurial traits.
- To identify ways to improve one's own entrepreneurial traits.

Duration:

approximately 1 hour

Key messages:

- Everybody has strengths and weaknesses.
- It is important to reflect from time to time about on one's own strengths and weaknesses.
- When we understand our strengths and weaknesses, we can build and expand on strengths and we can improve weaknesses.

Materials / Preparation:

- Statements about attitudes and behaviours displayed on a sheet of flipchart paper (see Teaching Aid session 53a) – do not write the associated entrepreneurial traits.
- A set of cards with the top 10 entrepreneurial traits – one set for each participant (see Teaching Aid Session 53b).
- Questionnaire about the top 10 entrepreneurial traits – one for each participant (see Teaching Aid Session 53c).
- The top 10 entrepreneurial traits displayed on a sheet of flipchart paper (from previous session, Teaching Aid Session 52).

Session plan

(5') Summarise the key messages of the previous session. Explain that in the current session they will do a self-assessment of their own strengths and weaknesses in relation to the top 10 entrepreneurial traits.

(15') Show the flipchart paper with the top 10 entrepreneurial traits to the participants and go through them again.

Use Teaching Aid Session 52: The top 10 entrepreneurial traits

Ask the following questions:

- Have you ever found any of these traits useful in a real life situation?
- In which situation did you lack some of these traits? Can you describe the situation?
- Which of the traits do you need the most to start a business? Why?
- What can you do if you are aware that you don't possess a particular trait?

(15') Hand out the sets of cards displaying the top 10 entrepreneurial traits to each participant and show the statements about attitudes and behaviours. Go through the statements one after another. For each statement, ask the participants to identify the associated entrepreneurial traits. They can hold up the corresponding cards to indicate which traits are applicable. Put the cards next to the corresponding statement.

Use Teaching Aid Session 53a: Statements about attitudes and behaviours

Use Teaching Aid Session 53b: Cards with the top 10 entrepreneurial traits

(20') Explain that every person has strengths and weaknesses. Everybody can build on and expand their strengths and overcome or minimise their weaknesses. The first step is to do a self-assessment to understand one's own strengths and weaknesses.

Hand out the questionnaire to the participants. Explain that the questionnaire contains the 16 statements about personal behaviour and attitudes mentioned above. Instruct the participants to read each statement again and indicate to what extent the statements reflect their own attitudes or behaviour. Make sure that illiterate participants and those finding it difficult to read are assisted by their peers.

They can use the smilies to do the rating. Explain how the rating is done:

- If you think that a statement fits you very well and reflects how you usually behave or feel, you can circle the two smiling faces (*very true of me*)
- If you think that the statement fits you well and reflects how you behave or feel in some situations you can circle the smiling face (*true of me*)
- If you think that the statement does not really fit you and does not reflect how you behave or feel in most situations, you can circle the sad face (*untrue of me*)
- If you think that the statement does not at all fit you and that you never or rarely behave or feel this way you can circle the two sad faces (*very untrue of me*)

Emphasise that the outcome of the self-assessment is for their own personal use. They should try to be honest with themselves. The goal of this exercise is not only to discover strengths but also personal weak points.

(5') Summarise the key messages of this session.

TEACHING AID SESSION 53A

STATEMENTS ABOUT ATTITUDES AND BEHAVIOURS

1. I always look for ways of improving situations for me and my family.

(Demand for quality & efficiency, 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 the work contract)

4. I am enthusiastic about things that are done well.

(Demand for quality & efficiency)

5. I am convinced that I will succeed in everything I do.

(Self-confidence)

6. I am always interested in what is going in my community, because this gives me ideas for reaching my goals.

(Opportunity-seeking)

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.

(Systematic planning and monitoring)

9. One sometimes needs to take calculated risks, but this does not mean putting the entire business at risk unnecessarily.

(Risk-taking)

10. Whenever I have to decide on something, I always talk with many people and get a lot of information before making a decision.

(Information-seeking, systematic planning & monitoring)

11. I like to talk to new people and I am interested in finding out what they are doing.

(Persuasion & 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

(Persuasion & networking)

15. The more clearly I know what I want to achieve in my life, the better my chances of success.

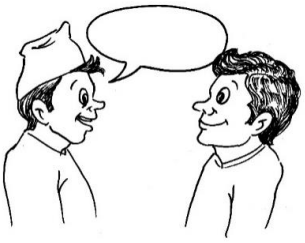
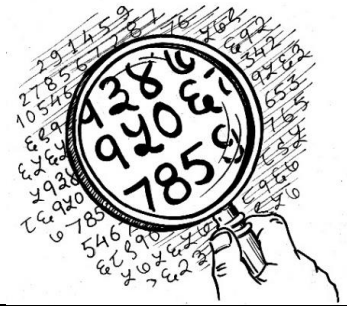
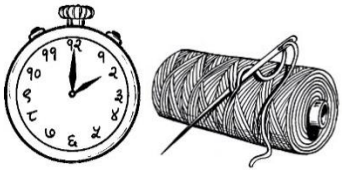
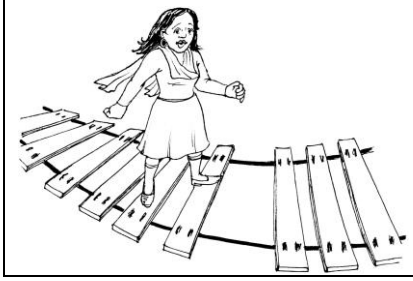
(Goal-setting, self-confidence)

16. I believe it is always important to keep one's promises.

(Commitment to the work contract)

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 90.

TEACHING AID SESSION 53B: CARDS WITH THE TOP TEN ENTREPRENEURIAL TRAITS

Information-seeking 	*Opportunity-seeking* 	*Persistence* 
Demand for quality and efficiency 	*Realistic goal-setting* 	*Commitment to the work contract* 
Systematic planning & monitoring 	*Persuasion and networking* 	*Self-confidence* 
Risk-taking 		

TEACHING AID SESSION 53C

QUESTIONNAIRE FOR SELF-ASSESSMENT

The exercise below is a self-assessment of your entrepreneurial traits. There are 16 statements reflecting the top ten entrepreneurial traits. For each statement, indicate how well it fits you and to what extend it describes how you usually behave or feel.

Proceed as follows for the questionnaire:

1. Read each statement and circle the response option that fits you best

The options are provided in the boxes directly below the statement. You can choose between "very true of me", "true of me", "untrue of me" or "very untrue of me". These options mean the following:

- Very true of me (represented by two smiling faces):

The statement fits you very well and reflects how you usually behave or feel

- True of me (represented by one smiling face):

The statement fits you and reflects how you behave or feel in some situations

- Untrue of me (represented by one sad face):

The statement does not really fit you and you rarely behave or feel this way

- Very untrue of me (represented by two sad faces):

The statement does not at all fit you and you never behave or feel this way

2. Indicate the number of smiling faces that you have received for the associated entrepreneurial trait

After you have circled the faces, look at the entrepreneurial traits associated with the statement, which are just below. For some of the statements there is one trait, and for others there are two.

Draw or write the number of sad or smiling faces in the spaces provided next to the symbol(s) reflecting the entrepreneurial traits.

For example, if you think that the first statement is very true of you and you circle the two smiling faces, you can write (2) or draw (☺☺) the number of smiling faces in the space provided next to the picture for "opportunity-seeking" as well as in the space provided next to the symbol for "demand of quality".

Try to be honest with yourself. Everybody has weaknesses. Identifying your weak points is a chance to improve them!

Proceed as follows for the evaluation form:

3. Use the evaluation form to understand your weakness and strengths

Count the number of smiling and sad faces from your rating above for each of the traits.

Draw the number of smiling and sad faces, or write the number for each trait in the boxes provided. The more smiling faces you have for a certain trait the stronger you are in this area. The more sad faces you have for a trait, the weaker you are in this area. Reflect on how you can improve the traits which have received sad faces.

Questionnaire:

1. *I always look for ways of improving situations for me and my family.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Opportunity-seeking	Demand for quality and efficiency
	

2. *When I face a difficult problem, I spend a lot of time trying to find a solution.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Information-seeking	Persistence
	

3. *I make a great effort to accomplish my work on time.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Commitment to the work contract


4. *I am enthusiastic about things that are done well.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Demand for quality and efficiency

5. *I am convinced that I will succeed in everything I do.*

Very true of me	*True of me*	*Untrue of me*	*Very untrue of me*
☺☺	☺	☹	☹☹

Self-confidence

6. *I am always interested in what is going in my community, because this gives me ideas for reaching my own goals.*

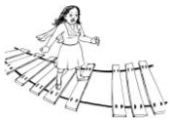
Very true of me	*True of me*	*Untrue of me*	*Very untrue of me*
☺☺	☺	☹	☹☹

Opportunity-seeking

7. *I am never afraid of new things coming up, even if they appear dangerous.*

Very true of me	*True of me*	*Untrue of me*	*Very untrue of me*
☺☺	☺	☹	☹☹

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.*

Very true of me	*True of me*	*Untrue of me*	*Very untrue of me*
☺☺	☺	☹	☹☹

Systematic planning & monitoring

9. *One sometimes needs to take calculated risks, but this does not mean putting the entire business at risk unnecessarily.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Risk-taking

10. *Whenever I have to decide on something, I always talk with many people and get a lot of information before making a decision.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Information-seeking

Systematic planning & monitoring

11. *I like to talk to new people and I am interested in finding out what they are doing.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Persuasion and networking

12. *I have a clear vision of where I intend to get in the future.*

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Realistic goal-setting

13. When something or somebody hinders what I am trying to do, I always try to find a way to overcome it.

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Persistence

14. I know how to introduce my ideas to my family.

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Persuasion and networking

15. The more clearly I know what I want to achieve in my life, the better my chances of success.

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Realistic goal-setting

Self-confidence

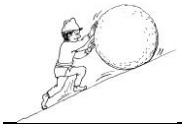
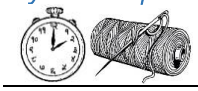
16. I believe it is always important to keep one's promises.

Very true of me	True of me	Untrue of me	Very untrue of me
☺☺	☺	☹	☹☹

Commitment to the work contract

Evaluation form:

Count the number of smiling and sad faces for each trait from your rating above. Draw or write the number of smiling or sad faces for each trait in the boxes provided. The more smiling faces you have for a certain trait the stronger you are in this area. The more sad faces you have for a trait, the weaker you are in this area. Reflect on how you can improve the traits which have received sad faces.

TRAITS	*Number of smiling faces* ☺	*Number of sad faces* ☹
Information-seeking 		
Opportunity-seeking 		
Persistence 		
Demand for quality and efficiency 		
Realistic goal-setting 		
Commitment to the work contract 		
Systematic planning & monitoring 		
Persuasion and networking 		
Self-confidence 		
Risk-taking 		

SESSION 54

CREATING A VISION

Objectives

- To enable participants to develop a vision for the future.
- To realise how a vision can help to accomplish things in life.
- To stimulate creativity.

Duration:

approximately 1 hour

Key messages:

- A vision is a dream you have about who you want to become and what you want to achieve in the future. A vision statement is a sentence that summarises the core aspects of the vision.
- Having a vision about your future motivates you and drives you forward.
- A vision helps to plan for the future, it gives you guidance when it comes to deciding where you want to go.
- Nothing happens without action. The same is true for making your vision a reality. With your vision clear, you can start to think about steps you can take to move towards your vision.

Materials / Preparation:

- A sheet of flipchart paper displaying "The journey towards your vision" (see Teaching Aid 54c).
- Handouts "Working towards your vision" (see Teaching Aid 54d).
- Prepare yourself: Read Teaching Aid Session Teaching Aid 54a, which explains the terms related to creating a vision as used in this session and the next two.

Session plan

(5') Summarise the key messages of the previous session. Explain to the participants that in the next two sessions they are going to talk about the ideas and wishes they have for their future professional lives. They will learn what they can do to ensure that they move forward towards these ideas and wishes.

(10') Read the story "Shakuntala's vision" to the participants. Explain the concept of "Vision". A vision is a dream we have about ourselves, who we want to become, and what we want to achieve in the future. A vision drives us forward and gives us direction. A vision is like the destination on a journey: if you are on a journey and you don't know where the destination is, you won't know in which direction to walk. If you know your destination (vision), you can plan your route.

Use Teaching Aid Session 54b: Shakuntala's vision

(5') Ask the participants to find a comfortable space in the teaching area (for example leaning against a wall or a tree or lying on their backs). This place represents their current situation. Ask the participants to close their eyes and to concentrate on their own individual situation at this point in time:

- Who am I?
- What do I want to become?

(5') After this moment of silence, ask the participants to move around the teaching space to find another convenient spot. This place represents their personal and professional situation in the future. Invite participants to dream about their future and to create their own vision. Use the following guiding questions:

- How would I like to earn my living in a perfect world?
- Who will I be and what will my professional situation be?
- What do I have to do to get there?

- (10') Divide the participants into small groups of 2 to 3 people. Ask them to share their future dreams with each other. The listeners should first listen in silence and then give feedback: Do the plans seem realistic? What else is there to do to move in the right direction?
- (5') Show Teaching Aid 54c: Explain that a vision is like the destination on a journey: when you are on a journey and you don't know where your destination is, you won't know in which direction to walk. The vision leads you in the right track. Explain that to make a vision reality, they have to plan and take action accordingly. Refer to the story "Shankuntala's vision" (*e.g. vocational training, working in her uncle's tailor shop, saving money for the business training*).

  Use Teaching Aid Session 54c: The journey towards your vision

- (15') Hand out Teaching Aid Session 54d "Working towards your vision". Explain that this document can help them to plan for their vision. Explain that after having dreamed about one's future one needs to formulate a vision statement. A vision statement is just one sentence that describes the most important aspects of the vision and gives it a timeframe. It narrows the vision down and helps to focus on the most important parts of the vision.

  Ask the participants to think about the most important part of their vision. How could they summarise their vision using just one sentence? Give an example of Shakuntala's story. She had a vivid picture of how her life would be in the future. Her vision statement was "In five years from now, I am going to be a tailor with my own shop where I sell beautiful dresses".

  Give participants time to review their vision and to come up with a vision statement. They can use the first box on the first page of the handout (STEP 1: My vision) to write down or draw their vision, and the second box (STEP 2: My vision statement) to formulate a vision statement.

  They do not have to fill it in or complete it during the session. They can take it home and find an appropriate moment to do it. The outcome of this exercise is for the participant's own use.

  Use Teaching Aid Session 54c: The journey towards your vision

  Use Teaching Aid Session 54d: Working towards your vision

- (5') End the session by reviewing the key messages of this session. Emphasise that it is important to take actions to realise the vision. Inform the participants that in the next session they will learn how to plan these actions. Instruct the participants to bring the handout "Working towards your vision" with them to the next session.

Remarks:

- ✓ Related topics: decision-making & goal-setting, business planning & monitoring
- ✓ This session forms a unit with the following two sessions

TEACHING AID SESSION 54A

TERMS RELATED TO VISION

Vision:

A vision is a dream we have about ourselves, who we want to become and what we want to achieve in the future. It reflects wishes and ideas for the future on a very general level. A vision contains different aspects from realistic to less realistic, from more relevant to less relevant. It reflects how one sees oneself in a perfect world.

A vision does not need to be very concrete or focused. It can contain images of the future in different areas of life. A vision motivates and drives people forward in what they are doing, because it gives direction and guidance. It enhances willingness to change and take action. We can compare it to the destination on a journey: if you don't know where you want to go, you don't know in which direction to walk. If you know your destination (vision), you can plan your route.

Vision statement:

A vision statement describes the core idea of a vision. It is one sentence that summarises the most important accomplishments related to the vision, and gives a timeframe.

Formulating a vision statement is the first step in turning a vision into reality. Narrowing a vision down to just one sentence helps to get clarity about the most important aspects of the vision and helps to stay focused when it comes to further planning.

Goals:

Goals are – like a vision and like a vision statement – things we want to achieve. However they are very concrete and practical. They break down the vision statement into different components.

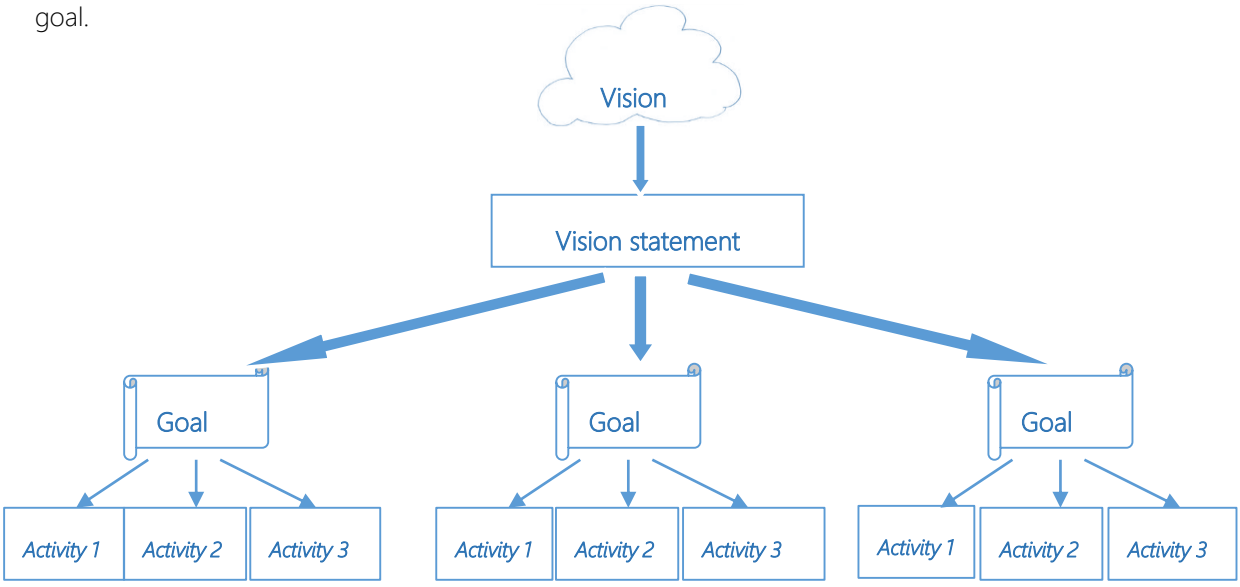
Goals are used to specify the vision statement. For every vision statement we can define several goals. Goals can be short-term, mid-term or long-term, depending on the timeframe in which they can be accomplished.

Goals are very specific in terms of content and time. This allows us to evaluate whether we are on the right track or not.

Concrete goals give clarity about the actions that need to be followed. Unlike a vision or a vision statement, goals are very specific and are therefore more suitable for planning actions (activities) to be taken.

Activities:

Activities are all actions necessary to achieve goals. Usually there are several activities associated with each goal.



TEACHING AID SESSION 54B

SHAKUNTALA'S VISION

Shakuntala sometimes dreams about her future. She imagines herself as a tailor. She has a big shop on the main road. A beautiful sign is fixed above the front door which says "Shakuntala's Tailoring – Everything you can imagine". She is designing and making dresses. She is specialised in new fashions. Three other women work for her. They have great fun sitting together tailoring and chatting about new designs they want to create. She is well known in the village for making the most beautiful dresses. Even people from other villages know her and sometimes travel to her place if they need dresses for special events. The shop is making enough profit for her to save a little. And who knows, maybe someday she will even open up a second shop in the neighbouring village....

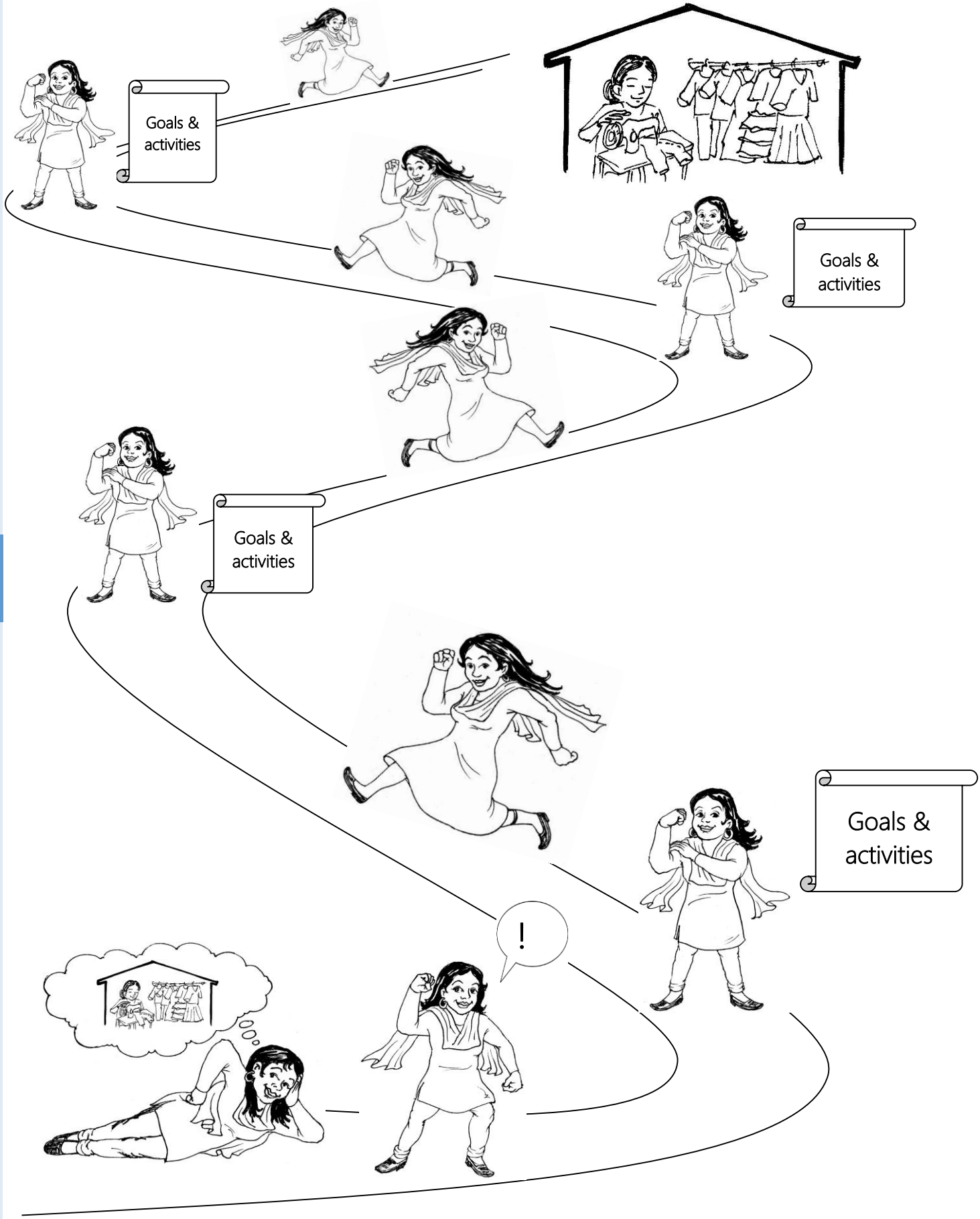
People sometimes laugh at her when she talks about her future dreams. But she does not care too much. She tells herself: "Five years from now, I am going to be a tailor with my own shop where I design and sell beautiful dresses!" She knows that this is not easy to achieve, but she also knows that she can work towards it. She needs to improve her tailoring skills, she needs to know how to start up a business and she needs to save enough money for a business start-up.

At present, she is taking part in a vocational training course where she can improve her tailoring skills. She has also talked to her uncle, a tailor in a neighbouring village. He agreed that she can help him out when she has finished the training. She also hopes to gain some insights into how a tailor's shop is run. She has also heard of an NGO in the area that provides business training. She wants to save some of the money she earns at the tailor's shop to pay for transport to travel to the training sessions.

She knows that she will need some money to start up a tailor shop. She is planning to continue working with her uncle or to find another job. If she saves some money, she can also go to the bank and ask for a loan.

Shakuntala is satisfied. Even though her dreams seem far away, she can plan and move step-by-step in the right direction.

TEACHING AID SESSION 54C: THE JOURNEY TOWARDS YOUR VISION



TEACHING AID SESSION 54D

WORKING TOWARDS YOUR VISION

STEP 1: My vision

Dream about your future. How would like to earn your living in a perfect world? Where do you see yourself five years from now? Who will you be? What will your personal and professional situation be?

Use the box below to draw or write your vision:

STEP 2: My vision statement

Your vision may contain all sorts of achievements and you may have different pictures in mind. Try to get to the core of your vision and give it a timeframe. Think about the most important accomplishments and summarise them in one sentence.

.....

.....

STEP 3: Goals

Try to divide your vision statement into several smaller goals. Try to be as specific as possible. Establish an order and set a timeframe. Ask yourself the following questions:

- What are the benefits, the purposes or the specific reasons for the goals?
- How do the goals help me to work towards my vision?
- What has to be done first on the way towards my vision?
- What would come next?
- What is a realistic timeframe (next week, next month, next year)?
- How do I know when I have accomplished the goal?

Goals:

..... Time frame:.....

..... Time frame:.....

..... Time frame:.....

..... Time frame:.....

STEP 3: Activities

Think about concrete activities and steps you have to take to achieve your goals:

- What specifically can you do to move towards your objectives?
- How can the goals be accomplished? What steps and activities are involved?
- What are the skills you need? What other requirements?
- What additional information do you need to accomplish your goals and objectives?

Activities:

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STEP 4: Constraints and difficulties

As you look at your goals and the associated activities, think about possible constraints and difficulties. Constraints can be related to yourself, your family, or your community – any obstacles that hinder or delay the accomplishment of your goals. Try to come up with things you can do to minimise them or overcome them

Constraints

.....

.....

.....

What can I do to overcome or minimise them?

.....

.....

STEP 5: Support

Think about people that can help you to reach your goals or to minimise or overcome constraints:

Support person

1. .....

What kind of support could I get? .....

2. .....

What kind of support could I get? .....

3. .....

What kind of support could I get? .....

STEP 6: Evaluate

Now that you have set your goals and defined activities, review this exercise and evaluate whether you have come closer to putting your vision into reality.

You should do a review once a month. To achieve your goal, you must remain persistent, and act courageously and efficiently.

SESSION 55 & 56
WORKING TOWARDS A VISION

Objectives

- To learn how to make a vision happen.
- To learn how to set goals and define activities.
- To experience and understand difficulties in setting and achieving goals.

Duration:

approximately 1 hour

Key messages:

- Goals are – in the same way as a vision and as a vision statement – things we want to achieve. However they are very concrete and practical. They break down the vision statement into different components.
- For a goal to be meaningful, it must be specific, achievable, and time-bound. This allows you to define concrete activities and actions to be taken to achieve your goal and to evaluate whether you are on the right track.
- While working towards your vision, you will encounter challenges and difficulties. Think about ways to overcome or reduce them.

Materials / Preparation:

- A sheet of flipchart paper & marker for noting down goals and activities from Shakuntala's story (see Teaching Aid Session 55).
- A sheet of flipchart paper displaying "the goal-setting criteria for working towards your vision" (see Teaching Aid Session 56).
- Teaching Aid Session 54b (see previous session).
- Handouts distributed in the previous session (see Teaching Aid Session 54d).
- Cards for noting down the mini-goals.
- Cards for collecting ideas about goal-setting from the participants.
- A sheet of flipchart paper for noting down difficulties and ways to deal with them.

Session plan

(5') Summarise the key messages of the previous session and explain that in the current session they are going to learn how to make a step-by-step plan towards their vision.

(5') Explain that after having formulated a vision statement, they need to break the vision down into achievable goals and to define activities which are needed to achieve these goals. Goals are things one needs to achieve in order to work towards one's vision. Make sure that the participants understand the difference between a goal and the activity needed to achieve a goal. Point out that activities are often misunderstood as goals. Give an example (e.g. buying a car is not a goal but an activity to reach a certain goal, such as greater mobility for the business or an increase in status).

(15') Read the story "Shakuntala's vision" again (see Teaching Aid Session 54a) and instruct participants to pay special attention to how Shakuntala's broke down her vision into goals and activities. After having read the story, ask participants which goals and activities they have identified. Note down the goals and activities on the sheet of flipchart paper.

Teaching Aid Session 55: Shakuntala's goals and activities

Point out to participants that goals can be short-term, mid-term or long-term, and that many short-term goals contribute to long-term goals. Give an example (e.g. improving quality standards in the production of goods leads to the long-term goal of always satisfying your clients and, thereby to the ultimate goal of being a successful entrepreneur).

(15') Ask each participant to establish a mini-goal that can be reached within two minutes without leaving the teaching area. Everybody should clearly state their mini-goal on a card along with their name (e.g. get energised, cheer up the group). After everybody has defined their mini-goals, give them 2 minutes to implement the corresponding activities.

(15') Discuss the following with the participants:

- How did they set their mini-goals?
- Why have some people accomplished their mini-goals and others not?
- How do they feel about the results?
- Was it difficult? Why or why not?
- What did they learn about themselves from this exercise?
- How would they set goals in the future?

Collect the ideas mentioned by the participants on cards.

(5') Thank the participants for their contributions. Inform them that after the break you will look at useful criteria which help to define and accomplish goals.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

(5') Welcome the participants back. Explain that you now want to define some criteria for goal-setting and the planning of the associated activities.

(10') Introduce the criteria for goal-setting to the participants (see Teaching Aid Session 56: Goal-setting criteria for working towards your vision). Ask participants for examples from Shakuntala's story. Use the cards produced during the discussion about the mini-goals either as example criteria or examples of difficulties faced relating to a criterion. Place the cards in the corresponding field on the flipchart paper.

Use Teaching Aid Session 56: Goal-setting criteria for working towards your vision

(10') Show Teaching Aid Session 54 to the participants. Explain that the vision statement, the goals, and the activities are major steps towards the vision. However, on the journey towards the vision one sometimes faces difficulties, such as personal problems, or family/community-related obstacles. Working towards a vision means dealing with these difficulties so as to minimise or overcome them. Achieving goals and working toward one's vision is an ongoing process. One needs to be persistent and take courageous actions.

Use Teaching Aid 54c The journey towards your vision

(10') Recall the story of Shakuntala's vision. Ask participants to think about problems Shakuntala may face on the journey towards her vision. Use a sheet of flipchart paper with the two headings "Difficulties" and "Ways to deal with difficulties". Examples are:

- Difficulty: Shakuntala's family may do not approve of her travelling to the neighbouring village to work at her uncle's tailor shop because they think they it is too dangerous
- Way to deal with the difficulty: she can try to find somebody to travel with / she can stay overnight at her uncle's place
- Difficulty: Shakuntala may be shy and does not dare to ask her uncle for work
- Way to deal with the difficulty: she can discuss her plans with her family or friends first, or she can ask them to come along when she asks her uncle

Summarise the difficulties and ways of overcoming or reducing these challenges. Conclude that there are many ways of dealing with such problems. It is good to think ahead when planning goals and activities, and to think about challenges. Emphasise that we need other people's help when realising a vision.

- (15') Instruct participants to look at the handout distributed in the previous session. They can use the boxes provided on page 2 (STEP 3: Goals and STEP 4: Activities) to fill in the goals and activities related to their vision statement. On page three, there is space provided for noting down difficulties and ways of reducing them, and for making notes about support persons (STEP 4: Constraints and difficulties, STEP 5: Support).

  Give participants time to think about goals, activities, constraints and support related to their vision. They do not have to fill in or complete the handout during the session. The outcome of this exercise is for their own use. However you can ask if somebody is willing to share their plans with the group.

- (10') End the session by reviewing the key messages of this session.

Remarks:

- ✓ Related topics: decision-making, vision, business-planning & monitoring
- ✓ Sessions 55 & 56 form a unit with session 54. Conduct sessions 55 & 56 on the same day if possible, and conduct a sports session between the two parts.

TEACHING AID SESSION 55

SHAKUNTALA'S GOALS AND ACTIVITIES

Vision statement: *Five years from now, I am going to be a tailor with my own shop where I design and sell beautiful dresses.*

Goals	*Activities*	*Timeframe*
Developing good tailoring skills and becoming a good tailor	*Taking part in vocational training offered by the school in her village and get a certificate* *Working in her uncle's tailor shop in the neighbouring village*	*This year*
Knowing how to set up and run a business	*Attending a business knowledge course offered by NGO XX* *Getting advice from her uncle on running a tailoring business*	*Next year*
Saving money for business start-up	*Continuing to work in her uncle's shop* *Finding another job*	*In two years*
Starting up a business	*Detailed planning of business start-up* *Asking the bank for a loan*	*In three – five years*

TEACHING AID SESSION 56: GOAL-SETTING CRITERIA FOR WORKING TOWARDS YOUR VISION (THE SMART CRITERIA)

S	*Specific* Try to be as specific as possible. Define exactly what you want to accomplish and think about people who are involved and the location. To do so, break down your vision statements in smaller components which each reflect a separate goal you can accomplish. *Questions to be answered:* • What do I want to accomplish? • Who is involved? • Where? Identify a location.	*Example from Shakuntala's story:* *Shakuntala broke down her vision statement (having her own tailor shop) into the following goals:* o *Becoming a good tailor* o *Knowing how to start up and run a business* o *Saving money* o *Starting up a business*
M	*Measurable* Think about how you can know when the goal is accomplished. *Questions to be answered:* • How much? • How many? • How will I know when it is accomplished?	*Example from Shakuntala's story:* *"Save money for business start-up"* *→ Shakuntala should define how much money she wants to save, otherwise it will be difficult to plan how long she has to save*
A	*Achievable* Think about how you want to achieve your goals. As with a vision, you need to take action to accomplish your goals. List activities that you plan to undertake for each goal. Think about possible constraints and think about how you can overcome or minimise them. *Questions to be answered:* • How can the goal be accomplished? What are the steps and activities involved? • What skills do you need? What are other requirements? • Are there any constraints?	*Example from Shakuntala's story:* *Shakuntala defined activities for each of her goals. For example, for the goal to become a good tailor she wants to acquire the required skills by taking part in vocational training and by working in her uncle's shop.*

R	*Relevant* Choose goals that matter with regards to your vision. How does the goal contribute to the achievement of your vision? *Questions to be answered:* • Why (specific reasons, purposes or benefits)? • How does to goal contribute to your vision? • Does this seem worthwhile? • Is this the right time? • Does this match your other efforts/needs?	*Example from Shakuntala's story:* *All the goals Shakuntala defined that drive her forward towards her vision statement:* *→ she needs tailoring skills and business knowledge to have her own tailor shop as well as the financial means to start up the business* *Other example: A bank manager's goal to "make 50 peanut butter and jam sandwiches by 2:00pm" may be specific, measurable, attainable, and time-bound, but lacks relevance.*
T	*Time-bound* For all your goals and activities define a timeframe. Define for how long you plan to undertake the activities, and by when you want to have accomplished your goals. Some goals may be achieved in the short term, whereas some other goals may take more time to be accomplished. *Questions to be answered* • When? • What has to be done first? • What do I need to do 6 months from now? • What do I need to do 6 weeks from now? • What do I need to today?	*Example from Shakuntala's story:* *Shakuntala knows that she cannot achieve everything at once. Some of the goals, such as completing training can be started immediately. Other things like working in her uncle's tailor's shop or saving money for the business start-up can only begin at a later stage.*

SESSION 57

INTRODUCTION TO SAVING & FINANCIAL GOAL-SETTING

Objectives

- To explore reasons for saving.
- To understand why it is necessary to set saving and financial goals.

Duration:

approximately 1 hour

Key messages:

- People have different goals and there are different reasons for saving money (e.g. individual needs, emergencies, future opportunities). These are all good reasons for saving.
- Normally it is not possible to save money for all our goals. Therefore it is important to decide what is important to us personally and to set priorities.
- Having a reason to save and a specific goal gives us something to look forward to and motivates us to save.

Materials / Preparation:

- Ball.
- Three sheets of flipchart paper with the headings "individual needs", "emergencies", "future opportunities".
- Cards for writing down reasons for saving.

Session plan

(5') Summarise the key messages of the previous session. Introduce the topic of financial education. Explain that goal-setting is also important when it comes to financial matters. Inform the participants that in the next couple of sessions they will learn how to save money, how to make spending decisions using priorities, and how to reach financial goals. This is called financial management. Say that you want to start by talking about savings and financial goals.

(10') Ask participants to stand in a circle. Tell them that they are going to pass around a ball (either by throwing or rolling). The person that receives the ball has to give a specific reason why people save money, e.g. buying clothes, paying for education, saving for medical needs, etc. Every person should receive the ball at least once. Use the cards to note down or draw the reasons participants give for saving (each one on a separate card).

(15') Distribute the cards to the participants and present the three sheets of flipchart paper with the three main categories of savings: "individual needs", "emergencies", "future opportunities". (Examples of individual needs: clothing, food, entertainment. Examples of emergencies: medicine, fire, floods, landslides. Examples of future opportunities: education, investment in a business, assets such as a motorbike).

Ask each participant to come to the front, to read what is written on the card (assist them if necessary) and to place the card on the corresponding sheet of flipchart paper.

(10') Ask participants to review the categories of savings and examples. Ask them to identify the savings category that is most important to them personally and has the highest priority. Give them 5 seconds to decide and to stand next to the sheet of flipchart paper with the category they have chosen. Comment on the number of persons per category. Again give 5 seconds to decide which category has second priority to them and to move next to the corresponding sheet of flipchart paper. Again comment on the number of persons per category. Proceed in the same way for their third priority.

(15') Ask participants to go back to their first priority choice. Instruct participants to discuss why this category has priority for them with the other people who have chosen the same category. Ask each group to present their reasons to the others. Allow each group to ask questions of the other groups.

(5') End the session by reviewing the key messages of this session. Conclude that there is no right or wrong answer to the question of which category is the most important. They all are good reasons to save. But in reality it can be difficult to save for all of them. Sometimes you must decide which saving goal is most important for you.

Remarks:

- ✓ Related topic: decision-making
- ✓ Keep the three sheets of flipchart paper and the cards for the next session

SESSION 58

THE SAVINGS PLAN

Objectives

- To learn how to set up a savings plan.
- To understand how a savings plan can help to achieve financial goals.

Duration:

- approximately 1 hour

Key messages:

- Some of the goals we have are short-term goals and some of goals we have are long-term goals.
- Having a savings plan helps us to know how much money we need to save per week or per month and how long it will take to reach the goals.
- If the amount we need to save is high, we can stretch the period of saving, which means that we need to save less money per week or per month. This can help to achieve goals which require a larger amount of money.

Materials / Preparation:

- The three sheets of flipchart paper with the headings "individual needs", "emergencies", and "future opportunities" and the cards with the reasons for savings produced in the previous session.
- Example of a savings plan on sheet of flipchart paper (see Teaching Aid 57).
- Sheets of paper and pens for participants to set up a savings plan.

Session plan

- (5') Summarise the key messages of the previous session. Inform participants that in this session they will learn how to make a plan to achieve savings goals.
- (10') Present the three sheets of flipchart paper with the headings "individual needs", "emergencies", "future opportunities" to the participants. Under each heading, add two columns: "short-term" and "long-term". Take the cards with the reasons for saving and ask participants to suggest for each reason whether it is a short-term or a long-term savings goal. Define short-term goals as goals that can be achieved within a period of one month, and long-term goals as goals that take a year or more. Goals that are in between are defined mid-term goals.
- (15') Form groups of 2 to 3 people. Instruct them to select two short-term goals and two long-term goals to use as examples for setting up a savings plan. They can choose goals from the sheets of flipchart paper, or they can select a personal savings goal.

  Introduce the concept of the savings plan to the participants. Carefully explain each step of setting up a savings plan.

  Use Teaching Aid Session 58: Example of a savings plan

- (15') Distribute two sheets of paper and a pen to each group. Instruct them to set up a savings plan for one short-term goal and for one long-term goal. This means that as a first step, they have to decide which of the goals have priority.

  During the exercise, walk around and offer help if needed.
- (10') After completion of this exercise discuss the following questions with the participants:
  - What was your reaction when you figured out the amount you need to save per week or month?
  - What can you do if the amount you need to save per week or per month is too high?
  - What can you do if the amount you need to save per week of per month is very low?

Conclude that even when goals come with a high price, they can still be reached. If the amount to be saved per week or per month is too high, the time period for saving can be extended. This means that less money has to be saved per week or per month.

(5') End the session by reviewing the key messages of this session.

Remarks:

✓ Related topics: decision-making & goal-setting

Source: International Labour Organisation (2011): Financial Education for Youth, p. 35-37.

TEACHING AID SESSION 58: EXAMPLE OF A SAVINGS PLAN

Savings goal	*Total amount needed*	*By when?*	*Amount to save per week or per month*
New shoes *Type: short-term goal*	$ 12	In 1 month *(1 month = 4 weeks)*	Amount to save per week: $ 3 *($ 12 divided by 4 weeks = $ 3 per week)*
A motorcycle *Type: long-term goal*	$ 120	In 12 months *(12 months = 48 weeks)*	Amount to save per month: $ 10 *($ 120 divided by 12 months = $ 10 per month)* Amount to save per week: $ 2.50 *($ 120 divided by 48 months = $ 2.50 per week)*

1. Define your savings goal. Determine whether they are long-term or short-term savings goals. If you have a lot of different goals then you may not be able to realise them all. You have to select the ones that are most important to you and which have priority.
2. Estimate the total cost associated with the goal. If you don't know the total cost associated with the goal, apply one of the top 10 entrepreneurial traits, that is to say information seeking, to find out about the real costs. You can also break down the total costs, which makes it easier to calculate them.
3. Decide by when you want to achieve the goal.
4. Calculate how much you have to save per week or per month. Calculate the number of weeks (or months) between the point in time when you start saving until the point in time when you need the money. Divide the total amount needed by the total number of weeks (or months) which gives you the amount you need to save per week (or per month).
5. Revise the timeline if needed. If you realise that the amount you need to save per week or per month is too high, you can extend the saving period (i.e. push back the date by which you want to have achieved your goal). This reduces the amount you need to save per week or per month.

SESSION 59

SAVING OPTIONS – HOW TO SAVE MONEY

Objectives

- To identify different savings mechanisms.
- To understand advantages and disadvantages of different savings mechanisms.

Duration:

- approximately 1 hour

Key messages:

- There are different options for saving money (with banks, microfinance banks, savings and credit cooperatives, savings groups, at home or in kind).
- Each savings option has pros and cons.
- When choosing a savings option we should consider the following aspects:
    1. How easily the service can be accessed in the community
    2. Convenience and ease of use
    3. Opening deposit requirements
    4. Safety
    5. Interest earned on savings.

Materials / Preparation:

- A sheet of flipchart paper displaying the words "Fill up a pitcher with dew drops and it will double in five years".
- Cut out the puzzle pieces for the game and mix them together (see Teaching Aid Session 59a).
- Tape.
- A sheet of flipchart paper and a marker to make notes about how people save in the community
- A sheet of flipchart paper displaying the savings options (see Teaching Aid Session 59d); only write what is printed in bold and write advantages and disadvantages together with the participants during the session.
- You may need to adapt the description, advantages and disadvantages of the different savings options to the local context.

Session plan

- (5') Summarise the key messages of the previous session. Say that in the current session you will look at possible ways to save money and evaluate their advantages and the disadvantages.
- (5') Show the sheet of flipchart paper with the saying "Fill up a pitcher with dew drops and it will double in five years".

  Ask the participants what they understand from this saying. Make sure they mention some principles of saving including "saving a little bit at a time", "saving regularly" and "savings allow building up a significant amount over time".

  Ask the participants to identify other sayings meaning the same (e.g. "a hundred men's sticks make a full load for one man", "one spit dries, a hundred spits flow").
- (20') Tell the participants that you would like to play a game to learn more about the different savings options. Explain the game as follows and then start the game.

  Choose four volunteers. Say that they will have a savings option taped to their back, but they will not know which one. Only the other participants will see it and they have to be very careful not to mention what it is. The other participants will pick a puzzle piece with a clue about one of the four savings options. They

will read it out loud and then stand next to the volunteer with the savings option that offers the best match.

After all the puzzle pieces have been allocated to a savings option, the participants can check whether they found the appropriate matches for their clues by putting the puzzle pieces together in a rectangle (4 puzzle pieces for each savings option). If the puzzle pieces don't fit, one or more people are in the wrong place.

After the puzzle pieces have been put together correctly, the volunteers with the savings options taped on their back must guess which option they represent by referring to the clues.

Use Teaching Aid Session 59a: The puzzle pieces of savings options

Ask the participants if they have any questions regarding the terms used in the puzzle game (e.g. interest, interest rate, savings accounts) and give clarifications.

Use Teaching Aid Session 59b: Interest and interest rate

Use Teaching Aid Session 59c: Formal institution savings products

(5') Congratulate the participants for successfully completing the puzzle. Ask participants the following questions:

- Which savings options are common in your community?
- Are there any other savings options you can think of?
- Why do people prefer certain savings options over others?
- What bad things can happen to your savings? *(e.g. get stolen, lose value, etc.)*

(20') Assign 2 to 3 people (depending on the group size) to each savings option displayed on the sheet of flipchart paper. Give them five minutes to discuss the following questions:

- Do they have experience with this savings option or do they know anybody who uses this savings option?
- What could be reasons why people use or do not use this savings option? What are the advantages and what are the disadvantages of this savings option?

Ask each group to present what they have discussed in their groups. Elaborate advantages and disadvantages together. Add things that were not mentioned by the participants.

Use Teaching Aid Session 59d: Saving options

Conclude by saying that each savings option has advantages and disadvantages. Summarise the key aspects to consider when choosing a savings option:

- Ease or difficulty of accessing the service

  (e.g. access to a bank in the village?)
- Convenience and ease of use

  (e.g. service charges for withdrawals from a bank, flexibility of withdrawals, system of keeping track of deposits, withdrawals and balance)
- Opening deposit requirements

  (required age, minimum deposit)
- Safety
- Interest earned on savings

(5') End the session by reviewing the key messages.

Adapted from: International Labour Organisation (2011): Financial Education for Youth, p. 28-34.

TEACHING AID SESSION 59A: PUZZLE PIECES FOR SAVINGS OPTIONS

SAVINGS AT HOME

Money buried in the ground

Money hidden under the mattress

Money sewed inside a cushioned chair

Money easy to access any time

ACCOUNT IN A BANK OR MICROFINANCE BANK

Money held in a locked safe in a secure building	Different types of savings accounts
Fees charged for most transactions (for example withdrawals)	Formal institution

SAVINGS AND CREDIT COOPERATIVES

Community-based savings institutions
Common in rural areas
Membership required
Higher interest rates than with a bank

SAVINGS GROUPS

Members set rules for with-drawal

Friends or family save as a group

Each member knows how much others deposit

No interest paid

TEACHING AID SESSION 59B

INTEREST AND INTEREST RATES

Interest & interest rate:

Interest is a payment in exchange for the use of money over time. You can earn interest by lending your money to a bank, i.e. saving in a bank. In addition, you pay interest when you borrow money from a bank. The rate of payment can either be fixed or variable throughout the life of the loan or deposit.

Example:

- When you open a savings account at a bank, the bank will pay you for keeping your money on deposit at their bank. Interest is the payment you receive.

TEACHING AID SESSION 59C: FORMAL INSTITUTION SAVINGS PRODUCTS

Type of savings products	*How it works*	*What it is used for*
Individual savings account	• Voluntary timing and amount of deposits • Flexible withdrawal (although clients sometimes need to give 3 or 4 days' notice for withdrawal) • Usually earns interest	• Emergencies and unexpected opportunities (because of flexible withdrawal)
Fixed-term account	• Regular deposits of fixed amounts over a pre-determined period of time (client decides in advance how much to save for how long) • Penalty is paid for early withdrawal • Interest is usually higher compared to interest on individual savings accounts	• For expected needs
Time deposit	• Fixed sum for a predetermined term and rate of interest • Requires a minimum deposit • Inflexible • Interest is higher compared to interest on individual savings or fixed-term account	• For larger needs expected in the future, such as marriage or major purchases

Source: International Labour Organisation (2011): Financial Education for Youth, p. 33.

TEACHING AID SESSION 59D: SAVINGS OPTIONS

Savings Services	*Advantages*	*Disadvantages*
Microfinance bank or bank	• Safest option • Can withdraw from any branch office • Earning interest • Access to a wide range of savings services (current account, fixed-term account, etc.) • Helps to manage money • Legally recognised • Can use ATM	• Low remuneration • Minimum deposit may be required • Long queues and delays inside the bank • Less accessible to those who cannot read or write • No branch office in the village
Savings and credit cooperatives (community based savings and credit institutions, i.e. locally owned and managed / resemble village banks but without external funding / often emerge from informal savings groups)	• Safe option • Earning interest • More interest compared to interest on bank accounts • Helps to manage money • Can save small amount of money • Easier to access in rural areas • Relationship with other members	• Need to be a member • Minimum deposit may be required
Savings groups	• Easy access • Savings often linked to loans • Encourages savings	• Safety depends on the group
Savings at home (cash)	• Easy access	• Not earning interest • Not safe • Easy to spend money and "waste" it on non-essential items
Savings in kind (gold, jewellery, livestock land)	• Value might increase over time • Must sell to access cash – decreases temptation to spend on non-essential items	• Value could decrease over time • Difficult to liquidate in case of emergency • Risk of death or theft (animals)

Source: International Labour Organisation (2011): Financial Education for Youth, p. 32.

SESSION 60 & 61

SPENDING DECISIONS

Objectives

- To differentiate between needs and wants and to use them as criteria for spending decisions.
- To realise how spending and saving go hand in hand.

Duration:

approximately 2 hours

Key messages:

- "Needs" are basics for everyday survival, "wants" are things we like because they make us happy.
- Most of the time we do not have enough money to spend on all the things we need and want.
- To differentiate between needs and wants can help to make wise spending decisions.
- Making wise spending decisions is a key to saving. If we reduce our spending to save a little, we can eventually reach a savings goal that is important to us. This means that a short-term loss (spending less) can become a long-term gain (savings goal).

Materials / Preparation:

- One "spending chart 1" per group (see Teaching Aid Session 60). Make sure to leave enough space around each item to enable the participants to put the stones on the chart.
- 20 small stones (representing money) for each participant.
- One "spending chart 2" per participant (see Teaching Aid Session 61). Make sure to leave enough space around each item to enable the participants to put the stones on the chart.

Session plan

(5') Summarise the key messages of the previous session. Inform participants that in this session they will learn how to make spending decisions.

(5') Introduce the difference between needs and wants to the participants as follows: We can spend money on a lot of things. Some of these things are necessary, for example for health or education; some things we buy because we want them, and buying them makes us happy. A need is something basic that we cannot do without; a want is something that is not needed for survival.

(15') Explain that they are going to practise making hard spending decisions. Form groups of 2 to 3 persons. Hand out spending chart 1 and 20 stones to each group. Explain that the stones represent the money available to them as a group. On the chart, various items are listed with their prices indicated by the number of stones.

Explain the rules of the exercise:

1. Decide as a group which items from the list you want to buy
2. To buy an item, put the indicated number of stones on the item field
3. You have to buy the items in the order that is listed (i.e. you start with item 1 and end with item 9)
4. Once you have made a spending decision you cannot change it (e.g. moving stones to another item field)
5. If you like an item very much, you can buy it twice by putting twice as many stones
6. You have three minutes to make your spending decisions.

During the exercise, walk around and make sure the participants understand the task.

Use Teaching Aid Session 60: Spending chart 1

(10') After the groups have finished, ask a volunteer from each group to present their spending decisions. Discuss the following with the participants:

- What issues did you face during the exercise?
- What would you do differently next time?

(10') Instruct the participants to remove the stones from the chart and to review the items. Tell them to think about which of the items are needs and which of the items are wants. Give participants five minutes to redo the exercise. Discuss the following:

- What was different about this round?
- How did you decide which items not to purchase?
- Who allocated money to savings?

Summarise that making spending decisions is easier when we know about our needs and our wants. Conclude that it is important to look ahead to make wise spending decisions, and that sometimes it is necessary to cut down on the wants to have money left for our needs.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

(5') Welcome the participants back. Inform them that they are going to practise spending decisions on their own.

(20') Hand out spending chart 2 and 20 stones to each participant. The chart and the stones represent everything they can buy within a one-month period. There are different categories with different choices. From each category they can choose the option that suits them best. Some of the choices cost nothing. Explain that this time they can allocate the stones freely and move them around until they are satisfied with their decisions.

Start the exercise. Walk around to make sure the participants understand the task.

Use Teaching Aid Session 61: Spending chart 2

(10') Once participants are finished, discuss the following:

- What was difficult about this exercise?
- What choices did they have to make?

(10') Tell participants that as a next step they have to remove 7 stones from their chart. Their task is to figure out how they can revise their decisions in case of a reduction in income.

(10') Discuss the following:

- What was the item they gave up first? Why?
- What was the last item they were willing to give up? Why?
- Who included savings in their first spending chart? How did that help you in the second round? (*Conclude that savings can help to cover for needs in case of an income cut*)

(10') Ask the participants to turn to the person sitting next to them and compare their spending charts. Invite them to discuss how their plans differ, why their plans are different, and how they made their choices. Ask them to discuss which of the items they planned to spend money on are needs and which are wants.

Conclude this exercise with the statement that different people have different goals and different priorities. Therefore a need for one person may be a want for another person and vice versa. Not everybody makes the same spending decisions.

(10') End the session by reviewing the key messages of this session.

Remarks:

- ✓ Session 60 & 61 form a unit and should be conducted on the same day if possible. Conduct a sports session in between the two parts.
- ✓ Related topic: decision-making

TEACHING AID SESSION 60

SPENDING CHART 1

Type of Expense	*Value (in stones)*
1. Transportation	3
2. School supplies or stationery	3
3. Cinema ticket	4
4. Snacks	3
5. Phone (airtime)	3
6. Clothes	10
7. Housing	5
8. Lunch	2
9. Savings	1

TEACHING AID SESSION 61: SPENDING CHART 2

Type of Expenses	*Price*
Housing	
Live with parents	
Share a room with a friend	1
Share an apartment with a friend	2
Rent a place of your own	3
Phone	
No phone	
Landline	1
Mobile	2
Food	
Always eat at home	
Tea/snacks out	1
Eat lunch out	2
Lunch & tea/snacks out	3
Transportation	
Walk or ride a bike	
Bus or rickshaw	1
Motorbike	2
Taxi	3
Clothing	
No purchase	
Shoes	1
Top / t-shirt	2
Jeans	3
Personal care	
Toiletries (razor, shampoo, feminine supplies)	1
Beauty parlour, barber	2
Entertainment	
Visit friends	
Movies	1
Video game arcade	2
Concerts / sports events	3
Household contribution	
None asked for / expected	
Occasionally as needed	2
¼ of monthly income	5
Savings	
Occasionally pennies in a jar	
A little every month	1
A little every week	2

SESSIONS 62 & 63

BUDGETING

Objectives

- To learn about different sources of income and expenses and to categorise them.
- To learn how to formulate a budget.
- To learn how to keep to the budget.

Duration:

approximately 2 hours

Key messages:

- A budget is a summary of estimated income and how it will be spent over a defined period of time. It helps to see whether you are able to cover planned expenses or not.
- A surplus occurs when there is money left after paying for all expenses. A surplus can be used for savings.
- A deficit means that there is not enough money to cover all expenses. The only way to correct a deficit is to reduce expenses or to increase income.
- A budget can change from week to week due to irregular or unforeseen income or expenses.
- Savings can be included in a budget. They are treated like expenses. This helps to save for short-term or long-term goals on a regular basis, to cover unforeseen expenses or to balance a shortfall in income.

Materials / Preparation:

- A sheet of flipchart paper, markers and a set of cards in two different colours for each group.
- A sheet of flipchart paper displaying a blank budget form (see Teaching Aid Session 63a).
- Cards with different amounts of money written on them to fill in the budget. Use two colours, one for expenses and one for income (use the same colour coding system as for the cards mentioned in bullet point one). Make sure the total amount on the income cards is about the same as the total amount on the expense cards. Choose realistic amounts. Use simple numbers to make it easier for the participants to do the calculations (e.g. income amounts: 20, 30, 50, 50, 100, 200 / expense amounts: 10, 20, 20, 50, 50, 100). You need the same number of cards as participants.
- 2 sheets of flipchart paper, one with the definition of surplus and related questions and one with the definition of deficit and related questions. Only write what is printed in bold; add the answers to the questions during the session (see Teaching Aid 63b).
- Personal budget handout (see Teaching Aid Session 63c).
- Masking tape.

Session plan

(5') Summarise the key messages of the previous session. Explain that in the previous sessions they learned to differentiate between different types of expenses – expenses for needs and expenses for wants. To make spending decisions it is also necessary to how much money is needed to cover these expenses. Inform participants that in the following two sessions they will learn how to formulate a budget. A budget is a statement about sources of income and expenditure items. It helps to see whether you are able to cover the planned expenses or not.

(10') Divide participants into groups of 4 to 5 people. Give each group a sheet of flipchart paper and a marker. Instruct them to draw a typical young person (i.e. an imaginary character), give the character a name and decide the character's age, personality and interests.

(10') Hand out cards in two different colours to the participants. Instruct them to think about their imaginary character's potential sources of income and expenses. Sources of income may include allowances, gifts from relatives or money the person earns.

Instruct the participants to use one colour to note down or draw sources of income and to place them to the left side of the character on the flipchart paper, and to use the other colour for expenses, which they should place on the right side of the character.

- (10') Ask each group to briefly present the character they have drawn to the others, including their name, age, interests and personality, as well as sources of income and expenses they have identified for them. Ask each group the following questions:
    - Does the person have regular sources of income?
    - Does the person have enough money to cover all of their expenses?
    - What is their favourite way to spend money?
- (10') After all groups have presented their drawings, ask the participants to think about additional sources of income and expenses that they have not yet included in their picture. Instruct them to write them on the cards and to add them to their picture.
- (10') Ask the participants to look at the cards with the expenses and to separate them into categories. For example, shoes, clothes, and toiletries could go together into a "personal items" category. Books, pens and paper could be summarised as "school supplies". Tickets to sport events, video games or movies could be considered as "entertainment". Instruct the participants to separate the sources of income into the categories "regular income" and "irregular income".

  Ask one group to present their categories. Ask if any other group has different categories.
- (5') Inform the participants that the categories of income and expenses can help them to formulate a budget, which is a tool for keeping track of one's expenses and income. Say that this will be the topic of the next session.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Welcome the participants back. Inform them that in this session they will learn how to formulate a budget. A budget is a summary of estimated income and how it will be spent over a defined period of time. It helps to see whether they are able to cover the planned expenses or not. Say that they will make a budget for the imaginary character they created during the previous session.
- (10') Ask participants to choose one of the imaginary people for whom they would like to make a budget. Place the sheet of flipchart paper with the imaginary character and the income and expense cards next to the sheet of flipchart paper displaying the budget form.

Use Teaching Aid Session 63a: Budget form

Ask a volunteer to place the income cards in the income column and another volunteer to place the expense cards in the expenses column.

Shuffle the expenses and income cards. Let each participants draw one. Explain that one colour stands for income and the other colour for expenses. Ask each participant to place their cards in the amount column opposite the income item of their choice if they have drawn an income card, or opposite an expense item if they have drawn an expenses card.

- (15') Once all participants have placed their cards, ask them to help you to add up all the expenses and income. Write the amounts in the corresponding lines on the budget (TOTAL EXPENSES and TOTAL INCOME). Ask the participants the following:
    - Which section of the budget has the highest value?
    - Which is higher, expenses or income?
    - What else can you see in the budget?

  Explain that the last line of the budget is the most important. It shows whether someone is able to cover their expenses with their income or not. If the number in this line is positive, it means that the person has more income than expenses, which is called surplus. If the number is negative it means that the person has greater expenses than income, which is called deficit.

  Show the sheet of flipchart paper with the definition of a surplus and a deficit. Ask participants if they know any other words or phrases that describe a surplus or a deficit and add them to the flipchart paper.

Use Teaching Aid Session 63b: Definition of surplus and deficit

Ask the participants to tell you how to figure out the number that goes in the last budget line (subtract the total amount of expenses from the total amount of income) and ask the participants to help you to do the calculation.

Ask the participants the following:

- Does our budget show a deficit or a surplus?
    - *This depends on how the participants allocated the income and expenses cards*
    - *A negative number on the last line of the budget means a deficit*
    - *A positive number means a surplus*

(15') Form pairs. Give them 5 minutes to discuss the following questions:

- How can a surplus or deficit occur?
- If you have a surplus in your budget, how would you use it?
- If you have a deficit in your budget, how would you correct it?

Ask participants to share what they have discussed. Add participants' suggestions to the sheets of flipchart paper on surplus and deficit. Make sure that key points (see Teaching Aid Session 63b) are mentioned and discussed.

Use Teaching Aid Session 63b: Definition of surplus and deficit

(5') Hand out the personal budget worksheet to the participants. Say that irregular or unforeseen expenses are a challenge to budgeting. The personal budget worksheet has columns for several weeks. A budget may vary from week to week. The added columns help to see how irregular or unforeseen income or expenses affect the budget over a longer period of time.

There is an additional line added for savings. Deciding on how to save money is an important part of keeping a budget. Savings in a budget can be treated like expenses.

To include savings in a budget can help to save on a regular basis which is important for meeting any short-term or long-term goals that we have. Savings can be used for unforeseen expenses or for balancing a shortfall in income.

Encourage participants to keep a budget for the next couple of weeks.

(10') End the session by reviewing the key messages.

Remarks:

✓ Related topics: decision-making, goal-setting, planning, savings

Adapted from: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 39-42 and International Labour Organisation (2011): Financial Education for Youth, p. 57-63.

TEACHING AID SESSION 63A: BUDGET FORM

BUDGET *Budget items*	*Week 1: Amount*
Income	
TOTAL INCOME	
Expenses	
Personal	
Entertainment	
Education	
Transport	
Family	
TOTAL EXPENSES	
TOTAL SURPLUS / DEFICIT	

TEACHING AID SESSION 63B

DEFINITION OF SURPLUS AND DEFICIT

Surplus	*Deficit*
A surplus is the amount of money (or quantity of goods) that remain when use or need is satisfied	**A deficit** is a shortfall in the amount of money (or other goods) that is needed.
How can a surplus occur?	How can a deficit occur?
• A surplus occurs when there is money left after paying for all expenses	• A deficit means that there is not enough income to cover all expenses
• Irregular or unforeseen income (e.g. income that varies from week to week such as seasonal wage earnings or casual work, overtime, selling at a fair, selling of cattle, remittances, gifts for birthdays or holidays, etc.)	• Irregular or unforeseen income • Irregular or unforeseen expenses
• Irregular or unforeseen expenses (illness, accidents, natural hazards, birthday presents, wedding, social events, etc.)	
How can we use a surplus?	How can we correct a deficit?
• Save it	• Increase income
• Invest it	• Cut down expenses (refer to "needs" and wants")
	• If borrowing money is mentioned, make participants aware that if they borrow money, they may face problems in the future. At some point in time they will have to repay the borrowed money, so the only way to balance the budget is to reduce expenses or to increase income

TEACHING AID SESSION 63C: PERSONAL BUDGET WORKSHEET

PERSONAL BUDGET				
Budget items	Week 1	Week 2	Week 3	Week 4
Income				
TOTAL INCOME				
Expenses				
Necessary (needs)				
Food				
Transportation				
Health				
Education				
Family				
Discretionary (wants)				
Entertainment				
Savings				
TOTAL EXPENSES				
TOTAL SURPLUS / DEFICIT				

SESSION 64

THE NEED FOR A LUMP SUM – EQUITY AND DEBT FINANCING

Objectives

- To identify reasons to borrow money.
- To understand pros and cons of equity and debt financing.

Duration:

approximately 1 hour

Key messages:

- Equity financing means that you come up with your own money to finance a lump sum you need. Debt financing means that you borrow money from somebody, i.e. you take a loan.
- Loans for productive investment (e.g. investment in a business or for an income-generating activity) earn income for the borrower which can be used to repay the loan.
- Loans for consumption or emergencies should be avoided. They do not bring in new income and have to be paid back from other sources of income. Use savings instead!
- Before you borrow money, you should be sure that you have an appropriate resource (e.g. income, savings) to make the repayments on time (including interest).

Materials / Preparation:

- Cards to note down reasons for borrowing and financial resources.
- A sheet of flipchart paper with the headings "equity financing" and "debt financing".
- A sheet of flipchart paper with the heading "What to know prior to borrowing".
- Select three volunteers in advance who are willing to present the three stories of borrowing (see Teaching Aid Session 64b).

Session plan

(5') Summarise the key messages of the previous session. Say that in the current session they are going to explore reasons for borrowing and learn how to distinguish good loans from bad loans.

(10') Do a quick brainstorming with the participants by asking the following question:

- Why do young people borrow money?

Note down participants' ideas on cards. When finished, instruct the participants to review the cards and assist them in classifying the cards in different categories of reasons for borrowing money. Make sure that the three reasons below are mentioned.

- To invest (in business: purchasing materials, equipment, land etc.)
- To respond to unexpected events or emergencies (sickness, theft or loss, invitation to a wedding)
- To meet basic family needs or for consumption (clothes, food, etc.)

Ask the participants what the differences between these reasons are. Conclude that a main difference is that borrowing for investment earns income for the borrower (i.e. one borrows money for an income-generating activity, or equipment with which one can generate income). Borrowing for consumption or emergencies does not bring in new revenue. Borrowing money for these purposes should be avoided because one has to pay it back using other sources of income.

(10') Do a quick brainstorming session with the participants by asking the following question:

- What financial resources can young people access if they need a lump sum?

Note down participant's ideas on cards. Explain the difference between equity and debt financing.

Use Teaching Aid Session 64a: Equity and debt financing

When finished, instruct the participants review the cards and to allocate them either to equity or debt financing.

(15') Say that they will listen to two stories about borrowing money (debt financing). Read the stories to the participants.

For story 1 ask the following questions:

- Why do you think the young man did not repay his loan when he promised?
  (He probably did not have enough money to repay the loan)
- Why did his friends turn against him?
  (He broke his promise)
- How do his friends feel about him now?
  (They don't respect him and cannot trust him)

For stories 2 & 3 ask the following questions:

- How are these loans different from the loan in story 1?
  (The lenders are not friends or family; the borrower has to pay interest on the loan)
- Why is the moneylender charging interest?
  (This is how he makes money for himself; the interest is his income)
- What happens when the borrower fails to make a payment?
  (The moneylender charges him double the weekly payment amount.)
- Can the moneylender really do that? Why or why not?
  (Banks and other lenders commonly charge a fine for missed or late payment.)

(15') Form pairs. Give the pairs 5 minutes to discuss the following questions:

- What are the advantages and disadvantages of equity and debt financing?
- What do we have to know prior to borrowing money?

Ask the pairs to share what they have discussed. Add advantages and disadvantages of debt and equity financing to the flipchart paper. Use a separate piece of flipchart paper to note down participants' ideas on what they have to know prior to borrowing.

Use Teaching Aid Session 64a: Equity and debt financing

Use Teaching Aid Session 64c: What to know prior to borrowing

(5') End the session by reviewing the key messages.

Remarks:

✓ Related topics: decision-making, goal-setting, planning, savings

Adapted from: Nelson, C. (2008): Young People: Your Future, Your Money. Trainer's Guide, p. 53-60 and International Labour Organisation (2011): Financial Education for Youth, p. 45-48.

TEACHING AID SESSION 64A: EQUITY AND DEBT FINANCING

Equity financing	*Debt financing*
Using your own money	Borrowing money
Examples: • *Savings* • *Income from a business* • *Income from an activity* • *Income from selling assets*	*Examples:* • *Loan from microfinance banks or savings and credit cooperatives* • *Loan from friends and relatives* • *Loan from money lenders*
Advantages • The money is your own • No pressure to repay the money • In some cases savers earn interest on their savings • You don't pay interest	Advantages • You have immediate access to the money • You don't miss opportunities to buy something at a good price or to make an investment • You can get what you want right away
Disadvantages • You may have to save for a long time • You may miss opportunities for investing or buying something at a good price because you haven't saved enough	Disadvantages • Borrowing money costs money (because you pay interest, a bank maybe also charges application or service fees) • Pressure to repay on time • Negative consequences if you fail to repay

TEACHING AID SESSION 64B: STORIES ABOUT BORROWING MONEY

STORY 1

Ranesh borrows $10 from each of 2 friends, for a total of $ 20. He plans to use this money to buy hats to sell in the market. He promises to repay them in one week. After the first week he hasn't sold all the hats; the second and third weeks he has other excuses. When he finally repays the money to his friends, he assumes everything is fine. But his friends talk behind his back and avoid him. No one will lend him money again.

STORY 2

Manju needs to pay the fees for her vocational school where she is learning carpentry, but she can't find the money. This is her last term and she is excited to graduate. She visits the bank who agrees to lend her $ 50 at 20% interest. They agree that she will repay a total of $ 60 dollars, $ 6 per week for 10 weeks.

The young woman works at the institute and repays right on time for the first couple of weeks. But, when she fails to pay 1 week, the bank charges her double. She can never earn that much in 1 week, so she must find someone else to borrow money from to pay the moneylender. Now she owes 2 people money.

STORY 3

Balika borrows $ 20 from a moneylender to buy vegetables in town which she can sell in her village. She knows that the prices in town are lower than in the village and that there is a high demand for vegetables in her village. She is sure to sell the vegetables for at least $ 30 in her village. At the end of the week, she has managed to sell the vegetables in her village for a total of $ 32. She has now $ 20 to buy more vegetables in town, $ 5 to repay the first instalment of her loan, and $ 7 for savings.

TEACHING AID SESSION 64C

WHAT TO KNOW PRIOR TO BORROWING

What to know prior to borrowing:

1. The exact amount and timing of your loan repayments
2. The sources of income (or savings) you can use to make these repayments
3. Whether the price you can charge for the goods financed with the loan is high enough to both repay the loan and make a profit
4. Whether the assets you buy with the loan will outlive the loan and continue to make a profit

SESSION 65

THE FAMILY PURSE AND THE BUSINESS PURSE

Objectives

- To understand the importance of managing your money and keeping financial records.
- To understand the difference between expenditures for the family and expenditures for the business.
- To be aware of hidden expenses in a business (waste, theft, inflation, etc.).

Duration:

approximately 1 hour

Key messages:

- Make a distinction between the "private or family purse" and the "business purse" and keep two separate purses. This makes it easier to track money and to know what money is really spent on.
- A business person has to keep track of and have control over the "money in" and "money out" flows of the business.
- Keeping financial records for a business allows better planning and management and shows whether the business is making profit or not.
- Very small, simple businesses may be able to do without written bookkeeping. But as soon as the business grows, or if family members contribute to the business, or the business works with other businesses in a group, basic written records should be kept.

Materials / Preparation:

- Read the story "Shakuntala's lemonade business" (see Teaching Aid Session 65a) and adapt it to the local context if necessary.
- Cards in two different colours and markers for the groups to note down private expenses and business expenses.
- A sheet of flipchart paper with the headings "private/family expenses" and "business expenses".
- A sheet of flipchart paper with headings "private or family purse" and "business purse" to note down the advantages and disadvantages of separating them.

Session plan

(5') Summarise the key messages of the previous session. Say that in the following couple of sessions they will learn more about how to manage money in a business.

(5') Remind the participants of sessions 24 & 25 when they discussed the life cycle of people and the life cycle of a business. One of the key messages was 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, and can develop independently of its owner.

(10') Read the introduction story to the participants and then ask the following questions:

- What costs did Shakuntala have? Which costs related to her private life and which expenses related to her business life?

  → *Costs related to the business: material and tools needed for lemonade production (lemons, sugar, water, plastic cups, jars, bigger container), transportation to the market, snacks she bought for the neighbour's son who bought plastic cups for her, the lemonade she had to throw away)*

  → *Costs related to private life: the snacks she bought on her way home, the money she lent her brother, the food she bought for her family*

- Did Shakuntala make a profit with her business or not? If yes how much?

→ Yes, she made profit, the exact amount is unclear (at least $ 11, the money that was left in her purse $ 5, the money she gave to her brother $ 2, and the food she got for her family $ 4. She also bought snacks on her way back home, but we don't know how often and at what price)

- Why was Shakuntala surprised when she counted the money she had earned?

  → She felt that her business was going well, and had expected more earnings. She could not remember all the sales and expenses

- How could Shakuntala improve the way she manages money? And what problems can we avoid by better managing our money?

  → Separating the private purse from the business purse, making notes about earnings and expenses

Use Teaching Aid Session 65a: Shakuntala's lemonade business

Conclude as follows: When it comes to financing, it is important to separate all money matters related to the business from the money matters related to family or private life. It is also helpful to make notes on spending and earnings.

(15') Ask participants to form groups according to their pre-selected most promising business ideas (sessions 28 & 36). Distribute cards in two different colours and markers to the groups. Instruct the groups to note down all expenses, costs and money which relate to the family using one colour and to do the same for business expenses, costs and money by using the other colour (each idea on a separate card). They can relate to their business ideas to get some ideas of expenses related to a business (encourage them to consider the production process, location, employees and marketing).

After 5 minutes, ask the groups to place the cards in the corresponding column on the sheet of flipchart paper (either "private and family expenses" or "business expenses"). Review the cards together. Encourage participants to think about additional costs related to a business that might not be obvious at first sight (e.g. items being wasted). Add costs related to the business that were not mentioned by the participants.

Use Teaching Aid Session 65b: The family and the business purse

Conclude that there are many expenses that relate to a business that are hidden and which we might not think of at first sight. To plan properly, we need to know exactly where the money goes. Separating the "private or the family purse" from the "business purse" is the first step.

(15') Explain that a second step is keeping track of all business finances by using a written record. Ask the groups to think about the advantages and disadvantages of doing so and reasons why people may do or may not do it. Note down the participants' ideas on a sheet of flipchart paper. Add aspects not mentioned by the participants.

Use Teaching Aid Session 65c: advantages and disadvantages of separating "the private or the family purse" from the "business purse"

(5') Explain that very small and simple businesses may be able to do without written records of business finances, but as soon as the business grows, or if the business works with the family or other businesses in a group, basic written records should be kept.

Explain that many people think keeping track of business finances is difficult, but there are simple ways of keeping financial records. They don't need to be an accountant!

(5') End the session by reviewing the key messages. Inform the participants that in the following sessions they will spend time learning how to keep written records of their business finances.

Remarks:

✓ Related topics: business-planning & financing

Adapted from:
Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 209-214.

TEACHING AID SESSION 65A: SHAKUNTALA'S LEMONADE BUSINESS

Shankuntala is a 16-year-old girl. She lives in a small village with her parents and siblings. Since she participated in vocational training on food preparation some time ago, she has been dreaming of making some money by preparing and selling snacks. She discussed her plans with her parents but they did not agree. Her parents did not believe that she could make money with this activity and they were afraid of the costs involved in starting the business. However, they agreed that she could start small by producing and selling lemonade.

They lent her $ 15 to buy the necessary materials: lemons, water, sugar, two big jars and plastic cups. They allowed her to use the family's kitchen and equipment to produce the lemonade. The first day, she made the lemonade in the morning and went to the local market to sell it in the afternoon. She was very successful. It was a hot day and demand for the refreshing drink was high. Within two hours, she ran out of lemonade. She had sold more than 20 cups at a price of 50 cents each. She was very happy, and on her way home she used some of her earnings to buy herself a little snack and more sugar, water, lemons and a bigger container for carrying the lemonade to the local market. Her parents were happy to hear that the business went well. They asked her to pay back the money they had lent her, but she explained that she had used most of the earnings to buy materials for producing more lemonade. They agreed that she would pay them $ 5 now and that she would pay back the outstanding amount at the end of the week.

The second day, she produced the lemonade in the morning again. She realised that the container was too heavy to carry to the local market so she decided to take a taxi. The business went well this day too, but after some time she ran out of plastic cups. She could not go to buy new cups herself, because she had the big container with lemonade and the other materials with her. Fortunately, she saw her neighbour's son playing with some friends just across the road. She called him and asked him to buy the plastic cups for her. She gave him some additional money to buy some snacks for him and his friends. After she had received the plastic cups she could continue to sell lemonade. At the end of the day she had managed to sell over 60 cups. On her way back home, she bought the materials needed for the next day including more plastic cups.

The rest of the week, Shakuntala continued to produce lemonade in the morning and to sell it in the afternoon and to buy the materials for the next day in the evening on her way home. On the fourth day, the vendor at the store where she bought the plastic cups told her that she would get a discount for buying the plastic cups in bulk (500 cups).

Except for one day, the business went well. One day it was cloudy and rainy and not a lot of people bought lemonade. This day, she did not even sell half of the lemonade she had produced in the morning. She could not sell the left over lemonade the next day because it spoiled.

At the end of the week Shakuntala counted the money she had earned during the week. She was surprised to find only $ 15 in her purse. After paying back her parents, she would only have $ 5. She tried to remember how many cups of lemonade she had actually sold and what she had spent money on. She remembered that she had lent $ 2 to her little brother and that she bought food for her family once on the way home for about $ 4. And the day when the weather was bad, she did not sell a lot, but had to throw away the left-over lemonade. And today, because the weather was bad again she made less lemonade in the morning knowing she would sell less and therefore still had some lemons, water and sugar left. What had happened? It was difficult for her to come up with exact numbers. Her calculations showed that she should have made at least $ 45. Where had all the money gone? She was worried, because she did not know how to explain to her parents that she only earned $ 5. Did she lose money? Should she continue making lemonade or are the earnings just too low?

TEACHING AID SESSION 65B: THE FAMILY PURSE AND THE BUSINESS PURSE

The family purse Expenses that relate to private life and the family	*The business purse* Expenses that relate to the business
• *Money used to feed the family* • *Money for personal items* • *Money for obligations to one's family and friends (school fees, contributions to household income, medical needs)* • *Money for transportation related to private life (e.g. going to school, travelling to the work place)* • *Money used for recreation (buying a radio, going out)* • *Money kept in a safe place at home or bank account in your name*	• *Money used to buy raw materials, equipment, supplies* • *Rent for a market stand or shop* • *Money used for transportation related to your business* • *Money used for marketing* • *Money needed to pay salaries and other labour expenses (health insurance, social security, etc.)* • *Money used for administration (record books, receipts, calculator, other stationery items, etc.)* • *Money used to pay fees (business license, registration fees, etc.)* • *Money kept in business drawers, business purse or cash box* *Additional costs that might be not obvious at first sight:* • *Costs because raw materials are wasted (perished materials, low quality materials, inappropriate storage, inappropriate equipment)* • *Cost of replacing old, broken equipment and tools* • *Misuse or theft* • *Difference between buying materials in bulk with a discount or in small quantities* • *Seasonal, regional change in demand and supply, price increase or decrease (more demand, less demand)* • *Changes in productivity (producing less or more with the same input)* • *Cost of insufficient planning*

TEACHING AID SESSION 65C

ADVANTAGES AND DISADVANTAGES OF SEPARATING "THE PRIVATE OR THE FAMILY PURSE" FROM THE "BUSINESS PURSE"

Advantages (or reasons why people track their business expenses)	*Disadvantages* (or reasons why people don't track their business expenses)
• You know how much money goes in and out of your business • You can check on your expenses regularly • You can keep better control over your cash, plan ahead and do realistic budgeting • You can monitor how much you sell • You know whether you are making a profit with your business or not • You can use your records to make comparisons (e.g. with competitors, check whether your planning was realistic) • You know who owes you money • You know to whom you owe money • You can check whether money has been lost or stolen	• Makes things difficult • Special skills needed • Time consuming • Boring • No money to for training to develop necessary bookkeeping / accounting skills • No money to hire somebody who knows how to do it • Don't see the point

SESSION 66 & 67

THE CASHBOOK AND THE CUSTOMER ACCOUNT RECORDS

Objectives

- To become aware of the importance of bookkeeping for managing a business successfully.
- To get to know basic financial records and calculation tools.

Duration:

approximately 2 hours

Key messages:

- The cashbook is used to write down all business earnings and expenses. It shows where the money goes and how much cash we have in the business purse.
- The customer account record is used to write down who owes us money, what for and how much.

Materials / Preparation:

- The cashbook record displayed on a sheet of flipchart paper; only write what is printed in bold and fill in the cashbook during the exercise together with the participants (see Teaching Aid Session 66b).
- Two customer account records displayed on a sheet of flipchart paper (see Teaching Aid Session 66c)
- Two sheets of flipchart paper and a marker for each group.
- Transactions and operations of Mr Shyam's catering service displayed on a sheet of flipchart paper (see Teaching Aid Session 67: Transactions and operations).

Session plan

(5') Summarise the key messages of the previous session. Say that in the current session they will learn how to keep basic financial records and how to do the associated calculations.

(5') Remind the participants of the story about Shakuntala's lemonade business. Ask the participants what record-keeping means and ask them if they know any methods of record-keeping. Encourage them to come up with even very rudimentary methods of "keeping track of where the money goes".

Conclude that record-keeping is writing down:

- How much money your business receives
- How much money your business pays out
- How much people owe you
- How much you owe people

(15') Show the two sheets of flipchart paper displaying the cashbook and the customer account record to them. Explain that these are two basic tools for keeping track of where the money goes.

Explain that the cashbook is used to write down all the earnings and expenses we have in our business. Explain how the columns of the cashbook are used:

Date: to write when the transaction took place

Operation / Transaction: to describe the kind of activity or transaction that involved money (e.g. selling goods or services, buying materials or equipment for our business, paying salaries, taking money out for personal use).

Money in / Money out: to specify the amount of money involved (when money was spend it goes into the "money out" column, when money was received it goes into the "money in" column)

Balance: to calculate how much cash we have in our purse (this amount is calculated by either subtracting the "money out" amount from the balance or by adding the "money in" amount to the

balance). When starting the cashbook, we use the first row to specify the amount in cash we have in our business purse.

Explain that the customer account record shows who owes us how much money, for what, and when the outstanding amount was paid. For every customer who buys something from us on credit we keep a separate record and write the name of the customer in the space provided. Each row refers either to a sale on credit to the customer or a debt repayment by the customer. The columns are filled in slightly differently depending on whether the row refers to a sale on credit or a corresponding debt repayment (compare case 1:selling something on credit and case 2: debt repayment).

Explain how the columns are used:

1. Case 1: Selling something on credit

   Date: to specify the date we provided a service or sold goods

   Details: to specify that the row refers to a sale on credit and to describe what we have sold or provided

   Quantity: to specify the quantity we sold or provided

   Credit sales: to specify the amount owed by the customer

   Amount paid: not used (cross the field out, it is only used in the case of debt repayment)

   Balance: to calculate the total amount owed by the customer (this is usually the same amount as in the credit sale column. If the customer has any outstanding amounts from sales on credit in the past which has not yet been repaid, we add these to the balance.

2. Case 2: Debt repayment

   Date: to specify the date when the customer paid back the amount owed

   Details: to specify that this row refers to a debt repayment

   Quantity: not used (cross out)

   Credit sales: not used (cross out)

   Amount paid: to specify the amount of debt repaid

   Balance: to calculate the total amount the customer still owes us (This amount is calculated by subtracting the amount paid by the customer of the balance from the row above. If the resulting amount is zero, the customer has paid off all their debts. If the resulting amount is positive, the customer still owes us money)

   Signature: signature of customer to make the transaction official between the customer and vendor and to avoid disagreements or misunderstandings

Use Teaching Aid Session 66c: The cashbook

Use Teaching Aid Session 66d: The customer account record

(25') Say that you will now use an example to practise the use of these record keeping tools to gain a better understanding. Read the introduction story to the participants.

Use Teaching Aid Session 66a: Introduction story for the exercise

Explain that you would like to go through the different business transactions and operations of Ms Sushila and that you will fill in the cashbook and the customer account together. For each transaction or operation ask the participants where to fill in the corresponding number. Ask the participants to come to the front to do the calculations for you. Make sure that everybody participates and give assistance when needed.

Use Teaching Aid Session 66b: List of transactions and operations

Use Teaching Aid Session 66c: The cashbook

Use Teaching Aid Session 66d: The customer account record

(5') Thank participants for their hard work. End the session by informing the participants that in the following session they will review the two record keeping tools and that they will have the chance to ask questions.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Welcome participants back to the session.
- (10') Ask them to review the charts (cashbook and customer account record) and to ask questions. Answer the questions.
- (10') Discuss the usefulness and purpose of the two record-keeping tools by asking the following questions.
    - How much cash should Sushila have in her business purse after these five days? Where do we find this information?

      ($ 10, cashbook, balance column in the last row)
    - How much of her earnings did Sushila spend for personal use? Where do we find this information?

      ($ 22, cashbook, money out column in the last row)
    - Do any of Sushila's customers owe her money? If yes, who, how much and what for? Where can we find this information?

      ($ 2, Shakuntala for buying hair ribbons, Shakuntala's customer account record, balance in the last row last line, Ms Chanda's balance is zero which means she has paid her debt)
    - Why is it useful for Sushila to have a cashbook and a customer account record?

      (She knows how much money she should have in her purse and she is sure that the money did not get lost or stolen, she knows what she spent money on and how she has made money, she could remind Shakuntala that she still owes her money)
- (25') Inform participants that you would like to do a second exercise to practise using these record-keeping tools. Form groups of 3 to 4 people. Make sure that there is one person in each group who is confident with doing calculations.

  Distribute two sheets of flipchart paper and a marker to each group. Show the transactions and operations of Mr Shyam's catering services to the participants. Explain that Mr Shyam has a catering service and that he provides food to two different restaurants in the village. Ask the participants to draw a cashbook and a customer account record on the sheets of flipchart paper and then to do the record keeping for Mr Shyam. Support the groups with filling in the records for Mr Shyam.

  Teaching Aid Session 67: The bookkeeping example for Mr Shyam's catering service

  Stop the exercise after approximately fifteen minutes. Ask one group to present the results of the record keeping exercise. Make corrections if necessary and ask the following questions:
    - How much cash should Mr Shyam have in his business purse after these six days? Where do we find this information?

      ($ 170, cashbook, balance column in the last row)
    - How much of his earnings did Mr Shyam take out of the business purse for personal use? Where do we find this information?

      ($ 40, cashbook, money out column in the last row)
    - Do any of Mr Shyam's customers owe him money? If yes, who, how much and what for? Where can we find this information?

      ($ 10, the owner of restaurant no. 1, for delivering food, customer account record last row balance column)
    - Why is it useful for Mr Shyam to have a cashbook and a customer account record?

      (He knows how much money he should have in his purse and he is sure that the money did not get lost or stolen, he knows what he spent money on and how much he earned)

(5')Thank participants for their hard work. End the session by reviewing the key messages of this session.

Remarks:

- ✓ Sessions 66 & 67 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts
- ✓ Related topics: business-planning

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 225-235.

TEACHING AID SESSION 66A: INTRODUCTION STORY FOR THE EXERCISE

Sushila is a hairdresser. She participated in vocational hairdressing training and was able to expand her business. Last year she worked from home, but this year she was able to open up her own salon in the village. Sometimes she is so busy that she asks her neighbour's daughter to help her out. However, she feels that she is not making much more money and she wonders why. She decides that from now on she wants to separate the "business purse" from the "family purse" to better track where the money goes. A friend of hers who has his own business showed her some basic record-keeping tools: the cashbook and the customer account record.

TEACHING AID SESSION 66B: LIST OF TRANSACTIONS AND OPERATIONS OF SUSHILA'S HAIR SALON

1. On February 1 Sushila counts the money and realises she has $ 12 left to use for her business activities

   → *first row of the cashbook (balance)*

2. On February 1 Sushila goes to the market to buy shampoo , hairspray and hair ribbons for $ 6

   → *cashbook, "money out" column*

3. On February 1 Sushila goes to the market to buy a new broom for her shop for $ 1

   → *cashbook, "money out" column*

4. On February 1 Sushila buys some stationery that she needs for record-keeping (notebook and pens) for $ 4

   → *cashbook, "money out" column*

5. On February 1, Sushila is not very busy. She only has one customer who pays her $ 3 for her hair cut

   → *cashbook, "money in" column*

6. On February 1 Sushila realises that a friend named Shakuntala still owes her $ 1 from buying hair ribbons on credit two days ago

   → *customer account record, service on credit*

7. On February 2 Sushila has one customer who pays her $ 3 for a hair cut

   → *cashbook, "money in" column*

8. On February 2 Sushila has one customer who pays her $ 2 for hair styling

   → *cashbook, "money in" column*

9. On February 2 Sushila has one customer who pays her $ 2 for hair styling

   → *cashbook, "money in" column*

10. On February 2 Sushila has one customer who pays her $ 3 for hair cutting

    → *cashbook, "money in" column*

11. On February 2 her friend Shakuntala drops by again and asks Sushila to dress her hair because she has an important meeting later on. She does not have money with her, but promises to pay the $ 2 the next day.

    → *customer account record, service on credit*

12. On February 3, Sushila is very busy. There is a wedding in town and she is doing the hair of the bride, her two sisters and her mother. They all want really fancy hair styles for the wedding. They agree they will pay her $ 16. The mother of the bride, Ms Chanda, promises her to pay at the end of the week.

    → *customer account record, service on credit*

13. On February 3 Shakuntala passes by and pays Sushila the $ 2 she owes her for doing her hair.

    → *customer account record, debt payment*

    → *cashbook, "money in" column*

14. On February 3 Sushila has one customer who pays her $ 3 for a hair cut

    → *cashbook, "money in" column*

15. On February 3 Sushila has one customer who pays her $ 3 for a hair cut

    → *cashbook, "money in" column*

16. On February 3 Sushila has one customer who pays her $ 3 for a hair cut

    → *cashbook, "money in" column*

17. On February 3 Sushila has one customer who pays her $ 2 for hair styling

    → *cashbook, "money in" column*

18. On February 3 Sushila pays the neighbour's daughter $ 2 for helping her out that day

    → *cashbook, "money out" column*

19. On February 3 Sushila has one customer who pays her $ 3 for a hair cut

    → *cashbook, "money in" column*

20. On February 4 Sushila has one customer who pays her $ 2 for hair styling

    → *cashbook, "money in" column*

21. On February 4 Sushila has one customer who pays her $ 2 for hair styling

    → *cashbook, "money in" column*

22. On February 4 Sushila has one customer who pays her $ 3 for hair cutting

    → *cashbook, "money in" column*

23. On February 4 Shakuntala visits the shop again. She needs a new hairstyle and some hair ribbons for her daughter. She does not have money with her and promises to settle the bill the next day ($ 3 for hair cutting and $ 1 for the ribbons).

    → *customer account record, service and goods on credit*

24. On February 5 Sushila pays the monthly water and electricity bill for her shop which adds up to $ 8

    → *cashbook, "money out" column*

25. On February 5 Sushila has one customer who pays her $ 2 for hair styling

    → *cashbook, "money in" column*

26. On February 5 Sushila has one customer who pays her $ 3 for hair cutting

    → *cashbook, "money in" column*

27. On February 5 Shakuntala visits the shop and gives her $ 3 for hair cutting the previous day. Sushila reminds Shakuntala that she still owes her $ 2 for the hair ribbons. Shakuntala disagrees, because she thinks that is only $ 1 from yesterday. But Sushila explains that she also bought hair ribbons last week on January 30. Shakuntala agrees and promises to pay the money next week.

    → *customer account record, debt payment*

→ *cashbook, "money in" column*

28. On February 5 Sushila receives $ 16 from Ms Chanda (the customer who had the wedding)

    → *customer account record, debt payment*

    → *cashbook, "money in" column*

29. On February 5 Sushila pays the rent for the hair salon which is $ 20

    → *cashbook, "money out" column*

30. On February 5 Sushila, counts the money in her business purse and compares it with her cashbook. She is satisfied; the amount in her cashbook equals the amount she has in her business purse. She decides to take out $ 22 from the business purse for her personal use.

    → *cashbook, "money out" column*

TEACHING AID SESSION 66C: THE CASHBOOK (EXAMPLE OF MS SUSHILA)

Date	*Operation / Transaction*	*Money out*	*Money in*	*Balance*
			Balance February 1	12
February 1	shampoo, hair spray, hair ribbons	6		6
February 1	broom	1		5
February 1	stationery items	4		1
February 1	hair cutting		3	4
February 2	hair cutting		3	7
February 2	hair styling		2	9
February 2	hair styling		2	11
February 2	hair cutting		3	14
February 3	Shakuntala's debt payment		2	16
February 3	hair cutting		3	19
February 3	hair cutting		3	22
February 3	hair cutting		3	25
February 3	hair styling		2	27
February 3	Salary for the neighbour's daughter	1		26
February 3	hair cutting		3	29
February 4	hair styling		2	31
February 4	hair styling		2	33
February 4	hair cutting		3	36
February 5	monthly water and electricity bill	8		28
February 5	hair styling		2	30
February 5	hair cutting		3	33
February 5	Shakuntala's debt payment		3	36
February 5	Ms Chanda's debt payment		16	52
February 5	Rent for the salon	20		32
February 5	Salary paid to myself	22		10

TEACHING AID SESSION 66D: THE CUSTOMER ACCOUNT RECORD (EXAMPLE OF MS SUSHILA)

Customer's Name: Shakuntala

Date	Details	Quantity	Credit sales ($)	Amount paid ($)	Balance ($)	Signature
January 29	hair ribbons	5 pieces	1		1	
February 2	hair styling	1	2		3	
February 3	debt payment			2	1	
February 4	hair cutting	1	3		4	
February 4	hair ribbons	5 pieces	1		5	
February 5	debt payment			3	2	

Customer's Name: Ms Chanda

Date	Details	Quantity	Credits Sales ($)	Amount Paid ($)	Balance ($)	Signature
February 3	hair cutting and styling	4	16		16	
February 6	debt payment			16	0	

TEACHING AID SESSION 67

THE BOOKKEEPING EXAMPLE FOR MR SHYAM'S CATERING SERVICE

Transactions and operations:

1. On March 1, early in the morning Mr Shyam counted the cash he has in his business purse. It adds up to $ 200.
2. On March 1, Mr Shyam delivers 25 meals to restaurant no. 1 worth $ 50. The owner of the restaurant pays $ 30 in cash and owes $ 20.
3. On March 2, Mr Shyam buys raw materials (vegetables and meat) for $ 15.
4. On March 3, Mr Shyam sells 30 meals to restaurant no. 2 for $ 60. He receives the money in cash.
5. On March 4, Mr Shyam delivers 20 meals worth $ 40 to restaurant no. 1 on credit.
6. On March 5, Mr Shyam pays his employee's wage ($ 5) and the water and electricity bill for his business ($ 10)
7. On March 6, the owner of restaurant no.1 pays Mr Shyam $ 50.
8. On March 6, Mr Shyam decides to take $ 40 out of the business purse for his personal use.

The cashbook entries

Date	Operation / Transaction	Money out	Money in	Balance
			Balance March 1	100
March 1	Food delivery to restaurant no. 1		30	130
March 2	Buying vegetables and meat for food preparation	15		115
March 3	Food delivery to restaurant no. 2		60	175
March 5	Wages	5		170
Mach 5	Electricity & water	10		160
March 6	Debt payment by the owner of restaurant no. 1		50	210
March 6	Personal use	40		170

The customer account record entries

Customer name: Owner of restaurant no. 1

Date	Details	Quantity	Credit sales ($)	Amount paid ($)	Balance ($)	Signature
March 1	Meals delivery	10 meals	20		20	
March 3	Meals delivery	20 meals	40		60	
March 6	Debt payment			50	10	

SESSION 68 & 69

COSTING AND PRICING

Objectives

- To understand how to calculate the costs related to producing products or delivering services.
- To know how to set prices for goods or a service.

Duration:

- approximately 2 hours

Key messages:

- To determine the price for goods or services, we need to calculate the total costs involved in producing the good or delivering the service.
- The total cost for goods or services is the sum of the costs for raw materials, labour, tools and equipment, and overheads.
- In order for the business to make a profit, the price asked for a product should be higher than the total cost of the product.

Materials / Preparation:

- The filled in raw materials, equipment and tools and labour time lists produced in sessions 40/41 (see Teaching Aids Session 40/41a, 40/41b, 40/41c).
- Cards to note down "overhead costs".
- A sheet of paper displaying the saying "TIME IS MONEY" (see Teaching Aid Session 68b).
- Sheets of flipchart paper displaying the "Chart for cost per unit" and markers (see Teaching Aid Session 66c), one for you to do a demonstration, and one for each group to do their own calculations.
- A sheet of flipchart paper displaying the "Cost per product calculation" (see Teaching Aid Session 68f). An example calculation of the production cost for one glass of lemonade is provided. You need to adjust the amounts shown to reasonable amounts in the local currency.
- Symbol cards for the key elements of the cost calculation (see Teaching Aid Session 68g).
- A sheet of flipchart paper displaying the "Pricing form" (see Teaching Aid Session 69a).

Session plan

- (5') Summarise the key messages of the previous session. Say that in the next two sessions they will learn how to set prices for services or goods.
- (5') Explain that the first step is to calculate the costs associated with producing the good or delivering the service. These costs determine the price we have to ask for a service or a good.

  Remind participants of sessions 40/41 where a demonstration of a service business (hair cutting) and a production business (lemonade making) was given.

  Ask the participants to recall the three main inputs in delivering a service or producing goods (*materials, tools and equipment, labour*).

  Explain that these three main inputs are the main cost elements associated with delivering a service or producing goods.

  Present the raw materials, the equipment and tools and the labour time lists produced in sessions 40/41. This will help participants to recall what was learned in this session. Place the lists somewhere where they can be seen by all participants.
- (5') Ask participants whether there are any other costs associated with the production of lemonade or hair cutting *(e.g. business registration fee, rent for the workplace, interest on loans, electricity, water, transport, advertising or promotion).*

Write participants' suggestions on cards and place them next to the lists. Explain that these costs are called overheads. (You may want to introduce differentiation of fixed, variable and start-up costs, depending on the group's experience and level of knowledge, see Teaching Aid 68a.)

Use Teaching Aid Session 68a: Definition of terms

(5') Continue discussing labour costs. Show the sheet of paper with the saying "TIME IS MONEY". Place it next to the labour time list and ask participants what this means.

Conclude that the time a business owner spends working in their business is a cost, because the person cannot do anything else during this time (opportunity costs). A business owner has to decide whether they want to pay themselves a regular salary or if they pay themselves only if they know how much profit they have made.

Use Teaching Aid Session 68b: Time is money

(35') Show the "Chart for cost per unit" to the participants. Explain that this chart can be used to calculate the cost per product (for example a cup of lemonade) or service (for example hair cutting).

Say that you are going to use lemonade production as an example to explain how the chart works. Tell the participants to assume the business produces lemonade for two restaurants in the village. The business produces 500 cups per month. The labour time is the time used to produce the lemonade and to transport it to the two restaurants.

Fill in the chart using the example of a cup of lemonade. Explain step-by-step how the calculations are done for this example. Try not to lecture. Include the participants. Let them do the calculations and ask questions for each step such as:

- How many lemons and straws do we need? How much sugar and water do we need?
- What is the estimated unit price for these products?
- Who can help to calculate the total costs for raw materials?

You may want to add drawings and symbols which make it easier for non-literate participants to follow. You can use the cards with symbols.

Use Teaching Aid Session 68c: Chart for cost per unit

Use Teaching Aid Session 68d: Chart for cost per unit (lemonade)

Use Teaching Aid Session 68e: Step by step explanation of cost per unit calculations

Use Teaching Aid Session 68g: Symbol cards

After you have finalised the cost calculation, summarise the key steps by asking the following questions:

- How do we calculate the total cost of production per month?
- How do we calculate costs per product?

Show Teaching Aid Session 68f and ask participants to repeat how cost calculations are made.

Use Teaching Aid Session 68f: Cost per product calculation

(5') End the session by saying that they will have the opportunity to practise the cost per unit calculation in the next session and that they will learn how to set a price for a product.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

(5') Welcome the participants back. Repeat how the cost per product calculation is done. Say that they will have the chance to practise doing these calculations.

(25') Inform the participants that they can either use the example of hair cutting or any other example for the sample calculation. Form groups of 4 to 5 persons according to participants' interest in the example they want to use. Make sure that each group has one participant who is confident doing calculations. Distribute a sheet of flipchart paper displaying the chart for cost per unit and markers to each group. Start the exercise. Assist the groups with their calculations.

After approximately 15 minutes, stop the exercise. Ask each group to present their chart for cost per unit. Discuss the charts and make corrections if required. At the end, thank all the groups for their hard work.

Use Teaching Aid Session 68c: Chart for cost per unit

(10') Refer back to the example of lemonade making and to the cost of one glass of lemonade. Start a discussion by asking the participants to set a price for one cup of lemonade: How would they set the price? What are the criteria for setting the price?

Continue the discussion until the three main criteria have been mentioned:

- Cost-based pricing: the price is determined by product cost plus an additional amount
- Competitor-based pricing: the price is similar to the price competitors charge
- Market-based pricing: the price is determined by the amount the customers are willing to pay

Next, show the participants the sheet of flipchart paper displaying the pricing form.

Ask the participants the following questions:

- What happens if a product is sold at a price lower than the product cost?

  → *the business makes a loss because the sales price does not cover the cost of producing the goods*
- What happens if a product is sold at a price equal to the product cost?

  → *the business neither makes profit nor a loss (this is called "brake-even" point)*
- What happens if the price is higher than the price of competitors? What can we do?

  → *difficult to sell the product. It might be justified to sell the product at a higher price if the product is of better quality than the competitors' products, otherwise the production process has to be adjusted to arrive at a lower product price (e.g. other raw materials, buying raw materials in bulk, simplify work processes)*
- What happens if the price for the product is higher than the price customers are willing to pay?

  → *the product cannot be sold*

Fill in the cost per glass of lemonade that you calculated before, as well as the assumed competitors' price and the assumed price customers are willing to pay. Determine the price for a glass of lemonade together.

Use Teaching Aid Session 69: Chart for cost per unit

(10') Place the sheet of flipchart paper displaying the cost calculations for a cup of lemonade and the sheet of flipchart paper displaying the pricing form next to each other where they can easily be seen by all participants. Ask the following:

- If the cup of lemonade is sold at the price we determined, are we making profit?

  (yes, if the price we charge is higher than the product costs)
- How much profit is made per cup of lemonade sold?

  (Profit per cup = selling price – total cost per cup)
- How much profit would we make in 1 month?

  (Profit per month = profit per cup x 500 cups)

(10') End the session by reviewing the key messages.

Adapted from: Bauer, S. et al. (2004): Gender and Entrepreneurship Together: Get Ahead for Women in Enterprise, p. 217-224.

Remarks:

- ✓ Related topics: business-planning
- ✓ Depending on the group's level of experience and skills, you can explain the difference between fixed costs, variable costs and start-up costs
- ✓ Sessions 68 & 69 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts

TEACHING AID SESSION 68A

DEFINITION OF TERMS

- Fixed costs (also overhead costs or indirect costs) are costs that do not vary with the number of goods or services produced and sold by the business (rent, salary for regular workers in the business, etc.). Fixed costs can change over time. For example, rent can increase over time, but this has nothing to do with the amount of products produced or sold.
- Variable costs are the costs that vary with the number of goods or services produced by the business (raw materials, salaries of workers who are paid per unit of output or who are hired as extra labour to deal with extra production/sales).
- Start-up costs are the costs that are only incurred once to start the business (business registration fee, fee for opening a bank account, purchase of land).

Examples

- Costs of tools and equipment (depreciation costs):

  These are fixed costs. Tools and equipment have to be replaced when they are old. Therefore the costs of tools and equipment per month or per year have to be included when calculating the total costs associated with the production of a good or the delivering of a service.

  These replacement costs are also called depreciation costs.

- Tax

  Different type of taxes can be either fixed costs or variable costs depending on their nature. If the amount paid per month or year stays the same, it is a fixed cost. If the amount varies, for example depending on production (e.g. import tax on raw materials), the tax is considered to be a variable cost.

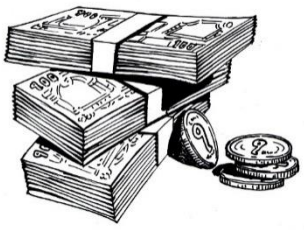
  Tax on profit is not included in the cost calculation. (Tax payments are subtracted from the profit, i.e. tax on profit only influences how much profit a business makes.)

- Labour costs

  Labour costs are either fixed or variable. The time business owners spend at their shop or market stand every day is fixed, because this is independent of production and sales. Extra hours worked by a business owner, family members or workers hired for production are a variable cost.

TEACHING AID SESSION 68B: TIME IS MONEY

TIME IS MONEY



TEACHING AID SESSION 68C: CHART FOR COST PER UNIT

Product:		*Monthly production:*	
Raw materials	*Quantity*	*Price per unit*	*Cost*
Equipment	*Purchasing price*	*Number of months it can be used*	*Cost*
Labour costs			
Overhead costs			
		Total costs per month	
		Total costs per product/service	

TEACHING AID SESSION 68D: CHART FOR COST PER UNIT (LEMONADE)

Product:

Cup of lemonade

Reference time period: 1 MONTH

Production per MOTNTH: 500

Raw materials	Quantity	Price per unit ($)	Cost ($)
Lemons	500 lemons	0.05 per lemon	25.00 (500 x 0.05)
Sugar	5 kg	0.50 per kg	2.50 (5 x 0.50)
Plastic cups	500 cups	0.05 per cup	25.00 (500 x 0.05)
Drinking water	125 litres	0.50 per litres	62.50 (125 x 0.50)
Straws	5 bags	0.25 per bag	1.25 (5 x 0.25)

Tools & equipment	Purchasing price ($)	Number of months it can be used	Cost ($)
Knife	3.00	12 months	0.25 (3.00 ÷ 12)
Lemon squeezer	4.00	6 months	0.67 (4.00 ÷ 6)
Chopping board	2.50	24 months	0.10 (2.50 ÷ 24)
Jug	2.50	12 months	0.21 (2.50 ÷ 12)

Labour costs	Hours of work	Payment per hour ($)	Cost ($)
Labour time	25 hours	1.50 per hour	37.50 (25 x 1.50)

Overhead costs	Quantity	Price per unit ($)	Cost ($)
Water for cleaning	0.5 m^3	5.00 per m^3	2.50 (0.5 x 5.00)
Transportation	*(cost per month in $)*		10.00
		Total costs per month ($)	167.48 (sum of the figures in this column)
		Total costs per product/service ($)	0.34 (167.48 ÷ 500)

TEACHING AID SESSION 68E

STEP-BY-STEP EXPLANATION FOR COST PER UNIT CALCULATION

STEP 1: Determine time period and quantity of production

Determine a time period which you take as a reference point for the purposes of the calculation, for example one month, and the quantity of production in this time period (e.g. 500 cups of lemonade).

→ Note down the time period and the quantity of goods produced during this period.

STEP 2: Calculate the cost of raw materials you need for the production

List all raw materials that are needed to produce the goods. Determine the quantity for each raw material (in kilograms, litres, bottles, bundles, etc.) needed to produce the quantity of the good defined in STEP 1 (500 cups of lemonade). Determine the purchasing price for one unit of the raw material, e.g. the purchasing price per kg, litre, bottle, or bundle, etc. Multiply the total quantity of the raw material by the unit price for the raw material. This gives you the cost of the raw material.

→ Write the figure you have calculated in the last column of the corresponding line.

STEP 3: Calculate the cost of tools and equipment needed for production

List all the tools and equipment you need to produce the goods.

Tools and equipment are usually bought when the business is beginning, and then they are replaced when they get old. So how can you calculate the amount that is associated with the production of the goods over a certain period (1 month)?

For each tool or piece of equipment estimate how long it can be used before it will need to be replaced.

Divide the purchase price of the tool or piece of equipment by the estimated number of months you can use it. This gives you the amount to be integrated per month for tools and equipment.

→ Write the figure you have calculated in the last column of the corresponding line.

STEP 4: Calculate labour costs

Determine the hours of work needed to produce the quantity of the goods determined in STEP 1, i.e. the number of hours worked by all people involved in the business during one month. You need to include all people who contributed (e.g. also supporting family members). Determine how much you pay or would pay yourself or any other person for one hour of work. Multiply the total hours of work by the payment per hour.

→ Write the figure you have calculated in the last column of the corresponding line.

STEP 5: Calculate the overhead costs

List all overhead costs. For each cost, determine the cost associated with the production of the quantity of goods determined in STEP 1. The exact procedure varies, depending on the type of overhead costs. For example the rent of a market stall may be a lump sum per month. Electricity or water used is more difficult to calculate. You need to have an idea of how much you use, and how much you pay for it, e.g. if your household pays for electricity and water, and you use electricity and water to produce the goods you then have to add it to your cost calculation. You can obtain a monthly water bill. Water is often paid for per cubic meter, which is a unit for measuring water consumption. Estimate how much of the water consumption is due to your production.

→ Write the figure you have calculated in the last column of the corresponding line.

STEP 6: Calculate the total costs per month

Add up all the costs calculated in STEPS 2 to 5. The sum of these figures is the total costs associated with the production of the quantity of goods determined in STEP 1 (costs for the production of 500 cups of lemonade). Since the quantity of goods determined in STEP 1 is the quantity of goods you can produce in one month, this figure is also your monthly costs.

→ Write the figure in the last column of the corresponding line.

STEP 7: Calculate the cost per unit

Divide the total cost per month by the quantity of the goods you can produce in 1 month (500 cups of lemonade). This gives you the cost of one unit.

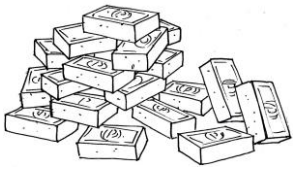
TEACHING AID SESSION 68F: COST PER PRODUCT CALCULATION

1. Cost per month calculation:

TOTAL COST PER MONTH

=

RAW MATERIAL COSTS PER MONTH

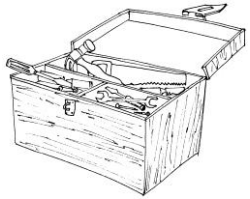


+

LABOUR COSTS PER MONTH

+

TOOLS AND EQUIPMENT COSTS PER MONTH



+

OVERHEAD COSTS PER MONTH

2. Calculation to find out cost per product

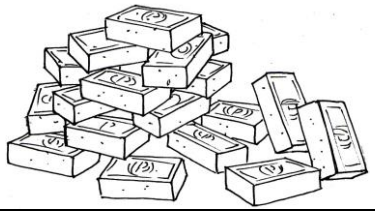
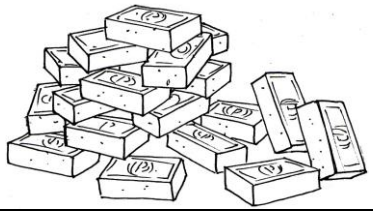
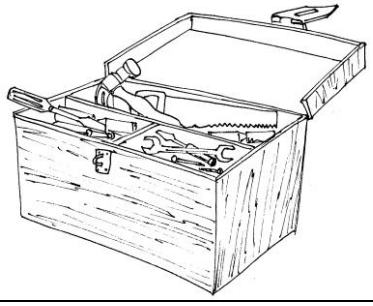
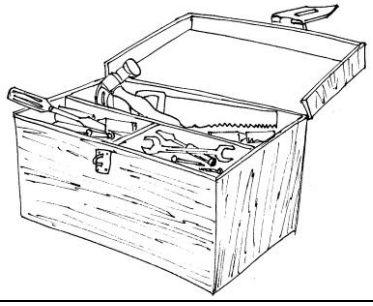
COST PER PRODUCT

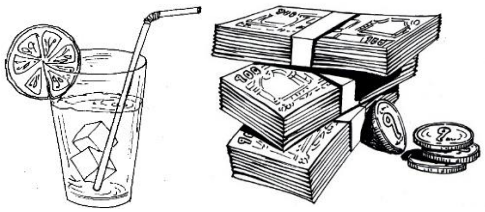
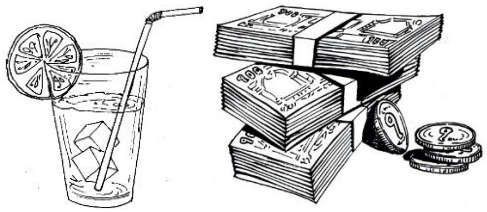
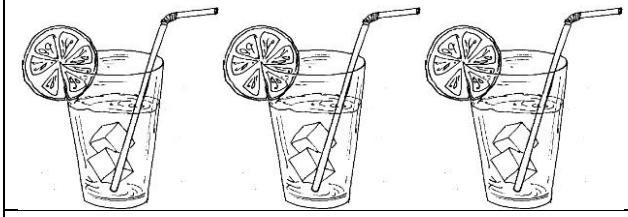
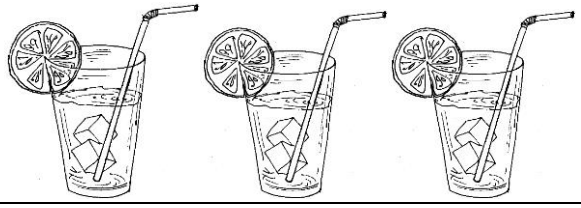
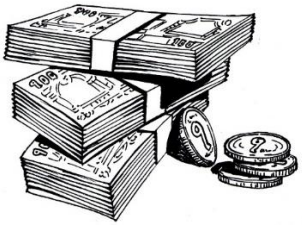
=

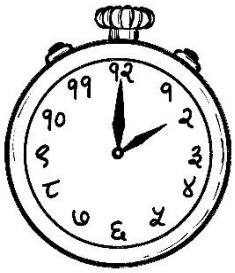
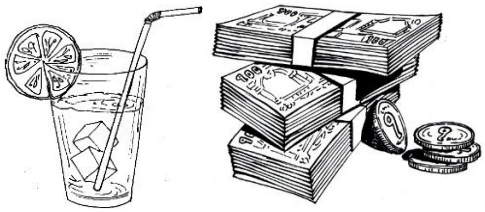
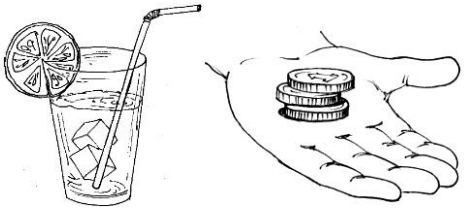
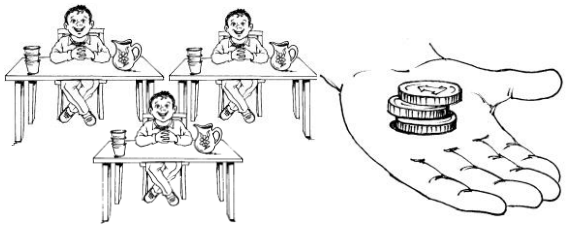
TOTAL COST PER MONTH

PRODUCTS PER MONTH

TEACHING AID SESSION 68G: SUGGESTIONS FOR SYMBOLS TO FACILITATE THE TEACHING PROCESS

LABOUR TIME 	LABOUR TIME 
RAW MATERIALS 	RAW MATERIALS 
TOOLS & EQUIPMENT 	TOOLS & EQUIPMENT 
OVERHEAD COSTS 	OVERHEAD COSTS 

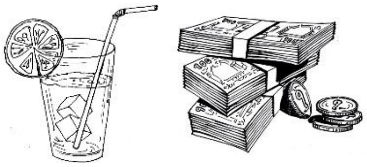
COST PER PRODUCT 	COST PER PRODUCT 
PRODUCTS PER MONTH 	PRODUCTS PER MONTH 
COST 	COST 
PRICE PER UNIT / PURCHASING PRICE 	PRICE PER UNIT / PURCHASING PRICE 

QUANTITY 	NUMBER OF MONTHS 
HOURS OF WORK 	COST PER PRODUCT 
OUR PRICE 	COMPETITORS' PRICE 
PRICE CUSTOMER IS WILLING TO PAY 	PRICE CUSTOMER IS WILLING TO PAY 

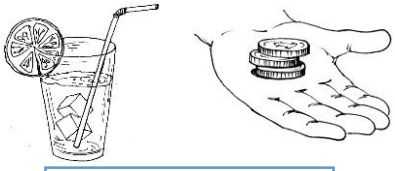
TEACHING AID SESSION 69

PRICING FORM

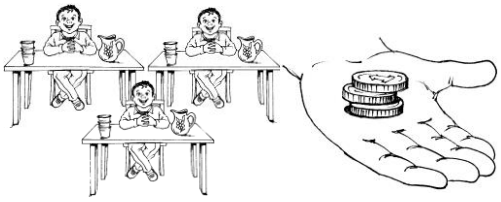
Total cost per product



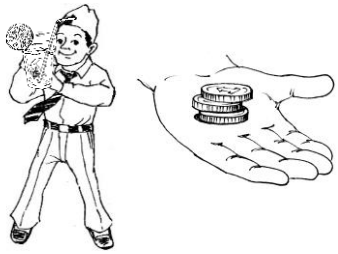
Our price



Competitors' price for product



Price customer is willing to pay



SESSION 70 & 71

THE BUSINESS PLAN

Objectives

- To familiarise the participants with basic business planning tools (the business plan).
- To enable participants to critically reflect and evaluate a business idea.
- To review key messages and key tools introduced in the previous sessions.

Duration:

approximately 2 hours

Key messages:

- Business planning is about what we want to do in the future (e.g. vision and goals), what we have to do (activities) and the things we need (resources) to achieve it.
- Planning helps to see whether we are on the right track or not and to know what we have achieved.
- If we have difficulty producing a business plan it means that we should seek more information about the business we intend to start.
- Business planning helps to recognise challenges and risks early on.
- Planning helps to recognise problems and deal with them while they are still small.
- But be careful: Planning in itself does not guarantee success. The plan must be put into practice and followed.

Materials / Preparation:

- You may want to adopt the format of the business start-up plan to the local context. Local savings and credit institutions, microfinance banks, or banks may have their own formats and requirements for accessing loans. It could be helpful to make the business start-up format used in this session as similar as possible to the formats used by these institutions.
- A sheet of flipchart paper and a marker to note down the answers to questions about what planning means.
- Headings of the business start-up plan & major questions to be answered displayed on a sheet of flipchart paper (see Teaching Aid Session 70b).
- A copy of the business plan format, one for each participant (see Teaching Aid Session 70b).
- Cards and markers for each group to make notes on their business start-up plans.

Session plan

(5') Summarise the key messages of the previous session. Say that in the next two sessions they will get to know some basic business planning tools.

(5') Ask participants what business planning or planning means to them and why planning is important for businesses. Make notes on a sheet of flipchart paper.

Summarise their answers by explaining that planning is about what we want to do in the future (e.g. vision and goals), what we have to do (activities) and the things we need (resources) to achieve it. Planning helps to see whether we are on the right track or not and to know what we have achieved. It also helps to be prepared for challenges. Sometimes when we want to access a loan we need to present a business plan to a credit association, a microfinance institute or a bank.

(15') Explain that you want to introduce the "business start-up plan" to them. Writing up a business plan helps to see whether we have considered the major steps in starting up a business. It can also be used to request loans.

Distribute the handout "business start-up plan" to the participants. Say that it looks very long but they don't need to worry because they have already acquired the necessary skills for coming up with a business plan over the last month.

Start explaining the format step-by-step. Refer to the sessions where you discussed corresponding or similar topics.

Use Teaching Aid Session 70a: Business start-up plan (explanations)

Use Teaching Aid Session 70b: Business start-up plan handout

- (30') Form groups according to their selected promising business ideas (session 28). Say that they have half an hour to come up with a start-up business plan for one of their business ideas. Distribute the cards and the markers to the groups. Explain to the groups that they can use the cards to make notes or drawings for each section of the business start-up plans. In the next session they will present their business start-up plans to each other and they can use the notes on the cards to remember what they discussed in their groups.

  Say that this does need to be a perfect plan and it is for practice only. If they don't have the necessary information to fill in parts of the business plan, instruct them to skip these parts, but to write down how and where they can obtain the missing information, for example using brainstorming or doing an "up and down the ladder" exercise, doing a market research (e.g. finding out about prices, competitors, customers, demand), doing exact price calculations, using a micro-screening chart to asses challenges or risks, contacting someone, taking a training course, etc.).
- (5') End the session by saying that they will have the opportunity to present their business start-up plans in the next session.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Welcome the participants back to the session. Say that they will now present their business start-up plans to each other.
- (45') Ask a volunteer from each group to present the business start-up plan. Give each group five minutes for their presentation. Hang the flipchart paper displaying the business plan on the wall. Ask the presenter to place the cards next to the corresponding headings. After the presentation, encourage the other participants to give feedback to the group which presented the business start-up plan using the following questions as a guideline:
  - If you were working at a bank, would you trust the plan and provide a loan? Why or why not?
  - Is the plan realistic? Why or why not?
  - Which sections of the business start-up plan are well done? Why?
  - What is missing in the business start-up plan? What can be done to obtain the missing information?

  After all the groups have presented, refer to the business plan format you handed out to them in the previous session (business start-up plan). Say that they can use it at home to come up with their personal business plans. Say that they should not be discouraged if they find it difficult to fill in some of the sections. They can use the "Working towards your vision" format to plan activities to achieve their goals.

Use Teaching Aid Session 70a: Business start-up plan handout

- (5') End the session by thanking each group for their presentation and their hard work. Review the key messages of this session.

Remarks:

- ✓ Related topics: The market & marketing, production cycle, costing & pricing, micro-screening of a business idea, vision, business location, personal qualities and skills
- ✓ Sessions 70 & 71 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts

TEACHING AID SESSION 70A: BUSINESS START-UP PLAN (EXPLANATION)

BUSINESS PLAN	*Related topics, explanations & examples*
BACKGROUND INFORMATION	
Name of the business owner(s): *Will you operate the business alone or in a group?*	Specify whether you plan to operate the business alone or in a group, and write down the names of the owners of the business
Name of the business:	Try to come up with a good name for your business. This can be a slogan or it can include your name (e.g. Bimala's tailor shop – Everything you can imagine). This is part of marketing. It gives your business an identity and increases recognition for, and awareness of your business *Related session: Session 33 Key aspects of marketing*
Business location: *Where will your business operate (e.g. main market area, near the school, main road, etc.)?*	Describe where you plan to locate your business in relation to local landmarks (e.g. customers or competitors). Is the place secure and easy to access? What features does your location need to have? *Related sessions: Sessions 44 & 45 The business location & business mapping*
Business description: *Describe your business idea*	This relates to your "vision" and the vision statement you have formulated for your business. Specify the type of business (e.g. start-up business, expansion of existing business). *Related sessions: Session 54 Creating a vision & Session 55 Working towards your vision*
Products and/or services: *What services will you provide or what goods will you sell? What makes your product or service attractive to customers?*	Explain your services or goods in detail and what the services or goods do for the customer.
Skills & assets *What skills are needed to run the business and to produce the goods or deliver the service? Which assets are needed (equipment, tools, building)?*	Explain the skills needed for your business. You can use the production cycle to think it through. *Related sessions: Session 19 Skills and qualities needed for different jobs & Session 20 Discovering personal skills and qualities*
MARKETING PLAN	
Customers: *To whom will you sell your products or services? Who will your customers be? Why will they like your product or service?*	Identify your target customers, their characteristics and geographical location
Competitors: *Who are your competitors? Why are they competitors? Where are they located? What is your strategy to out-compete them?*	Analyse your weaknesses and your strengths compared to your competitors *Related sessions: Sessions 33 to 35 The market research*
Promotion: *How will you promote your service or product? How will you make your product or service attractive? (e.g. being friendly with customers,*	Explain what image you want to project, i.e. how you want customers to see you and how customers will become aware of you and your services or products

signs, music, promotion activities, decoration, packaging)	
PRODUCTION & BUSINESS OPERATION	
Number of service hours (service business) or amount of goods produced (production business)? *How many hours or days will you work per week or month? How much will you produce per week, per month, per year? Are there seasonal fluctuations, i.e. times when you will produce more or less or times when you will have more or fewer service hours/days?*	This helps you to forecast how much time you need to invest in your business. During the time you work in your business, you will not be able to do other things.
People who work in the business *How many people will work in the business? Who are they? How will tasks/responsibilities be divided and what are their skills?*	People that work in your business (including yourself) need to have the right skills (as described under the heading "skills and assets" above)
Major steps of delivering the service or producing the goods *What are the major steps in the production cycle?*	Explain how you will produce the goods or which steps are involved in delivering the service (include raw materials, tools and equipment, labour and suppliers). Use the production cycle of your business as a reference. *Related sessions: Sessions 40 & 41 Key elements of production, Session 42 The production process*
BUSINESS EXPENSES	
Start-up expenses *What expenses will you have before you start the business? (E.g. equipment, tools, land purchase, registration fees, etc.)*	Start-up expenses are expenses you have before you actually start to operate your business. You will need savings or a loan to cover these expenses. *Related sessions: Session 68 & 69 Costing and pricing*

Items	Costs
TOTAL COSTS	

Operating expenses *What expenses will you have to operate your business for one month / for one year?*	After you have started your business you will have expenses for raw materials, tools, equipment, etc. Remember that it will take some time before you actually start earning money (e.g. you need to produce the goods first, customers need to become aware of your business). *Related sessions: Session 64 Equity and debt financing, Sessions 68 & 69 Costing and pricing*

Expenses	Costs
Raw materials, packaging materials	
Salaries (including own salary)	
Transport	
Rent	
Electricity, water, fuel, firewood, etc.	

Business promotion		
Savings		
Loan repayments		
Other		
TOTAL COSTS		

SALES INCOME	
Price per product or service *What will your service or product's price be? Is it a low, medium or high price compared to your competitors? Why do you choose to sell at this price?*	Explain your pricing strategy: At what price are you going to sell? Is it a low, medium or high price compared to your competitors? Related sessions: Sessions 33 to 35 The market research, Session 64 Equity and debt financing, Sessions 68 & 69 costing and pricing
Estimated sales and income *What are your estimated sales per day, per month or per year, i.e. the quantity of goods sold or services delivered?* *What is your estimated income per day, per month or per year?*	Related sessions: Sessions 33 to 35 The market research, Session 64 Equity and debt financing, Sessions 68 & 69 Costing and pricing
Competitor's price per product or service *At what price do your competitors sell the product or service?*	Related sessions: Sessions 33 to 35 The market research, Session 64 Equity and debt financing, Sessions 68 & 69 Costing and pricing
BUSINESS OPPORTUNITIES AND CHALLENGES	
Opportunities *What are the major benefits and opportunities you see for your business idea?*	Examples are potential for generating income or for expanding, stable environment (no seasonal fluctuation, everyday goods), innovation Sessions 33 to 35 The market research
Challenges *What are the major challenges or negative factors you see for your business idea? Are there any associated risks?*	Use the micro-screening chart and consider the following: 1. Skills & competencies, 2. Customers & demand, 3. Competition & competitors, 4. Availability of resources, 5. Killer risks Also consider seasonal fluctuations/demand, purchasing power, income earning opportunity, the business location, start-up expenses, operating expenses Related sessions: Sessions 33 to 35 The market research, Session 36 The micro-screening of business ideas

TEACHING AID SESSION 70B: BUSINESS START-UP PLAN HANDOUT

BUSINESS START-UP PLAN

Try to answer these questions as honestly as possible. If you have trouble answering the questions, it means that you need to look for more information regarding the business you intend to start.

BACKGROUND INFORMATION

Name of the business owner(s):

Will you operate the business alone or in a group?

Name of the business:

Business location:

In which area will operate your business (e.g. main market area, near the school, main road, etc.)?

Business description:

Describe your business idea in 100 words.

Products and/or services:

What services will you provide or what goods will you sell? What makes your product or service attractive to customers?

Skills & assets

What skills are needed to run the business and to produce the goods or deliver the service? Which assets are needed (equipment, tools, building)?

MARKETING PLAN

Customers:

To whom will you sell your products or services? Why will they like your product or service?

Competitors:

Who are your competitors? Why are they competitors? Where are they located? What is your strategy to out-compete them?

Promotion:

How will you promote your service or product? How will you make your product or service attractive? (E.g. being friendly with customers, signs, music, promotion activities, decoration, packaging)

PRODUCTION & BUSINESS OPERATION

Number of service hours (service business) or amount of goods produced (production business)?

How many hours or days will you work per week or month? How much will you produce per week, per month, per year? Are there seasonal fluctuations, i.e. times when you will produce more or less, or times when you will have more or fewer service hours/days?

People who work in the business

How many people will work in the business? Who are they? How will the tasks/responsibilities be divided and what are their skills?

Major steps of delivering the service or producing the goods

What are the major steps in the production cycle? (Include raw materials and suppliers)

BUSINESS EXPENSES

Start-up expenses

What expenses will you have before you start the business? (E.g. equipment, tools, land purchase, registration fees, etc.)

Items	Costs
TOTAL COSTS	

Operating expenses

What expenses will you have to operate your business for one month / for one year?

Expenses	Costs
Raw materials, packaging materials	
Salaries (including own salary)	
Transport	
Rent	
Electricity, water, fuel, firewood, etc.	
Business promotion	
Savings	
Loan repayments	
Other	
TOTAL COSTS	

SALES INCOME

Price per product or service

What will the price of your service or product be? Is it a low, medium or high price compared to your competitors? Why do you choose to sell at this price?

Estimated sales and income

What will your estimated sales per day, per month, or per year be, i.e. the quantity of goods sold or services delivered?

What is your estimated income per day, per month or per year?

Competitor's price per product or service

At what price do your competitors sell the product or service?

Business opportunities and challenges

Opportunities

What are the major benefits and opportunities you see for your business idea?

Challenges

What are the major challenges or negative factors you see for your business idea?

SESSION 72 & 73

REVIEWING THE TOPICS AND CONTENT OF THE TRAINING

Objectives

To review and discuss the major learning objectives of the training.

Duration:

approximately 1 hour

Key messages:

Being an entrepreneur involves a lot of different skills and knowledge.

Many factors influence whether a business is successful or not.

Not everything can be achieved at once – starting up a business is a step by step process needing persistence and courage.

Materials / Preparation:

- 9 sheets of flipchart paper summarising the main topics and objectives of the training (see Teaching Aid Session 72); you may want to add or remove objectives depending where you put the focus during the training; leave enough space at the bottom of each sheet for the participants to place their cards.
- Cards and markers for each group to note down their personal conclusions, major learning experiences and their experiences in real life.
- Cards for noting down additional comments.

Session plan:

(5') Summarise the key messages of the previous session. Explain that in the current session you want to review together the main topics of the training.

(20') Present the 9 sheets of flipchart paper summarising the main topics and content of the training. Briefly summarise key objectives and activities of each topic. Don't lecture and do not go into detail. The summary will help the participants to recall what has been discussed.

Use Teaching Aid Session 72: Summary of key topics

(30') Assign a group of 2 to 3 people to each topic (depending on the number of participants). Ask them to discuss and share the following for the topic they have been assigned:

- What were the major personal conclusions or learning experience?

  (e.g. a key message, a key conclusion, a surprising fact, new aspects on the topic, new ways of approaching a topic, a specific tool or format used in the training)

- What exercises and activities do you remember? What did you learn from them?

  (e.g. role plays, stories, games, guest speakers, drawings)

- Have they applied what they have learned to any real-life situations? If yes, what was the situation?

Distribute cards and markers to the groups. Explain that they can use the cards to make notes in order to remember and share with the other participants what they have discussed in their groups.

(5') End the session by explaining that in the next session they will share what they have discussed.

(CONDUCT A SPORTS SESSION BEFORE YOU CONTINUE)

- (5') Welcome the participants back. Say that they will now present what they discussed in the previous session in their groups.
- (45') Ask each group, one after another, to place their cards at the bottom of the sheet of flipchart paper with their topic and to briefly explain what they discussed in their group. Encourage the other participants to add conclusions, learning experiences, exercises, activities, or real-life situations. Note them down on cards and add them to the sheet of flipchart paper.
- (10') End the session by thanking the participants for their contribution. For each topic, briefly summarise what was added by the participants. You may want to adjust the key message depending on what has been discussed during this session. However, you should not overwhelm the participants. A key message should be that being an entrepreneur requires a lot of skills and knowledge, but that nobody can acquire them all at once. Being an entrepreneur means staying interested in learning new things and acquiring the necessary knowledge and skills step-by-step.

Remarks:

- ✓ Sessions 72 & 73 form a unit and should be conducted on the same day if possible. Conduct a sports session between the two parts
- ✓ Keep the sheets of flipchart paper displaying the 9 topics; you will use them in the following session

TEACHING AID SESSION 72

SUMMARY OF KEY TOPICS

1. Employment: Different ways of making a living & personal qualities and skills

Objective & activities:

- To get to know different ways of making a living (e.g. employment, self-employment)
- To assess own personal qualities and skills and to match them with an economic activity
- To learn about other criteria besides skills and personal qualities to assess a work opportunity (e.g. number of people in the job, location, working hours, working conditions, number of people in the job, available jobs in the community)

2. Gender stereotypes

Objective & activities:

- To understand the difference between gender and sex and the meaning of gender roles
- To explore the meaning and implications of gender stereotypes and gender roles for income-generating activities
- To understand that gender roles can be changed

3. Vision and business ideas

Objectives & activities:

- To develop own business ideas and to evaluate them using the following criteria:
  1. Skills & competencies
  2. Customers & demand
  3. Competition & competitors
  4. Availability of resources
  5. Killer risks

  ("going up and down the ladder exercise", brainstorming, micro-screening chart)
- To create a vision and to develop a plan for working towards this mission (differentiating between vision, vision statement, goals and activities, form "working towards my vision")

4. The market and marketing

Objectives & activities:

- To get to know key aspects of the market (demand, supply, competition, price, purchasing power, needs) and their implications for a business
- To understand the key aspects of marketing (in English: "The five Ps of marketing"): products, price, promotion, place, person)
- To assess the market for a product or service in a systematic way (mini market research)

5. Communication

Objectives & activities:

- To identify dos and don'ts of effective communication
- To learn about active listening as a critical skill for good communication (practicing sales conversations by analysing good and bad sales conversations)

6. Production process and product innovation

Objectives & activities:

- To become aware of different cost elements of production (raw materials, tools & equipment, and labour)
- To understand the different steps of the production cycle:
    1. Purchase all the necessary raw materials (inputs) for production
    2. Transform them into the finished product (outputs)
    3. Package and store the finished products (or raw materials)
- To get to know the basic elements of product innovation

7. The business environment

Objectives & activities:

- To realise that sometimes pressure comes from people within the family or community and to understand how this can affect a business positively or negatively
- To identify key people and institutions who can assist in creating and running a business
- To understand the advantages and disadvantage of working with other people (group formation, networks) and criteria for successfully establishing a group

8. Savings and financial goal-setting

Objectives & activities:

- To learn how to set up a savings plan
- To understand advantages and disadvantages of different savings mechanisms
- To differentiate between needs and wants and to use them as criteria for spending decisions
- To learn how to formulate a budget and keep it
- To understand the pros and cons of equity and debt financing (i.e. the difference between using savings and loans)

9. Business financing and the business plan

Objectives & activities

- To get to know the basic tools for financial records and calculations (the cashbook and the customer account record)
- To understand how to calculate the costs related to producing goods or delivering services and to know how to set prices for goods or services
- To learn how to produce a business plan

SESSIONS 74 & 75

TRAINING EVALUATION

Objectives

- To evaluate the outcome of the training and to see if objectives and expectations have been met.
- To obtain a feedback from the participants and the facilitators about usefulness, difficulty and appropriateness of the training.
- To obtain information for adapting the manual to the local context.

Duration:

approximately 2 hours

Materials / Preparation:

- The nine sheets of flipchart paper summarising the main topics and objectives of the training (see Teaching Aid Session 72) produced in the previous session.
- Rating scales (one per sheet of flipchart paper). Write the topic in the space provided at the top of the sheet (see Teaching Aid Session 74/75a: Rating the training).
- A sheet of flipchart paper displaying "the business road" and a sheet of flipchart paper displaying "the truck" (see Teaching Aid Sessions 74/75 c&d).
- Markers in two colours for the participants to do the rating.
- Cards for noting down additional comments.

Session plan:

(5') Summarise the key messages of the previous session and explain that the objective of the current session is to evaluate the training. Say that you are interested in learning how the participants evaluate the difficulty and usefulness of the training. Say that you would like them to be honest and that they can help to improve the training by making critical comments too.

(80') Show the sheets of flipchart paper displaying the nine topics used in the previous session and the corresponding rating sheet one after another to the participants. Start with topic one and explain what you would like to know:

- *Difficulty:* How difficult was this topic for the participants? Was it easy or hard for them to follow the sessions and understand the content, or was it just about right?
- *Usefulness:* How useful was the content of this topic (theory, tools, forms, etc.)? Not at all useful, of some use or very useful?
- *Importance of topic:* If they were free to choose, would they like to have more or fewer sessions treating this topic? Or was the amount just about right?
- *Skills and knowledge applied:* Have they used anything learned during the sessions of this topic so far in a real-life situation? If yes, how often?

Use Teaching Aid Session 74/75a: Rating of the training

Explain that for each question you would like each participant to put a cross in one of the boxes. Emphasise that you are interested in their personal opinion, appraisal, and experiences of the training. Say that the level of difficulty and usefulness depends on their personal situation and therefore will not be the same for everybody. Encourage them not be afraid to express a different opinion from the others. There are no right or wrong answers.

Read each question again to the participants, give them some time to reflect and ask them to make the crosses. After you are through with all questions, summarise the outcome, and depending on how the answers are distributed, ask the following:

- *Why do most of you think that the training was helpful / not helpful / useful / not useful? Why do we have so many different opinions?*

Use the cards to make notes and put them on the sheet of flipchart paper in the space provided at the bottom (Suggestions and comments). After you have discussed each question, ask the participants whether they have any additional comments (e.g. ways to improve the training).

use Teaching Aid Session 74/75a: Rating the training

Use the "Facilitator's rating sheet" to copy the answers from participants (write number of participants' crosses in each box). Add the participants' comments and add your own comments if appropriate. The facilitator's rating sheet is a summary of the evaluation. It can be used for discussions on how to adopt the training, and to share outcomes of the evaluation with other facilitators and the social mobilisers.

use Teaching Aid Session 74/75b: Facilitator's rating sheet

Proceed for each topic as described above.

(CONDUCT A SPORTS SESSION ONCE YOU ARE THROUGH WITH ABOUT HALF OF THE TOPICS)

- (15') Show the sheet of flipchart paper displaying the business truck to the participants. Explain that you would like them to evaluate themselves with regards to their business knowledge and skills before and after the training. They can indicate their position before the training by drawing a cross using one colour, and they can indicate their current position by drawing a second cross using the other colour. Give examples: Putting a cross behind the steering wheel may reflect that the person feels fully ready to start-up a business, a cross below a wheel may stand for a person that is overwhelmed, a cross behind the truck may symbolise people who got lost during the training, a cross beside the road may symbolises a person who is not interested in starting up a business, etc. Say that they are free to find their own interpretation of their position.

  Let each participant draw their two crosses. Ask 3 to 4 participants to share their position, and to explain why they have chosen these two positions.

  use Teaching Aid Session 74/75c: The business truck

  After participants are finished, copy the crosses they have drawn onto a sheet of paper. It can be used to share and evaluate the outcome of the training with other facilitators and the social mobilisers.

- (15') Show "the business road" to the participants and say that you would like to do a second, similar rating. They can indicate their position before the training by drawing a cross using one colour, and they can indicate their current position by drawing a cross using the other colour. The road symbolises the "journey" of starting up a business. Give an example: Being further up the road means being close to opening up a business. A cross just inside the house means, that they have already started up a business. Say that they are free to find their own interpretation of their position.

  use Teaching Aid Session 74/75d: The business road

  Let each participant draw their two crosses. Ask 3 to 4 participants to share their position, and to explain why they have chosen these two positions.

  After participants are finished, copy the crosses they have drawn onto a sheet of paper. It can be used to share and evaluate the outcome of the training with other facilitators and the social mobilisers.

- (5') End the session by reviewing and summarising the evaluation. Thank participants for their contribution.

Remarks:

- ✓ Sessions 74 & 75 form a unit and should be conducted on the same day if possible
- ✓ Keep the facilitators' rating sheets and the sheet of paper with the drawing of the truck. They can be shared with other facilitators and the social mobiliser to evaluate the outcome of the training
- ✓ The sessions should be conducted in a relaxed atmosphere where participants feel free to speak and also make critical comments about training

TEACHING AID SESSION 74/75A: RATING THE TRAINING

TOPIC X: _____

Difficulty of the topic

Too easy	Just about right	Too difficult

Usefulness of the topic

Not at all useful	Of some use	Useful

Importance given to the topic

More	Just about right	Less

How often have you used the skills, knowledge or tools in real-life situations so far?

Never	Sometimes	Often

Suggestions and comments

TEACHING AID SESSION 74/75B: THE FACILITATOR'S RATING SHEETS

TOPIC 1: Employment: Different ways of making a living & personal qualities and skills

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of Importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in a real life situation?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 2: Gender stereotypes

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in a real life situation?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 3: Vision and business ideas

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 4: The market and marketing

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in a real-life situation?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 5: Communication

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 6: Production process and product innovation

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 7: The business environment

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 8: Savings and financial goal-setting

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TOPIC 9: Business financing and the business plan

Participants' rating of difficulty of the topic

Too easy	Just about right	Too difficult

Participants' rating of usefulness of the topic

Not at all useful	Of some use	Useful

Participants' rating of importance given to the topic

More	Just about right	Less

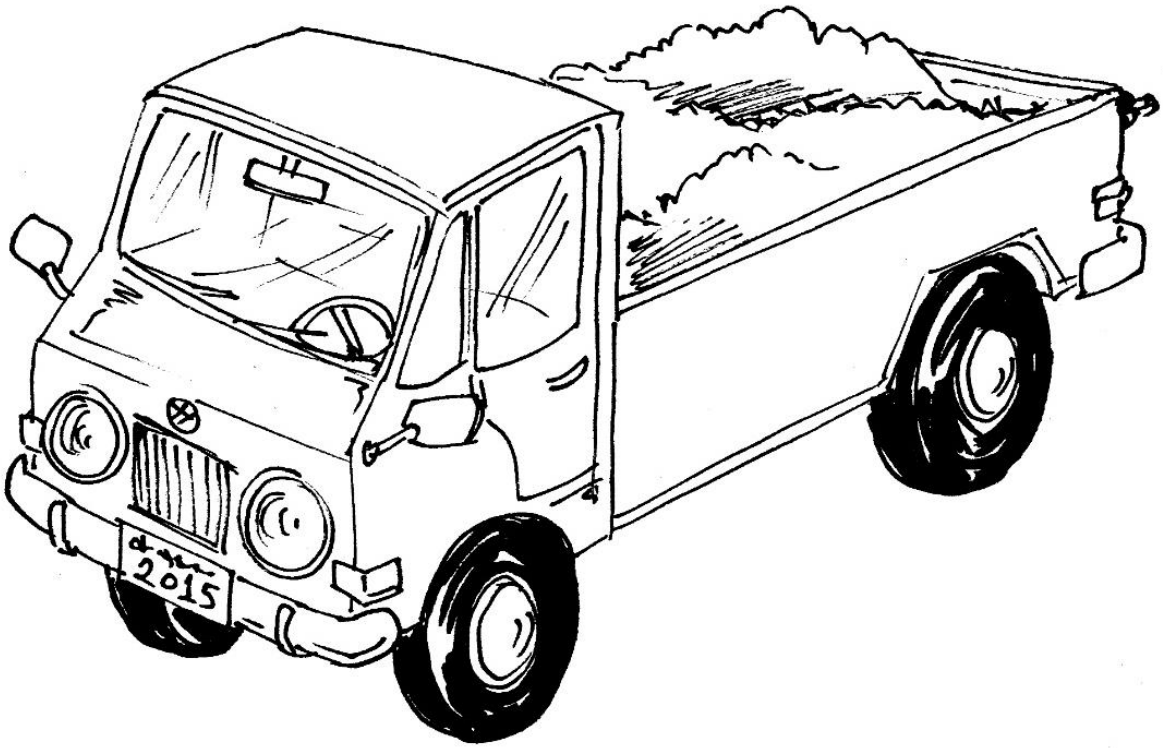
How often have participants used the skills, knowledge, or tools in real-life situations?

Never	Sometimes	Often

Participants' suggestions and comments

The facilitator's comments

TEACHING AID SESSION 74/75C: OVERALL RATING 1 "THE BUSINESS TRUCK"



TEACHING AID SESSION 74/75D: OVERALL RATING 2 "THE BUSINESS ROAD"

PART 3

Encouraging Employability and Entrepreneurship Through Sports and Games

3

Encouraging Employability and Entrepreneurship Through Sports and Games

A. Objectives: To use guided team sports and games to develop life skills, employability skills and entrepreneurial skills

Traditionally, vocational training courses primarily focus on providing practical and work-orientated occupational skills. However, building vocational skills is not enough. Youth, especially those who come from disadvantaged social and economic backgrounds, also need soft skills that, along with their technical qualifications, enable them to deal effectively with the demands and challenges of everyday life, employment or entrepreneurship. These skills are often referred to as life skills, employability skills and entrepreneurial skills.

Life skills have been defined by the United Nations Children's Fund as "abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life" (UNICEF 2003). They represent the psycho-social skills that determine valued behaviour and include reflective skills such as problem-solving and critical thinking, personal skills such as self-awareness, and interpersonal skills such as teamwork and communication.

More specifically, employability skills are those personal social behaviours and daily living habits that have been identified by employers and young entry-level workers as essential for obtaining employment and for success in the work place. These are life skills that "enhance a worker's ability to secure and retain a job, progress at work and cope with change" (Brewer 2013: iii).

There is a wide range of competences and skills that are seen as beneficial to entrepreneurs. Being entrepreneurial is also a widely-recognised asset for young employees. Most entrepreneurs gradually develop the skills they need for the business opportunity they are building, but there are skills that a young entrepreneur needs even before he/she starts a business including self-motivation, self-confidence, persistence, goal-setting and planning.

The main objective of the 'Business Knowledge & Vision' (BK&V) curriculum is to impart the knowledge young people need to successfully engage in income-generating activities and to develop a realistic future perspective and vision. However, information, although necessary, is rarely enough in and of itself to create life skills, employability skills and entrepreneurial skills; unemployed youth need to pursue employment and self-employment opportunities. The path from completing a vocational training to 'having a job and earning a decent income' can be a long, rocky road with obstacles and pitfalls – such as poverty, lack of local employment opportunities, gender and caste discrimination – and lots of hard work and determination is required to be successful.

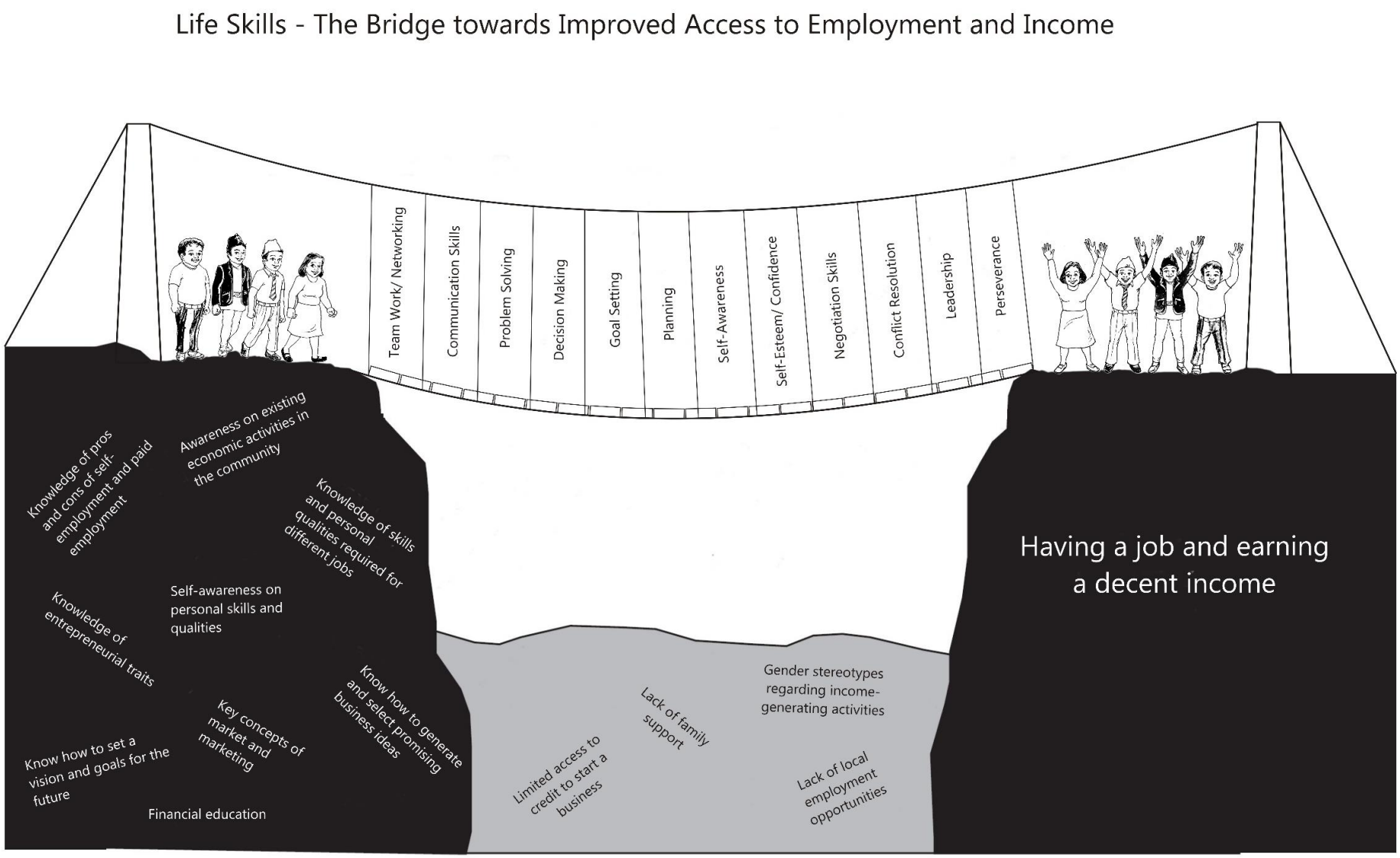


Chart 1: Life skills – the bridge towards improved access to employment and income. Adapted from: (Peace Corps 2001: 13)

Life skills form a bridge between the theoretical and practical knowledge youth have acquired in the vocational training programme, and their vision for the future and the dream to become self-reliant. Life skills offer youth the support they need to handle life's challenges in the most effective ways and provide vocational training graduates with the confidence they need for success.

The added-value of this manual can be found in the objective to provide vocational training facilitators with a selection of sport activities and games to help youth build the "struts" of the bridge – critical skills they need to manage challenges and bridge difficulties.

The four core life skills addressed by the manual are:

1. Teamwork and communication
2. Problem-solving and decision-making
3. Goal-setting and planning
4. Leadership

We believe that these four core skills are essential building blocks for all other skills needed to increase employment, and entrepreneurial/ self-employment opportunities for targeted unemployed youth.

Furthermore, proposed activities provide opportunities to examine the content and key learning objectives of BK&V sessions in greater depth, to have fun as a team, create room for further reflection and keep participants wholly involved in the sessions.

The sport activities and games described below have been chosen after experimenting in the field for three years. They do not require a great deal of infrastructure or equipment and are suitable for fostering cohesion among vocational training classes.

B. Structure and contents

This part contains a detailed description of 13 activities which are divided into four sections according to the core life skills addressed by the manual. Section five includes three additional games and sport activities that are suited to teach transversal competencies and general life skills. For each activity the duration, equipment needed, minimum and maximum group size, and key life skills being addressed are listed in order to help facilitators to optimally incorporate games and sport activities into theoretical training sessions. Additionally, variation techniques and practical tips and suggestions resulting from the field-testing are included.

C. Experienced-based learning

For the sport activities and games to be effective teaching tools, debriefing questions were formulated that are specific to the activity. It is recommended that they be discussed at the end of the activity to reflect and draw on participant experiences with the game, how the activity relates to personal life experiences and specific learning objectives in the BK&V Manual.

For each activity a three step discussion process (Right to Play 2010: vi) is proposed where participating youth:

1. Reflect on the sport activity or game
2. Connect what they experienced during the activity to a similar experience from their own lives
3. Explore how they can apply lessons learned from the activity in a business environment

Experiential Learning Cycle:

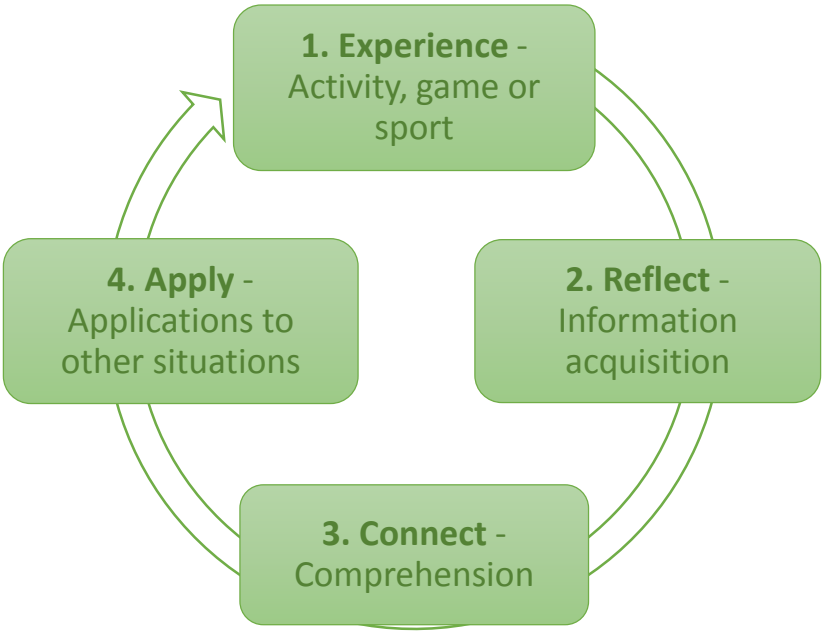


Chart 2: Experimental Learning Cycle. Adapted from: (Right to Play 2010: vi)

D. General tips for planning and implementing sport & play sessions

The purpose of this section is to provide vocational training facilitators with a checklist to successfully plan and implement games and sport activities.

Planning a sport & play session

1. Identify main life skills that are relevant to the BK&V session and related learning objectives
2. Choose a sport & play activity that can be linked to the content and learning objectives of the BK&V session
3. Prepare materials and playing field
4. Think about the differences between your participants (age, gender, physical disabilities, etc). You should be aware and plan your activities according to their needs. You can reduce tasks, add variations to accommodate everyone - be creative
5. Think about questions and issues that could be discussed in the debriefing session

Starting a sports & play session

1. Ensure that the playground is free from debris, stones, sticks and sharp items. If necessary, clean up the playground with participants
2. Start by explaining the game and the rules of the game, but try not to over-explain. Demonstrate as much as possible
3. Make sure you start with an activity that is simple and easy to follow and gradually 'add ingredients' to your game like cooking a meal, in steps

During the activity

1. Give enough time for participants to practice your activities. Do not add variations or introduce new games if they are still getting used to the old one
2. Encourage particpants and compliment them on their successes. This makes participants confident that they are doing the right things
3. Make sure you keep the time so that you know how much time you are spending on your activities
4. Observe closely what happens. Turn your attention to interactions between participants. Take notes so that you can reflect on your observations during the debriefing
5. Remember to add variations to your game (materials, roles, time, movement/ sound, groups, field, positions and rules)
6. Ensure all participants are active. If you see that some are inactive or disengaged, add variations to accommodate them

After the activity: debriefing

1. It may be a good idea to give participants a short break at the end of sport sessions. Ask them to go back to their classroom and take a seat. This should allow them time to settle down and think about topics they can talk about during the evaluation
2. Before asking questions, it is a good idea to give participants time to think about what sort of feelings and experiences they underwent during the game or sport activity. When they start reflecting, take notice of responses that have relevance to the business topic and life skills addressed by the BK&V session
3. As a next step, ask participants to connect their activity-based experiences to a similar experience from their own lives by asking questions such as: "Have you ever had a similar experience in your life?" Please note that this might be a difficult question for many participants. It is important that you value their answers and try to acknowledge what they have said, even though it may not be what you wanted them to say. Be accommodating
4. Finally, encourage participants to apply lessons learned from the activity in a business environment and the particular training session. Again, respect all answers

E. List of sports activities/ games

1. TEAMWORK AND COMMUNICATION

1.1. DRIVING A CAR

Duration

20-30 minutes

Group

6-20 people

Materials

- 4 cones or stones to mark the playing field
- Sticks, ropes, empty water bottles or any other materials available on the playing area that can be used as obstacles

Related life skills

Teamwork and communication

Instructions

1. Mark the playing field (around 40 x 40 metres) with 4 cones/ stones or lines on the ground
2. Divide up the group into teams of two people
3. Ask each team to assign one person as 'driver' and one person as 'car'
4. Instruct participants who pretend to be 'cars' to close their eyes. Instruct 'drivers' to stand behind them at arm's length
5. Explain: If a driver taps the shoulder of a 'car' with his index finger, the 'car' is expected to go straight. The 'driver' can control how fast a car is running by controlling the pace of his taps. Tapping faster will make a 'car' move faster. Touching the shoulder firmly with the palm of the hand means stop! Touching the right shoulder means to turn right (90 degrees). Touching the left shoulder means to turn left. Demonstrate different commands with a volunteer
6. Instruct 'drivers' to drive their 'car' in the in the designated area. The 'driver' has to make sure that his 'car' doesn't bump into other 'cars'

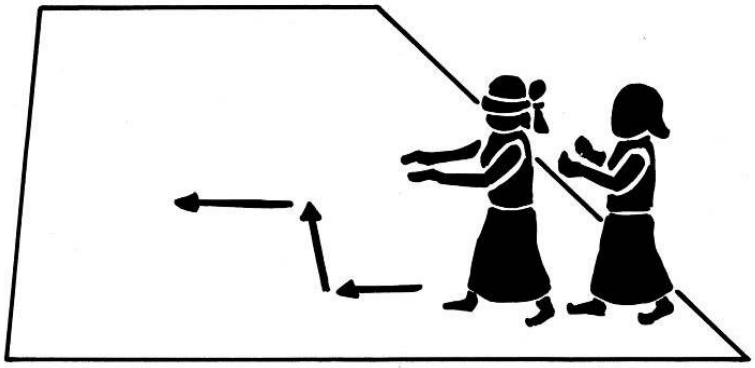


Chart 3: *Option 1* - Controlling 'cars' by tapping on participants shoulder

Tips/ Recommendations

When the game is first introduced, it is possible to allow participants to practice driving 'cars' with their eyes open. This allows them to understand the rules and get used to the game. Once you feel they understood the rules, an instruction to close their eyes can be introduced.

Variations

Movement/ Sounds	Ask participants what kind of vehicle they are and accordingly make the engine sound. This variation will enhance participant's imagination.
Group	Have 3 people in one group. Same rules apply but you have two people in the front closing their eyes. The person at the back is an 'engine driver' who sends signals to the middle person, who's role is to transfer the signal to the person in front of him. The person at the front will move according to the instructions he receives. This makes the game more difficult.
Rules	One of the most common variations to this game is to ask 'drivers' to control their 'cars' by calling out directions from outside the playing field. 'Drivers' stand outside the playing field facing the field. Rather than providing signals from the back with the index finger, 'drivers' will shout directions: right! Left! Stop! 'Cars' are instructed to still have their eyes closed. They are to receive instructions from their owners and move accordingly.
Materials	Different materials can be used to act as obstacles. For example, a rope can be used to represent a lake. The lake becomes a buffer zone that cars are not allowed to enter.
Field	The difficulty of the game varies with the size of the field you allow participants to manoeuvre. The smaller the field the more difficult it gets for them.

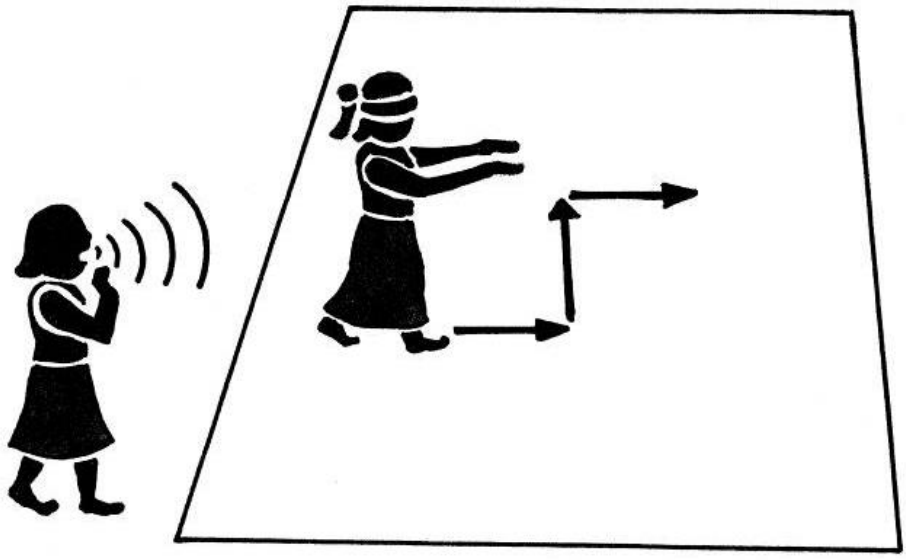


Chart 4: Controlling 'cars' by calling out directions from outside the designated playing field

Reflect

- What was the most challenging aspect of being a 'car'? What did your team do to overcome those challenges?
- What was the most challenging part of being a 'driver'? What did your team do to overcome this?
- How easy was it for the 'car' to follow the instructions of the 'driver'?
- What were the consequences for the 'car' of receiving unclear orders and instructions from the 'driver'? How many 'cars' hit an obstacle or bumped into each other?

Connect

- In your life, have you ever been pushed into a situation like the blindfolded person (the 'car') where you had to fully trust a person without any reservations? How did you feel in such a situation?

Apply

- What do you think the 'car' in this activity could represent in a business environment? What could the 'driver' represent?
- *BK&V Sessions 62 & 63:* Similar to the instructions the driver provided to the 'car', a budget helps you to guide spending and saving in your business. If the budget has been well-prepared, it helps you to keep focused on your business goals, provides clear guidance for spending decisions to avoid unnecessary expenses that do not contribute to attaining your business goals

1.2. CROSSING A MINEFIELD

Duration

15-30 minutes

Group

5-20 participants

Material

- Blind folds
- Open space around 5 metres wide and 10 metres long. A long rope or chalk to indicate the boundaries of the minefield (the field can be smaller if the game is conducted indoors)
- Sticks, bricks, stones, balls, cones or any other objects to represent the 'mines'

Related life skills

Teamwork and communication, collaborative problem-solving

Instructions

1. Distribute 'mines' on the field
2. Ask participants to operate in pairs. One person is blind-folded (or keeps eyes closed) and cannot talk (optional). The other person can see and talk, but cannot enter the field or touch the person
3. Explain that the challenge for each blind-folded person is to walk from one side of the field to the other, avoiding the 'mines', by listening to the verbal instructions of their partner. If the blind-folded person hits a 'mine', he/she has to restart the journey at the boundary of the minefield
4. Allow participants a short period (e.g., 3 minutes) of planning time to decide on their communication commands then begin the activity
5. Ask participants to swap roles and give them some time to review and refine their communication method

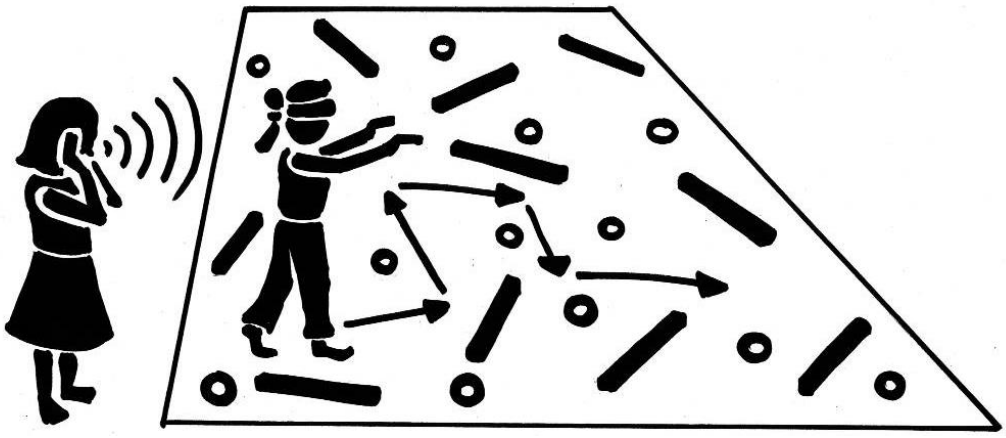


Chart 5: Crossing a minefield

Variations

Group	The activity can be conducted one pair at a time or with all pairs at once (creates a more demanding exercise due to the extra noise/ confusion created by different commands).
Rules	The game can be conducted as a competitive task - e.g. which pair is the quickest or has the fewest hits?
Field	Add or remove 'mines' to create an optimal level of challenge.

Reflect

Ask participants:

- To rate how much they trusted their partner (out of 10) at the start and how much they trusted their partner (out of 10) at the end
- To explain what their partner did to help them feel safe and secure. Ask them to indicate what else their partner could have done to make them feel more safe/ secure

Connect

- In your life, have you ever been pushed into a situation like a blindfolded person where you had to fully trust a person without any doubt? How did you feel in this situation?

Apply

- Ask participants to share what the 'mines' could mean if the minefield represented their journey in finding the most appropriate way to earn a living and the type of assistance they would need to avoid 'mines' (e.g. mentoring from a person who is carrying out the profession they would be interested in)

Adapted from: Wilderdom Project (2013): Team Building Activities, Initiative Games, & Problem-solving Exercises

1.3. CHASING THE BALL

Duration

10-15 minutes

Group

8-20 participants

Materials

- Two balls (preferable footballs or volleyballs)

Related life skills

Teamwork and communication

Instructions

1. Ask participants to form a circle
2. Split them into two groups by asking them to count "1, 2, 1, 2, [...]". You should now have two teams with equal numbers. Make sure that participants with the same number don't stand next to each another

3. Give one ball to any random person from team 1. Give the other ball to a player from team 2. Ideally it should be given to the person who is standing opposite of the person you gave the first ball
4. Instruct participants to start passing the ball around in the circle. They are only allowed to pass the ball to their team members
5. Instruct participants that the team whose ball has passed the one of the opposite team will win the game

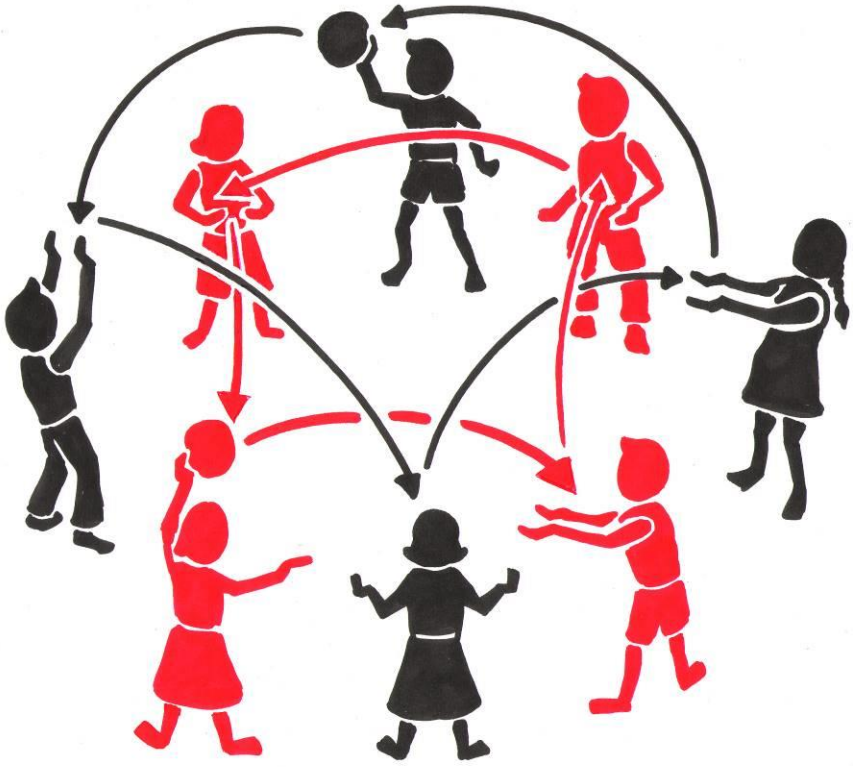


Chart 6: Chasing the ball

Tips/ Recommendations

Participants may become very competitive when playing this game. You may see people starting to cheat by skipping certain individuals, or blocking the other team from passing the ball around. These behaviours are part of the game. Make sure you take note of each incident and reflect on them during the debriefing.

Variations

Movement/ Sounds	Ask participants to only use their left or right hand to pass the ball. Ask them to stand on one foot.
Group	You can have three teams rather than two. This will make this game more difficult.
Rules	You can add a rule that they can only pass by bouncing the ball on the floor before it reaches the next person.
Roles	It is possible to nominate one individual from each team to become an 'obstructer'. This means that they are allowed to come out of a circle and obstruct the other team from passing the ball around. They will not be allowed to make body contact.
Materials	In a large group the game can be played using two or three balls for each team. Give the teams a ball of a different colour so that they are easy to distinguish. Any ball that is

	overtaken is removed from the game. The team that can keep their ball moving for the longest is the winner.
Field	You can ask participants to take few steps backwards so there are more gaps between them. Since the field gets bigger, and distance between people is longer, passing the ball will be more difficult.

Reflect

- What was challenging about the game and why?
- Did your group take any risks in this game? If yes, what kind of risks did you take?

Connect

- Have you ever been in a situation where you had to take a risk in order to achieve something or get something? If yes, what kind of risks did you take?
- Was it worth taking that risk? Please explain

Adapted from: Wiertsema, H. (2002): 101 movement games for children: fun and learning with playful moving

Apply

- What type of risks do business people have to take?
- *Explanation*: This was a competitive game. Businesses operate in a competitive environment. Business owners have to take manageable risks in order to be successful. However, taking high risk does not always lead to more success. In the game we have learned that the attempt to accomplish a task very quickly poses many risks. If the game is played too fast, the ball can drop and in consequence the team might lose a lot of time trying to regain control of it. For businessmen it is important to be aware of risks, of their consequences and ways to reduce them to an acceptable level

2. PROBLEM-SOLVING AND DECISION-MAKING

2.1. ROPE KNOTS

Duration

20-30 minutes

Group

6-20 people

Materials

- Thick and long rope

Related life skills

Problem-solving and decision-making, cooperation

Instructions

1. Tie one overhand knot with the rope for each person in the group. Space the knots at least 50 cm apart
2. Instruct participants to select a knot on the rope and stand by it on either side of the rope
3. Then tell them to grab the rope on either side of the knot with one hand. Some people will grab further out from their knot than others, which is OK
4. Now challenge the group to untie all of the knots without anyone letting go of the rope or without moving the hand that is on the rope. Participants may use only their free hand to untie knots

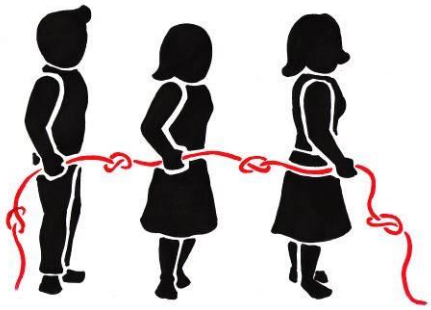


Chart 7: Participants select a knot on the rope and stand by it on either side

Chart 8: Untying knots without letting go of the rope

Tips/ Recommendations

In this game, it is important that the facilitator observes the group dynamic. It can be expected that certain people take a leadership role and start to give instructions while others will be quiet and listen. You may see some people challenging the leader. It could be interesting to jot down these observations and discuss them during the debriefing session.

Variations

Group	If you have two ropes, you can split the group into two and make it a competition.
Rules	You can ask participants to play the game without communicating verbally.

Reflect

- What process did the team go through to untie the knots in the rope? Did the team reach consensus on a plan of action? Did anybody take the lead in this activity and provide instructions to other participants?
- How do you feel your team communicated during this activity?

Connect

- Did you ever experience a real life situation where you had to solve a problem as a group?
- What steps did you take to engage in effective group problem-solving?

Apply

- What could the rope in the game represent in the life of a business person? What could the knots stand for?
- What personal qualities, abilities, and skills were required to successfully untie all the knots on the rope? How can those skills become important when working with a business partner, employer or customer?

2.2. LABYRINTH

Duration

30-45 minutes

Group

14 and more participants

Material

- No material required

Related life skills

Problem-solving and decision-making, team work

Instructions

1. Ask for one volunteer to play the cat and another volunteer to play the mouse
2. Ask all remaining participants to form a human grid. For example, if you have 14 participants, and the cat and a mouse have already been selected, the remaining 12 participants will form a 4 by 3 grid. This means you have three lines with four people standing next to each other. You want to keep about a metre between your participants, both horizontally and vertically. Once the grid has been formed, the labyrinth is ready to function. When the facilitator says "Change", the grid is supposed to change its direction by having each individual pivoting 90 degrees and holding the hands of the person next to them
3. When participants fully understand how to change the direction of the grid, you have to instruct the cat to stand at one side of the grid, and the mouse at the opposite side
4. The game can start. The player who is the cat has to chase the mouse within the grid without passing under the arms of participants forming the grid. The facilitator has to try to block the cat's attempts to grab the mouse by changing the direction of the grid. Participants in the grid have to respond to the orders of the facilitator as quickly as possible to save the mouse from the cat

5. The game ends when the mouse is caught. Then, two other players become cat and mouse

Chart 9: Labyrinth

Variations

Movement/ Sounds	Ask the person who plays the mouse to skip on one foot if the mouse is to fast for the cat or vice versa.
Rules	Have two mice and one cat. Have two mice and two cats.
Roles	Rather than the facilitator signalling the change of the grid, you can ask one of the participants in the grid to take this role.

Reflect

- Ask the person who pretended to be the cat (= young entrepreneur) to explain the strategy he/she employed when chasing the mouse/ mice
- Ask those who pretended to be a mouse (= customers) to explain their strategy for escaping the cat and what the cat could have improved to get the mouse/ mice
- Ask those who acted as facilitator and could observe the cat as well as the mice to reflect on strengths and weaknesses in the behaviour of the cat and mice

Connect

- Have you ever been in a situation where you had to constantly adapt to changing circumstances in order to achieve a target/ goal? What did you do? How did you feel?

Apply

- What could the cat and mouse represent in a business environment? What could the grid stand for?
- How could the strategy of the person who pretended to be a cat be applied in a competitive business environment?
- How could the strategy developed by those who pretended to be a mouse be translated to a business environment?
- Explanation: Within a market, vocational training graduates are faced with direct competitors, no matter whether they are going to be employed or start their own business. For example, businesses are in fierce competition with each other to provide the best possible value for goods, and to offer the most suitable range of products for their customers. As a future employee, one will have to compete for good jobs and

job promotions. To get as many mice (= customers) as possible, one must be competitive; a cat (= young entrepreneur) has to understand the facilitator (= the business environment) and how mice (= customers) behave in a changing environment (= changing direction of the grid)

Adapted from: Müller, U., Baumberger Jürg 2008, p. 76

2.3. HUMAN KNOT

Duration

15-20 minutes

Group

A group size of around 10-15 participants is ideal

Materials

- None

Related life skills

Problem-solving and decision-making, teamwork

Instructions

- Instruct participants to form a circle, reach out their arms to the centre of the circle, close their eyes and walk towards the centre
- Each participant's hand has to grab someone else's, so that the participants' arms form a knot
- The participants try to form a circle again by disentangling their arms without separating hands

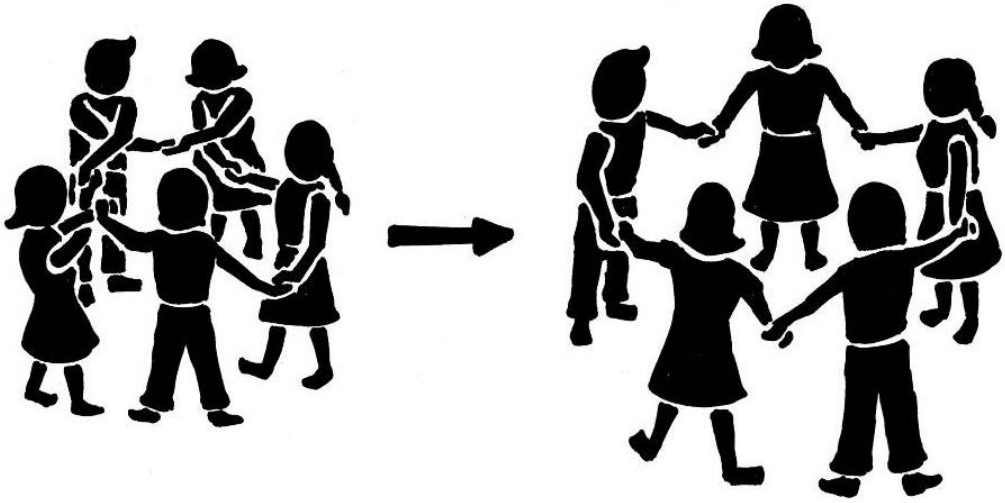


Chart 10: Human knot

Tips/ Recommendations

This exercise does not always result in success. Be patient and set a time limit.

Variations

Roles	If you think that somebody may be unfit to play, you can ask them to step out and give advice from outside.
Rules	This game can be made difficult by not allowing participants to speak to each other. They are only allowed to use their body language to communicate.

Reflect

- How did it feel to be in the human knot?
- What did you do to untangle the human knot?
- How did you make sure no one got hurt?

Source: Swiss Academy for Development (2011): Playful Teaching Manual, p. 28.

Connect

- Have participants share examples of decisions they have made where they had to reflect on how other people felt about the decision and how the decision affected them

Apply

- Can you think about a specific situation in a business environment where a decision one person makes, positively or negatively influences other people?
- Explanation: In business and in life, when we make decisions for ourselves we have to think about how those decisions affect others. When we communicate with each other, we have to share our own views and concerns, and also listen to the other person's views and concerns

2.4. TRICK BALL

Duration

10-15 minutes

Group

4-8 participants

Materials

- 1 ball

Related life skills

Decision-making, awareness, concentration

Instructions

- Make groups of 4-8 people
- Each group plays trick ball, so each group needs its own space. Ask the groups to make semicircles somewhere on the field
- Use group 1 as an example
- Tell all the participants of group 1 to put their hands behind their back
- You will be standing in front of group 1 (in front of the semicircle). Explain that you will either throw or pretend to throw the ball to each participant in the semicircle
- The distance between the thrower and the receivers must be big enough in order to be able to catch the ball
- Make sure you act quickly. Make fast movements so everybody has to pay attention, but once you throw, do it slowly
- If you throw the ball to a participant then he/she has to try to catch the ball (and thus can move his/her hands); if the ball is caught, the participant throws the ball back to you
- If he/she does not catch the ball, for instance the ball drops onto the ground, the child has to take over your position and should start throwing or fake throwing the ball. (Note that if the ball drops because the ball was thrown too fast or not straight, the person who dropped the ball does not have to switch)
- If you fake throw the ball to a person and he/shemoves his/her hands (thus does not keep them behind his/her back) then this child takes over your position

- Play this game several times. Try to make sure everybody had an opportunity to become the thrower

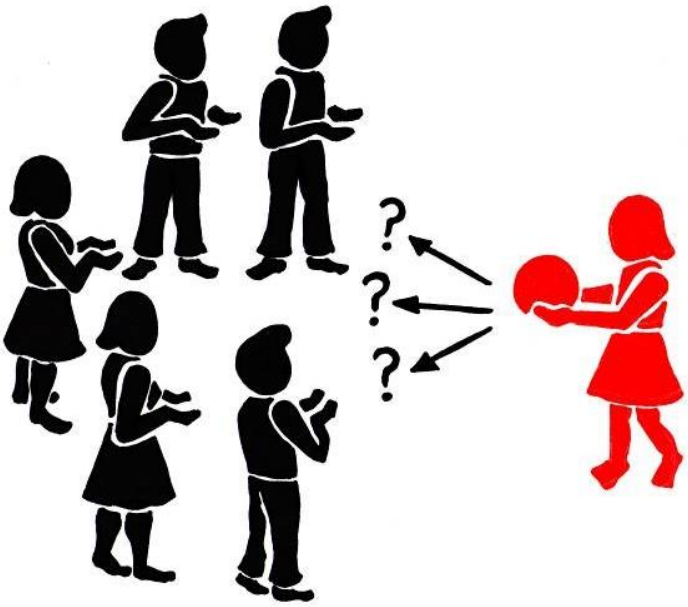


Chart 11: Trick ball

Tips/ Recommendations

There are always participants who have a tendency to throw the ball too hard. As a facilitator, you have to ensure that participants are playing fair and throw the ball gently.

Variations

Rules	To increase the level of difficulty, you can add the rule that catchers must clap hands once before they catch the ball.
Field/ positions	To make the game easier, you can widen gaps between the thrower and catchers.

Reflect

- What was difficult about the game and why?

Connect

- Have you ever been in a situation where you had to make an important decision under pressure?
- What helped you in making a sound decision?

Apply

- Think about an unavoidable event (e.g. natural disaster, political or economic crisis) which at some point unexpectedly interrupts your business' normal operations. As a business owner you have to quickly make a number of important decisions to ensure the continuation of your business. What steps will you take to master decision-making under pressure?
- *BK&V sessions 60 & 61:* In life you will be often forced to make important decisions in a high-pressure situation, as in the trick ball game. When you head off to shop or to the market, the game is the same. You have to decide between needs, things that you must have in order to survive, and wants, things that you would like to have but are not necessary for survival

2.5. FILL THE BUCKET RACE

Duration

30-45 minutes

Group

8 and more participants

Materials

- A4 paper or newsprint
- Empty water buckets (1 bucket for 4 participants)
- Water buckets filled with tap water (1 bucket for 4 participants)
- Measuring cup (optional)

Related life skills

Problem-solving and decision-making, self-awareness

Instructions

1. Divide up participants into teams of 4 students
2. Distribute 1 water bucket and a block of A4 paper or a stack of newsprint to each team (distribute large leaves, e.g. banana leaves where no A4 paper or newsprint is available)
3. Put a water bucket filled with water at the starting line and an empty water bucket at the end line
4. Ask each group to line up behind their bucket that contains water. On 'Go' signal, the first person in the line takes a piece of paper, folds it into a paper container (paper cup), pours water from the water bucket at the starting line into the paper container, races to the empty water bucket, pours and squeezes the water out, runs back and gives a handshake to the second person in the team. The second person folds a paper container, etc.
5. Points are awarded for emptying the starting bucket first and for the team with the most water in their ending bucket (to be agreed upon before the game)

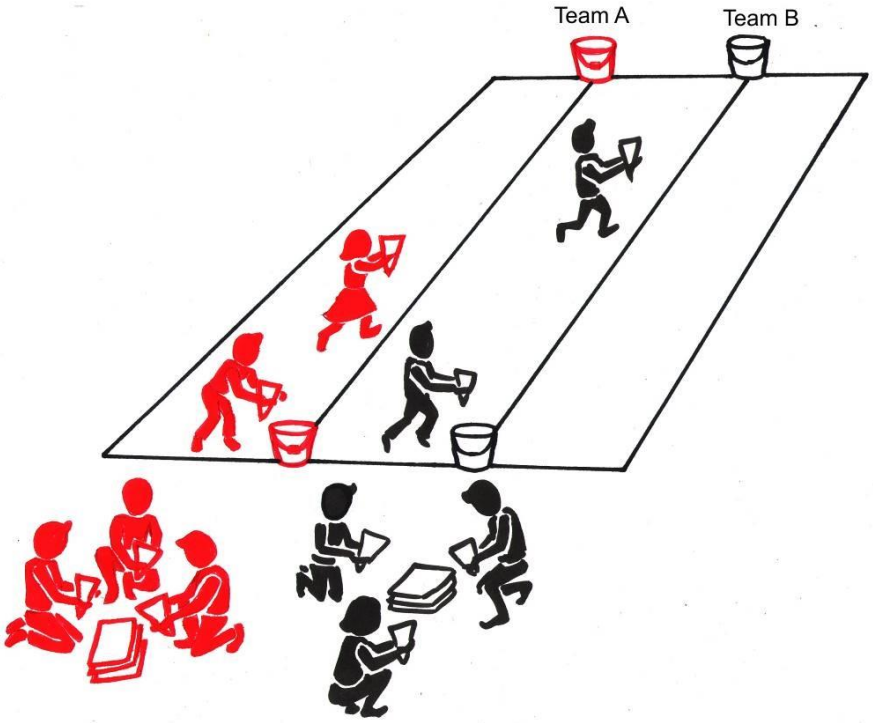


Chart 12: Fill the bucket race

Variations

Rules	Allow participants to divide up different tasks (e.g. one person folds paper containers, one person pours water from the starting bucket into paper containers, one person races from the bucket at the starting line to the bucket at the end line, and one person pours the water and squeezes out water into the bucket.
Field	Add an obstacle course between full and the empty water bucket.

Reflect

- Ask participants to identify their strengths and limitations in performing these different tasks and as them to assign themselves a score out of 10 (e.g. for: folding paper containers, pouring water into paper containers, racing with full paper containers, emptying and squeezing out water containers)
- How did they feel when they were allowed to divide up tasks among team members? How did their performance as a team improve?
- What else could have helped their team to improve the capacity to carry water to the bucket (e.g. receive tips from the facilitator on how to fold leakproof paper containers)?

Connect

- What do you think is your greatest strength in terms of your talents, knowledge and skills?
- From whom and how do you seek support to overcome weaknesses?

Apply

- Imagine you are a business owner and you have employees. In order for your business to succeed, you have to be able to use each employee's strengths to optimally contribute to the company. What steps would you take to accurately evaluate your employees' strengths and weaknesses?
- *BK&V Sessions 21 & 22:* What lessons did they learn from the game in terms of exploring factors that are important when considering a job opportunity?

3. GOAL-SETTING AND PLANNING

3.1. 5 PASS BALL

Duration

15-20 minutes

Group

8 and more participants

Materials

- A medium-large sized ball (volleyball, football, handball, etc.)

Related life skills

Goal-setting and planning, concentration, alertness

Instructions

1. Give a clear indication of the marked area of the field that you have prepared
2. Separate group into two teams of 4-6 players
3. Tell them that the goal of this exercise is to score a point by making five passes (or more) without the other team intercepting the ball or the ball being dropped
4. When a point has been scored the ball is passed to the other team
5. If the ball is dropped, the number of passes starts from zero, and the ball is passed to the other team
6. Tell them that they are not allowed to move (walk or run) with the ball, that there is no physical contact, and they are not allowed to pass the ball to the same player twice in succession

Chart 13: 5 pass ball

Tips/ Recommendations

For the first timers, it is likely that they break some rules. If this is the case, it is important that you stop the game early on and re-explain the rules. The game has to be practised several times before the youths understand the basic moves that will improve the quality of the whole game. You could also stop the game in between and ask participants to get together and discuss as a team how they can play better. How should they pass the ball? What is the best way to mark an opponent?

Variations

Group	If there are four teams of 4 – 6 players, have four teams play in two different fields. Make them play at the same time and change the teams around every five to ten minutes.
Rules	To facilitate cooperation, the following rules can be added: the point only counts (or counts double) if all the players in the team have touched the ball.
Roles	If there are odd numbers or you feel that teams are struggling to string passes together to score points, it is possible to add a 'joker`. This person is a 'free-man` that is allowed to be a player for both teams. When team A has a ball, the joker is part of team A, and vice versa. This new role makes the game easier for both teams to score points because of the extra man.
Time	As an alternative, you can determine that that team with the highest score after x number of minutes will be the winner.
Materials	Players can be joined in pairs (loosely tied at the ankles, knees or hips), and can play the game as a unit instead of as an individual.
Field	The size of a field makes a difference in the level of difficulty of this game. A larger field makes it easier for teams to pass a ball around, but more difficult for the opposing team to defend. A bigger field requires both teams to have a higher level of physical fitness. The smaller field makes it much easier physically, but it makes it more difficult to string passes together.

Reflect

Ask each team:

- How did having a game plan help you to play the 5 pass game?
- What was your plan for scoring points and preventing the other team from scoring?
- Has your plan proven right?

Ask the winning team:

- How did your game plan help your team to win?

Ask the loosing team:

- Why do you think your plan didn't work? (Possible answers: The plan was not well executed, there were unexpected challenges that were not considered when developing the plan)

Connect

- Can you think about a situation in your life when you were successful due to careful planning?
- Can you think of a situation where you weren't successful despite solid planning?

Apply

- *BK&V Sessions 70 & 71:* Writing a good game plan/ business plan does not guarantee success. There are many ways to lose a game. But playing a game/ running a business without a plan is guaranteed to introduce a high risk of failure. A good plan is always an important prerequisite to success.

3.2. HIT THE TARGET

Duration

15-20 minutes

Group

8-20 participants

Materials

- Balls of different sizes (tennis ball-sized ball, football)
- Ropes, around 2m long

Related life skills

Goal-setting and planning, decision-making

Instructions

1. Divide the team into small groups of 4-5 participants. Each team must have the same number of participants
2. Set up three targets away from a throwing line:
   - A rope circle with a diameter of 50cm, 3m from the throwing line
   - A rope circle with a diameter of 1m, 5m from the throwing line
   - A rope circle with a diameter of 1.5m, 10m from the throwing line
3. Players score points by throwing a ball into the target. *Scoring:* If the ball lands as planned within the 3m target, the thrower receives 30 points; if the ball lands within the 5m target, 50 points; if the ball lands within the 10m target, 100 points. If the ball doesn't hit the anticipated target, no points are scored. Each player has to choose a target in advance and has only one throw. Players do not leave the throwing line until all players have finished
4. Sum up the total score of each group. The group with the highest number of scores wins
5. Conduct a first debriefing session (see questions below)
6. Repeat the game and give participants a chance to try out numerous ideas for getting the highest scores. Use different variation techniques (see below)

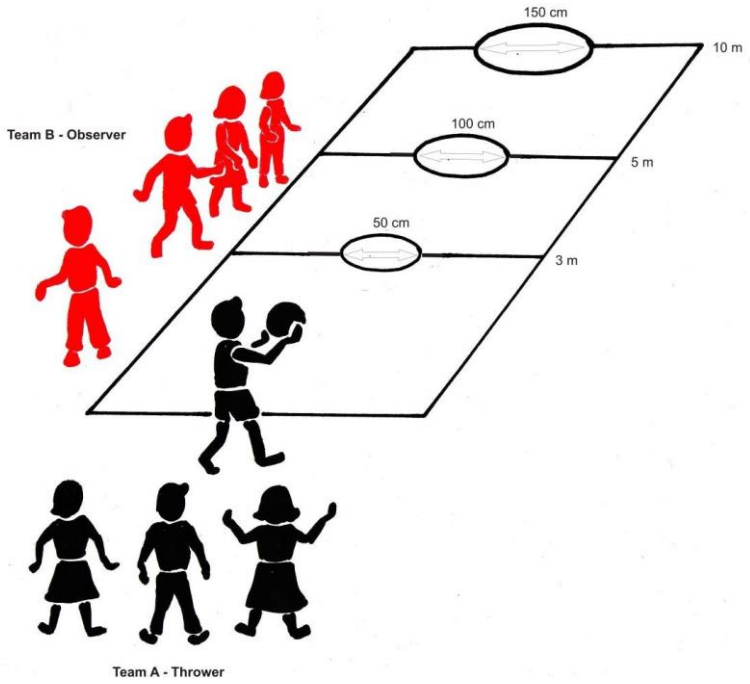


Chart 14: Hit the target

Variations

Rules	Vary the method of delivery (e.g. rolling or kicking instead of throwing the ball). Allow each player to throw more than once.
Materials	Vary the size of the balls according to player ability. Use other projectiles (e.g. sticks).
Field	Vary the distance of the targets from the throwing line. Vary the size of the targets.

Reflect

After the first round:

- Did members of your team choose low-scoring or high-scoring targets? Will you change your targets in the next round? What strategy did you use as a team and would you alter it next time?

After the second round:

- How did you alter your strategy in the second round to maximise your team's score? Did the modified strategy work? What worked and what didn't?

Connect

- What do you think are the advantages and disadvantages of:
  - Setting highly ambitious goals? (*Advantages:* Ambition implies work and discipline to achieve goals, ambition is an important ingredient of success; disadvantages: risky, failure to achieve ambitious goals might bring about disappointment)
  - Setting less ambitious goals? (*Advantages:* Relatively easy to achieve, less likely to fail, low risk; *disadvantages:* might not exploit the maximum potential, limited encouragement from the group)

Apply

- *BK&V Sessions 55 & 56:* Why is it important for youth to have a clear vision and goals for their professional future? What might happen if a person or business doesn't have a long-term vision and clearly articulated goals?

3.3 THROW AND RUN

Duration

30 minutes

Group

10 to 25 participants

Materials

- Ball, stones or cones

Related life skills

Goal-setting and planning, decision-making

Instructions

1. Split the group into two teams. When the game begins, one team will act as throwers with the intention of scoring points. The other team will be fielders with the intention of taking the opposing throwers out without giving up any points. The teams will switch roles over the course of the game
2. Delineate a playing field of 10 metres by 20 metres. If there is not enough space, you can have 10 metres by 15 metres. Use a rope, plastic cones or stones to create a line which will be the starting position for the throwers. From the starting line, draw an additional line every 5 metres until you reach 20 metres. In the end you should have a field that is 10 metres wide and 20 metres with 4 lines. The 2nd, 3rd and 4th line are where throwers will score points by running to the line and returning to the starting position
3. Ask fielders to take positions within the field and throwers to line up behind the starting line
4. The game starts when the first person who is facing away from the field, throws the the ball as far as possible backwards (towards the fielders) between his/her legs
5. Once the ball has been thrown, the fielders try to catch it and bring it to back to the starting line as quickly as possible while the first thrower will try to score points by running to 5m, 10m, 15m or 20m line and back to the starting line. If a thrower manages to get to the 5m line and back, he/she will score 1 point; for the 10m line, he/she gets 2 points; for the 15m line 3 points and for the 20m line 4 points
6. Fielders can get a thrower out of the game by returning the ball the starting line before the thrower gets back
7. Fielders and throwers swap roles as soon as all the throwers are out

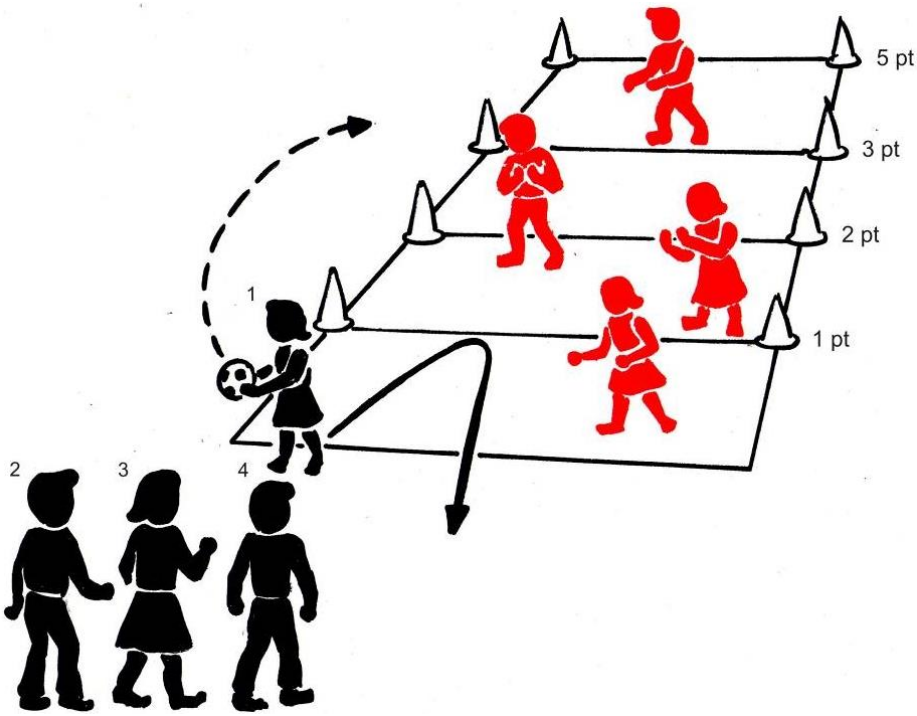


Chart 15: Throw and run

Reflect

- What techniques did you devise as throwers to throw the ball backwards as far as possible?
- As fielders, how did you position yourself and coordinate as a team to get the ball back to the starting line as quickly as possible?
- During the game, did you change or modify your strategy as a team in order to perform better?
- Which attitudes helped or hindered the smooth running of the game?

Connect

- What have you learned from the game in terms of working together to accomplish the same goal?
- What did the game teach you about making decisions under pressure? (e.g. decide whether to run to the 5m, 10m, 15m or 20m scoring line and back)

Apply

- Think about circumstances in a business environment where important decisions have to be made under pressure
- Think about and discuss concrete situations where an employee or businessman has to closely work with others in hopes of accomplishing the same goal

4. LEADERSHIP

4.1. WHO IS THE LEADER?

Duration

10-15 minutes

Group

8-20 participants

Materials

Not required

Related life skills

Leadership, communication

Instructions

1. Have all participants sit in a circle
2. Choose one player to act as police officer and ask him/her to leave the room (If this game is being played outside, instruct the police officer to move away from the circle so that he/she cannot see or hear what is happening in the circle)
3. Once the police officer has left, choose a second player to be the leader. The leader's job is to introduce creative motions other players have to follow as quickly as possible. Motions may include snapping fingers, slapping hands on the knees, clapping hands, swinging arms up and down, etc. The leader starts the motion and all other participants follow. After a while, the leader switches to another motion. The other players must quickly catch on and follow the leader
4. While the leader is introducing different motions, have the person assigned to the police officer role come back into the room and sit in the middle of the circle. The role of the police officer is to observe the circle and figure out who the leader is
5. Give the police officer around 2 minutes to figure it out. If he/she guesses correctly, he/she can leave the room again and a new leader is assigned. If the guess was wrong, another person is assigned to act as the police officer

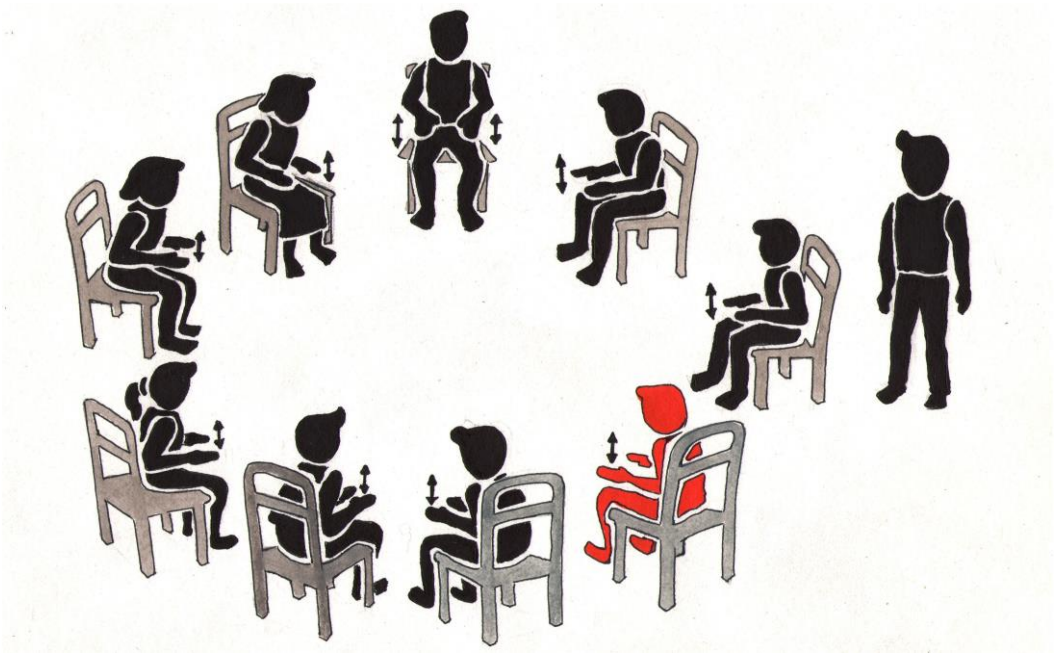


Chart 16: Who is the leader - the leader starts a motion while all other participants follow

Variations

Roles	Ask the leader to introduce sounds. Change of roles. Instead of a leader, you can have a criminal. A criminal can kill participants in the circle by blinking with his eyes. If a criminal blinks at a participant, they must act dead. The police officer must find out who the criminal is before everyone is killed.
Time	Give the police officer more or less than 2 minutes to figure out who the leader is.

Chart 17: Who is the leader - A criminal kills participants in the circle by blinking with his eyes. The police officer tries to find out who the criminal is before everyone is killed

Reflect

Ask the person who pretended to be the police officer:

- What did you do to identify the "leader" as quickly as possible?

Ask the person who pretended to be the leader:

- What did you do to prevent the police officer from finding out it was you?

Connect

- Have you ever been in a situation where you had to act as an invisible leader and guide people without receiving credit for the work you had done?

Apply

- In your opinion, what are the key qualities that make a good business leader?
- *BK&V Sessions 51 & 52:* Aside from good leadership skills, what other important skills relevant to a business environment did the "leader" have to demonstrate?

4.2. ROPE SKIPPING

Duration

20-30 minutes

Group

5-20 people

Materials

- Rope, around 7m long

Related life skills

Teamwork, cooperation, communication

Instructions

1. Identify two people and ask them to hold the rope, one at each end. Ask the two volunteers (rope turners) to make sure that the rope is swung high enough to go over the skippers head and low enough so that skippers can easily jump over it
2. Challenge other group members to first jump over the rope individually, then together in groups of 2, 3, 4, 5, 6, [...] people
3. See how many jumps individuals and groups of 2, 3, 4, 5, 6, [...] people can complete without a miss. A miss is when any member does not make it over the rope. Challenge groups to set a goal and attempt to achieve it
4. Use different variations techniques (see below)

Chart 18: Rope skipping – jump as individuals

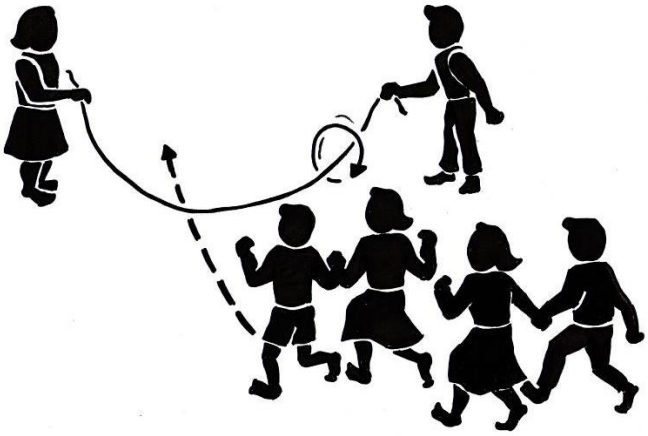


Chart 19: Rope skipping – jump in groups of two

Tips/ Recommendations

Make sure that rope turners hold the rope ends firmly, but not too tightly. This can be very dangerous for their wrist, when participants miss the rope

Variations

Movement	If this game is too easy for your participants, add a movement. Ask them to go under the rope by going sideways, or skipping on one leg, or by going backwards. The game can be made as difficult as you want it to be.
Roles	To foster cooperation and ensure participation, you can instruct participants to change the roles of those guiding the rope. You would soon see participants working together. The young people should take the initiative to alternate the roles among participants.
Rules	Instruct participants that at each turn of the rope, someone from the "team" must go under the rope. Tell them that they must work as a group to accomplish the task. The group will succeed if everyone goes under the rope and starts jumping without missing a single turn. This variation encourages cooperation and teamwork.
Materials	If participants are comfortable with this game, you can introduce a second rope. Participants will have to go under both ropes to start jumping.
Time	In order to make participants work harder, you can set a time challenge. For example, you can challenge them to go under the rope as many times as they can manage within 5 minutes.
Field	You may observe that some participants are waiting for a long time before it is their turn to go under the rope to enter the game. In such circumstances, markers can be used to make the field bigger so that participants will make a detour, before they return to the starting line. This will keep participants active and the game free-flowing.

Reflect

- How difficult was it to jump individually and with 2, 3, 4, 5, 6, [...] people at the same time? Provide a score out of 10
- How many jumps were you able to make individually or as a group of 2, 3, 4, 5, 6, [...] people without a miss?
- How did you manage the challenge of jumping as a group? How did you communicate with each other and work as a team?

Connect

- Can you think of a time when you had to complete a demanding task as a team? What challenges did you face? What do you think contributed to your team's success?

Apply

- Can you think of a specific situation when an entrepreneur has to closely work with other people towards a common goal?

5. OTHER GAMES AND SPORT ACTIVITIES

5.1. PERSON-TO-PERSON

Duration

10-15 minutes

Group

5-20 people

Materials

Not required

Related life skills

Trust, communication

Instructions

1. Split group into pairs
2. Instruct each pair to find a space in the room/ field
3. Instruct pairs to face each other
4. You will now give them orders that they will have to follow as a pair. For example, if you say 'right ankle, left waist', both of them must try to put their right ankles to the left waists of their partners
5. If you see that they have managed to get into their positions, give a second command. They will have to listen to your command without straying out of position that they are keeping
6. The second instruction can be for example, 'right –hand, left shoulder'
7. After 2 to 4 instructions, it will be almost impossible for pairs to keep listening to your instructions without falling over or loosing their positions
8. If that is the case, you can instruct them to go back to their normal standing position (facing each other)
9. Another set of instructions can now begin

Tips/ Recommendations

It is recommended that you have a pre-planned set of instructions to give so that you know they are possible to be carried out by your participants.

Variations

Group	This can be done with 3 people in a group. This makes the game difficult but much more creative.
Roles	Rather than having you as an instructor, you can ask participants from the group to become an instructor and give orders. This is a very common variation and allows individuals to contribute to the group.
Time	You can set a time for which they hold the position. For example, after 2, 3 instructions, you can tell them that they now have to keep that position for as long as 5 minutes. The time element enhances physical endurance.

Reflect

- What helped you to follow orders as a pair without moving from the initial position? What did not help?

Connect

- When do you think trust is particularly important in a business environment?
- Can you think about concrete situations where you have to work as a pair?

Apply

- This game reinforces the attitude of mutual trust. In order to succeed as a pair, you need to trust one another and work together so that you don't fall over. Trust relationships are vital to the conduct of any business. A base level of trust is required when concluding a contract of employment, or to engage in commercial transactions (e.g. ordering goods from suppliers, completing an order before receiving the full payment of the customer)

Source: Terre des Hommes (2008): Laugh, Run and Move to Develop together - Games with a Psychosocial Aim, p. 40.

5.2 GENDER STEREOTYPES AND CAREER CHOICES

Duration

10-20 minutes

Group

5-20 participants

Materials

- Index cards with stereotypical male jobs and female jobs

- *Examples of stereotypical male jobs:* bricklayer, carpenter, car mechanic, fire fighter, plumber, electrician, truck driver, body guard, butcher, engineer

- *Examples of stereotypical female jobs:* nurse, kindergarten teacher/ ECD caregiver, secretary, librarian, midwife, maid, domestic cleaner, tailor, beautician, florist

- Tape to stick index cards on the back of participants

Related life skills

Understanding diversity, challenging gender stereotypes

Instructions

1. Tell students that you will be attaching an index card with the name of a job onto their back. To challenge students' gender bias, female students in class are given stereotypical male jobs and male students stereotypical female jobs
2. Then ask participants to walk around the room, asking each other questions about the profession on their back. Questions can refer to the schooling that is needed to obtain that particular job or to the special equipment they might use if they did that job. The questions can only be answered with "yes" or "no". The game continues until everyone has figured out the job/ profession on their back
3. Some of the students might be able to accurately guess the job they've been labeled with quite quickly, but not without an air of disgust. Female students might respond, for instance, in a horrified tone, "Plumber! Yuck!" Male students might scrunch their faces in disbelief at the thought of being a male beautician

Chart 20: Gender stereotypes game

Reflect

- Ask participants how they felt when they found out the profession/ job pinned on their back and how they would feel if they had to carry out this profession/ job

Connect

- Take the opportunity to review the definition of a stereotype and how gender stereotypes influence the career choices

Apply

- End the debriefing with the recognition that interests and aptitudes - not gender - should guide people in their careers

Adapted from: Teaching Tolerance (2014): Gender Stereotyping Awareness.

5.3. BALANCING

Duration

15-20 minutes

Group

5-20 participants

Materials

For each group:

- Two wood slats around 2cm x 5cm and 150cm long
- Two empty drinking water bottles
- Two pieces of string around 50cm long
- Sand, dirt or water to fill water bottles

Related life skills

Goal-setting, perseverance

Instructions

1. Divide participants in small groups of 4-5 participants
2. Supply each group with two wood slats, two empty drinking water bottles and two pieces of string
3. Ask each group to fill up the two water bottles half full with sand, dirt or water
4. Take one end of the string and tie it around the bottleneck. Do this for both bottles
5. Take the other end of the string and tie a loop around 10cm long. Do this for both bottles
6. Ask one participant of each group to hold one of the wood slats. Ask remaining participants to take the second wood slat and lay it onto the end of the first one so that it is perfectly balanced
7. Hang-on one bottle at each end of the second wood slat and balance it by shifting the bottles along the slat
8. The first group to have balanced the second slat wins the game

Chart 21: Balancing – two water bottles filled up at the same level

Variations

Materials	Fill up the two water bottles at a different level to make balancing more challenging. Use round wood rods instead of square wood slats.

Chart 22: Balancing – two water bottles filled up at a different level

Reflect

- How did your group start to solve this problem?
- How did you work as a team to succeed?
- What helped you to balance the two weights (water bottles)?
- What kind of different strategies did you try out?

Connect

- Ask participants to think about a situation in their life when they had to keep trying in order to achieve a certain goal
- Ask them how they reached their goal, what helped them? What hindered them?

Apply

- Together with participants, reflect on what goals a business person would set and try to achieve; for example developing and designing a product, attracting new customers (marketing)
- What is needed to reach these goals? For example
  - determine whether a goal is realistic, if not revise it
  - develop a workable plan to achieve it by breaking it down into small steps
- Discuss with participants that perseverance is necessary for success when it comes to achieving goals, for example
  - come up with a strategy and try it out; if it doesn't work, think of a new one
  - learn from experience
  - don't give up easily and stay focused

F. Proposed games and sport activities for double lessons in the 'Business Knowledge & Vision' Manual

Session	Life Skills	Possible Games and Sports Activities
Sessions 15 & 16: Gender stereotypes and career choices	Understanding diversity, challenging gender stereotypes	5.2. Gender stereotypes and career choices
Sessions 17 & 18: Guest speakers and their career choices	Collaborative problem-solving	1.2. Crossing a minefield
Sessions 21 & 22: Assessing different types of jobs according to skills, personal qualities, income potential and availability	Problem-solving and decision-making, self-awareness	2.5. Fill the bucket race
Sessions 44 & 45: Business location & community mapping	Problem-solving and decision-making, team work	2.2. Labyrinth
Sessions 51 & 52: The top 10 entrepreneurial traits	Leadership, communication	4.1. Who is the leader?
Sessions 55 & 56: Working towards a vision	Goal-setting and planning, decision-making	3.2. Hit the target
Sessions 60 & 61: Spending decisions	Decision-making	2.4. Trick ball
Sessions 62 & 63: Budgeting	Decision-making, goal-setting, planning	1.1. Driving a car
Sessions 66 & 67: The cash book and customer account records	Paying attention to details, thoroughness	5.3. Hanging nails game
Sessions 68 & 69: Costing and pricing	Business planning, decision-making	Any game from this manual
Sessions 70 & 71: The business plan	Planning skills	5. Pass Ball
Sessions 74 & 75: Training evaluation	Analytical skills	Any game from this manual

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Appendix: 'Business Knowledge & Vision' Training plan

Modules

- Introduction
- Employment
- Basic Business Knowledge
- Advanced Business Knowledge
- Soft Skills
- Sexual and Reproductive Health and Rights (SRHR)
- Evaluation

Session No.	Module	Topic	Sessions	Objectives	Key Massages
1	Introduction	Introduction to the training	Getting to know each other and the content of the training	> To introduce participants to each other and to get to know their professional background > To introduce participants to the objectives of the training > To create a good learning environment	Þ This training aims to impart skills and knowledge which can help to successfully start and economic activity and to run a small business
2	Introduction	Introduction to the training	How do we learn?	> To introduce the teaching and learning methodology > To create a good learning environment	Þ People learn best by doing things Þ By playing games and doing exercises we can draw key messages, learning points and lessons for the future and real life
3	Introduction	Introduction to the training	Expectations	> To identify and clarify contributions and expectations of the participants > To identify special "talents" in the groups	Þ Different people have different views which helps us to learn and gain experiences Þ Everybody can contribute to the training and the learning experience by sharing opinions, views and experiences
4	Introduction	Organisational issues	Rules and roles	> To come up with a set of common rules for the training > To assign tasks to the participants which help to organise the training	Þ The training will run more smoothly when when everyone agrees on a set of common rules
5 & 6	Employment	Different ways of making a living	Exploring different ways people make a living in the community	> To explore different ways of making a living > To create interest in different kind of jobs & professions	Þ There are many different kinds of activities people do to earn a living

7	Employment	Different ways of making a living	Analysing the different ways people make a living in the community	> To explore different ways of making a living > To create interest in different kind of jobs & professions	Þ There are many different kinds of activities people do to earn a living
8	Employment	Different ways of making a living	Classifying economic activities	> To get an idea about the diversity of the local market in terms of different kinds of income-generating activities and employment types > To think about professions and types of jobs that are not found in the community	Þ There are a lot different kinds of professions and branches in the community we might are not aware of at the first sight Þ There more possible fields of working than the ones we can find in our community.
9	Employment	Different ways of making a living	Classifying employment types	> To learn about the difference between self-employment and paid employment	Þ There are different ways to make a living: self-employment and paid employment Þ Many economic activities can be done in paid employment or self-employment
10	Employment	Different ways of making a living	Identifying advantages and disadvantages of paid and self-employment	> To learn about advantages and disadvantages of self-employment and paid employment	Þ Both, paid employment and self-employment, entail advantages and disadvantages
11	Employment	Different ways of making a living	Drawing a community map of income-generating activities	> To become familiar with the local "market" and to know where economic activities are located > To understand that the different economic activities are interrelated with each other	Þ Different economic activities are located in different places and in almost all the areas of the community people do activities to earn a living
12	Employment	Different ways of making a living	Discussing the community map of income-generating activities	>To become familiar with the local "market" and to know where economic activities are located >To understand how the different economic activities are interrelated with each other	Þ The different places where economic activities take place and the economic activities themselves are interrelated with each other
13	Soft Skills	Gender Stereotypes	Differences between men and women	> To analyse the difference between men and women	Þ There are many differences between men and women Þ Some of these differences relate to the body appearance, some to the style of clothing or hair, and some to the activities men or women typically do
13.1	SRHR	Sexual Health		> To know about fertility and sexual reproduction > To know the consequences of adolescent pregnancy > To be aware of aspects of sexual health	Þ Sexual relationships should be based on mutual respect and communication Þ Every girl/woman has the right to determine if, when and how often to become pregnant Þ Whenever a man and a woman have vaginal intercourse without using contraceptives there is the chance to become pregnant

					Þ Becoming pregnant and a parent during adolescence has life-changing consequences and carries medical risks for the girl and child
14	Soft Skills	Gender Stereotypes	Differences between sex and gender	> To familiarise the participants with the difference between gender and sex > To understand that gender roles can be changed if people want to	Þ There are biological and social differences between men and women Þ Sex refers to biological differences which do not change and are universal, whereas gender refers to social differences which are learned and can change over time and vary between societies Þ Society defines gender norms and rules that are ideas and expectations about what is appropriate for men and women to be like and how they should behave Þ Sometimes these ideas are not in line with gender roles, i.e. what men and women actually do in society
15 & 16	Soft Skills	Gender Stereotypes	Gender Stereotypes and Career Choices	> To analyse the difference between men and women when it comes to income-generating activities > To think about choosing an job opportunity that does not meet the traditional gender stereo-types	Þ Gender stereotypes influence the career choices people make Þ Sometimes people do work that is traditionally associated with the opposite sex Þ It can be challenging to do work that is traditionally associated with the opposite sex but it entails also benefits
17 & 18	Employment	Different ways of making a living	Guest speakers and their career choice	> To learn about how other people have made their career choice	Þ Key messages are formulated by guest speakers
19	Employment	Personal qualities and skills	Skills and personal qualities needed for different jobs	> To learn the difference between skills and personal qualities > To learn that different jobs need different skills and personal qualities	Þ Different economic activities require different skills and personal qualities Þ Some skills and personal qualities are good to match for more than one type of work Þ Understanding which skills and personal qualities an economic activity requires can help to focus on those options that might be a good choice for each of us.
20	Employment	Personal qualities and skills	Discovering personal skills and qualities	> To assess own skills and personal qualities > To learn how to match own skills and personal qualities with an economic activity > To think about possibilities of how to acquire skills and personal qualities	Þ Everybody has different skills and personal qualities Þ Looking at our own skills and personal qualities can help to find out what could be a good job or work for us Þ There are different options for improving our skills and personal qualities to better match a particular job choice
21 & 22	Employment	Different ways of making a living	Assessing different types of jobs	> To learn about other criteria besides skills and personal qualities to assess a work opportunity	Þ Potential of income earning, number of people in this job, availability of this job, location, working hours and working conditions are factors that should be reviewed when considering taking up a job Þ If there is a need for people to do a certain job in the community, this could be a good opportunity Þ If nobody is doing a certain type of job, perhaps you can think of being the first and if you have the skills, you may be able to create a new job nobody has thought of before

23	Basic Business Knowledge	Introduction	Refreshing the concepts of wage- and self-employment & introduction to the topic of entrepreneurship	> To refresh knowledge about wage- & self-employment > To introduce into the topic of entrepreneurship & basic business knowledge	Þ Key message from previous session on employment Þ An entrepreneur is somebody who provides goods and/or services to other businesses and/or individuals
24	Basic Business Knowledge	The life cycle of people & businesses	The life cycle people: What challenges do people face in their lives?	> To identify the various stages a person goes through in life > To become aware of challenges and constraints > To analyse the difference situation of men and women go through in life and to promote gender equality	Þ People in life go through various stages which are associated with different challenges Þ Some of the differences men and women face are different Þ It is important to give equal chances to both, man and women
24.1	SRHR	Contraception and family planning		> To know about safe and free contraceptives > To be informed about services and motivated to visit a health centre for contraceptives, before having sex > To be sensitized that preventing an unintended pregnancy is a joint responsibility of both partners > To know that the condom has a dual function > To know how to use a condom	Þ Every girl/woman has the right to determine when, how often and if at all she would like to become pregnant. Þ Adolescents have the right to select the contraceptives of their choice. Þ Health service providers and FCHV should equip youth with detailed information and contraceptives. Þ There are several safe and free contraceptives available to prevent or space pregnancies Þ The condom is special: it prevents both from becoming pregnant and getting infected with HIV and most other STIs.
24.2	SRHR	Sexual and reproductive rights		> To know about essential sexual and reproductive rights. > To know that discrimination of people is a violation of these rights. > To be aware of options for support that participants can give to vulnerable members of the community.	Þ Adolescents have the same sexual and reproductive rights as everybody else. Þ A girl or a woman has the right to determine when, how often and if at all she would like to become pregnant. Þ You have the right to say no to sex. Þ People who are discriminated against could lead a happy life if they were accepted by the community and offered appropriate support if needed.
25	Basic Business Knowledge	The life cycle of people & businesses	The life cycle of a business: What challenges does a business face?	> To identify the various stages a business goes through > To become aware of challenges and constraints > To understand the situation of men and women in life and business	Þ As people in life, a business goes through various stages which are associated with different challenges Þ 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, and can develop independently from the owner (just as a child matures and becomes independent from its parents) Þ Inequalities between man and women in business affect women negatively and often men as well.

26	Basic Business Knowledge	My business	Generating business ideas	> To stimulate creativity > To develop different business ideas	Þ Creativity is a key to the development of both new and existing businesses Þ We should try to think "outside the box", which helps to come up with new ideas Þ If a lot of people do the same thing in the same place, the chance of business failure is higher because there is too much competition and there are not enough customers
27	Basic Business Knowledge	My business	Generating business ideas	> To stimulate creativity > To develop different business ideas	Þ Creativity is a key to the development of both new and existing businesses Þ We should try to think "outside the box", which helps to come up with new ideas Þ If a lot of people do the same things in the same place, the chance of business failure is higher because there is too much competition and there are not enough customers
28	Basic Business Knowledge	My business	Selecting promising business ideas	> To facilitate the selection according to the criteria: 1, skills and competencies, 2. available resources, 3. demand > To select business ideas for further development	Þ Skills and competencies, available resources and the demand in the community are important aspects when evaluating how promising a business ideas is
29	Basic Business Knowledge	The market	Introduction to key concepts of the market	> To realise what can happen if a business ideas is not carefully assessed and to understand how important the three main criteria skills & competencies, availability of resources and demand in the community are > To introduce key concepts of the market	Þ Problems and unexpected costs can be avoided by planning and seeking information before you a business is started Þ Skills and competencies, available resources and the demand must be assessed before starting a business otherwise the business idea may not work Þ Need and demand are different from each other: sometimes people have a need for a good or service but they do not buy it, so it will not show as demand on the market Þ If there are many people selling the same thing, there will be a competition between the suppliers
30	Basic Business Knowledge	The market	Getting to know the key concepts of the market: need, demand, supply, competition, price	> To introduce the "market" as a concept > To introduce the key elements of the "market concept": Need, Purchasing Power & Demand, Supply & Offer, Competition & Price	Þ Need and demand are different from each other: sometimes people have a need for a good or service but they do not buy it (intentional demand) Þ For an entrepreneur only the customers that have enough money to buy the goods or service (purchasing power) and do not produce the goods themselves are relevant (effective demand) Þ An entrepreneur is not alone in the market but competes with other business people who offer the same or similar goods or products Þ The more competitors, the lower the price that a good or service can be sold at

31	Basic Business Knowledge	The market	Introduction to marketing	> To familiarise and deepen the understanding of the concept of the market > To introduce marketing to the participants	Þ Before starting a business we need to identify the needs and wants of potential customers and we need to determine a price for the product or service. Þ The aim of marketing is to analyse the market of our product or service and to develop a strategy on how we can best sell our product or service Þ To do this we need to know and analyse the demand and the supply side of the market
32	Basic Business Knowledge	The market	Key aspects of marketing	> To become familiar with the concepts of marketing > To introduce the five key aspects of marketing	Þ Important 5 key aspects of developing a marketing strategy are 1. the product or service, 2. the price we want to ask for the product, 3. how we promote the product to customers, 4. where we want to sell and 5. how we are going to interact with customers and business partners Þ Sometimes we do not have all the relevant information we need to develop a marketing strategy, so we have to seek information first
33	Basic Business Knowledge	The market	Preparing a Mini-Market Research	> To deepen the understanding of marketing > To prepare the interviews that are going to be used in the next session > To learn how to prepare a mini market research	Þ For people who want to get into business it is important to do a Mini Market Research Þ With a Mini Market Research we collect information about customers and similar businesses and this information can be used to develop a Marketing Strategy
34 & 35	Basic Business Knowledge	The market	Conducting a Mini-Market Research	> To deepen the understanding of marketing > To assess the market for a product or service in a systematic way >To understand the importance of conducting a market research	Þ Key messages are formulated by participants themselves (see last point under methods)
36	Basic Business Knowledge	My business	Refining the selection procedure: The micro-screening of business ideas	> To fine-tune the selection of promising business ideas > To select business ideas for further development	Þ Before planning steps and action is taken to start-up a business, the business idea should be assessed carefully Þ To evaluate if a business idea has a potential we can use the following criteria: 1. Skills & Competencies, 2. Customers & Demand, 3. Competition & Competitors, 4. Availability of Resources, 5. Killer Risks
37	Soft Skills	Communication Skills	Basic rules of communication	> To identify do's and don'ts of effective communication	Þ Selling a product or service always involves talking to customers Þ A good sales conversation starts with good communication skills Þ Basic rules for a good conversation are: 1. listen to your partner, 2. recognise the point of view of your partner, 3. show respect, 4. be flexible, 5. clearly state want you want
38	Soft Skills	Communication Skills	Active listening	> To learn about active listening which is a critical skill for good communication > To practice active listening	Þ Listening is a critical skill for good conversation Þ The person you talk to needs to know that you have understood what they have said and you need to be sure that you have understood your partner correctly Þ You can use the method of active listening to very that you and the person you talk to have the same understanding of what has been said.

					Active listening means to 1. repeat or summarise what the person has said. 2. to rephrase what the partner has said, or 3. to ask clarifying questions
39	Soft Skills	Communication Skills	Practising sales conversations	> To practice basic communication skills and active listening in a sales conversation > To challenge gender stereotypes about communication and selling with success	Þ Good selling depends on the way you talk to customers AND your attitudes, including body language Þ You can identify the needs and wants of customers by talking to them and by using the basic rules of communication and active listening Þ It is the sales persons who can trigger a potential demand of customers and who can convince customers to buy a product Þ Men and women both have to learn how to successfully talk to customers to be a good business person.
40 & 41	Basic Business Knowledge	Production	Key elements of production	> To identify key elements of production of goods or a service > To become aware of different cost elements of production (including labour time)	Þ There are three main inputs for the provision of a service or production of a good: raw material, tools & equipment, and labour. Þ These are cost elements and need to be considered when planning and managing a business. Especially when calculating cost associated with doing business (costing) and when determining the price for a good or service (pricing) Þ Labour time is a cost, because the time you use to work in your business you cannot use for anything else. Þ Every production includes three steps: 1. making things ready, 2. do, 3. put away. These three steps are all part of the labour input. Business people often forget to include labour input, especially the ones used for making things ready.
42	Basic Business Knowledge	Production	The production process	> To deepen the understanding of the key elements of production > To understand the different steps of the production cycle	Þ The aim of every production process is to create goods or services that meet customers' needs and wants Þ In the process of production, a business must 1. purchase all the necessary raw materials (inputs) for production, 2. transform them into the finished product (outputs), 3. package and store the finished products (or raw materials) Þ Each of this steps carries costs which must be considered
43	Advanced Business knowledge	Production	Product innovation	> To get to know the basic elements of product innovation > To stimulate creativity	Þ The search for product innovation is an important task of an entrepreneur and should be repeated regularly. Þ Product innovation help to distinguish one's own products from those of competitors, and to identify some market niches for a product with some new features. Þ All products can be modified or improved in some way or another: components can be replaced by others, components can be merged, or new components can be added, the product can be made more sophisticated or simpler, it can be amplified, minimised or rearranged, or additional purposes can be added

					Þ Improved or modified products have to be viable from a production perspective and from the marketing perspective (enough demand)
44 & 45	Basic Business Knowledge	The business and its environment	The business location & business mapping	> To make participants aware of the social, economic and cultural environment of a business > To understand that there is a relationship between a business and its environment > To enable participants to analyse opportunities and constraints in their business location	Þ Every business location brings about opportunities and constraints Þ These opportunities and constraints should be carefully assessed before choosing a location Þ The community or village may lack certain facilities that are needed for the business which forms a challenge or constraint
46	Basic Business Knowledge	The business and its environment	How other people influence a business	> To make participants aware of the social, economic and cultural environment of a business > To understand that there is a relationship between a business and its environment > To realise that sometimes pressure comes from people within the family or community and to understand how this can affect a business positively or negatively > To look for options to deal with these challenges	Þ It is important to realise that an entrepreneur is constantly confronted with solving problems and overcoming difficulty. These problems are not only related to business matters but are also related to the personal and social life of an entrepreneur. Þ Sometimes entrepreneurs are pressured to use their business money and business resources for personal or social life. Too many give-aways can harm the business. Þ If these external factors are not well managed, they can influence the business performance negatively. Þ Therefore it is important that entrepreneurs learn to prioritise and balance social and economic life by asking themselves the following questions: Can their business afford a contribution to something else? How important are these contributions in achieving their social and economic goals?
47	Basic Business Knowledge	The business and its environment	The web of relations	> To understand there that is a relationship between a business and its environment > To identify key people and institutions who can assist in creating and running a business	Þ There are positive and negative influences on every business from external actors Þ It is important to establish and maintain relationships with different actors, because they can support to benefit the business
48	Basic Business Knowledge	The business and its environment	Introduction to networks	> To understand the concept of "Network" > To understand the importance and benefits of business networking and cooperation	Þ Networks are social arrangements between people in which they communicate and interact with each other to make things happen by doing them together or by exchanging information or experiences Þ Networks can have different forms, ranging from small informal social networks to more formal business networks based on membership or written contracts Þ Networks have different purposes, some have mainly a social function while others focus on economic activities Þ People's intention for joining a network can differ from one person to another, but they agree to cooperate towards a common goal

49	Basic Business Knowledge	The business and its environment	Business groups	> To understand how cooperation in a group can benefit a business > To learn about advantages and challenges of working in a group > To learn about key criteria of successfully establishing a group	Þ There are many ways entrepreneurs can profit from organising their work in groups Þ To successfully form a group there must be a joint goal as well as individual interests of the group members to ensure commitment and motivation Þ Whenever the advantages of being in a group outnumber the challenges or whenever challenges can be overcome there is sufficient motivation to form a group Þ Groups face many challenges; it is best to clarify rules and regulations beforehand to avoid conflicts
50	Basic Business Knowledge	The business and its environment	Steps of group formation	> To learn about steps for group formation > To encourage cooperation and to stimulate interaction between participants	Þ For successful group formation the group needs to have a binding character Þ The group members must be clear and agree on the goals, the duties and the rules concerning the division of work, the decision-making process and the distribution of income and benefits Þ A constitution is important to assure the group members have a common agreement and is needed when starting joint business activities
51 & 52	Basic Business Knowledge	Soft Skills	The top 10 entrepreneurial traits	> To identity the 10 most important entrepreneurial traits (personal entrepreneurial characteristics) > To identify business goals and produce outputs using quality, quantity and time as criteria	Þ Entrepreneurs must develop all of the top 10 traits which are: 1. information seeking, 2. opportunity seeking, 3. persistence, 4. demand for quality and efficiency, 5. realistic goal-setting, 6. commitment to the work contract, 7. systematic planning and monitoring, 8. networking and persuasion, 9. self-confidence, 10. risk tasking Þ Everybody who wants to succeed in business needs to know their own strong and weak points Þ If you know what your weak points are you can work on them and improve yourself
53	Basic Business Knowledge	Soft Skills	Self-assessment	>To reflect on one's own strengths and weaknesses in relation to the top 10 entrepreneurial traits > To identify ways to improve one's own entrepreneurial traits	Þ Everybody has strengths and weaknesses when it comes to personal traits Þ It is important to reflect from time to time about on one's own strengths and weaknesses Þ When we understand our strengths and weaknesses, we can build and expand on strengths and we can improve weaknesses

54	Basic Business Knowledge	Soft Skills	Creating a vision	> To enable participants to develop a vision for the future > To realise how a vision can help to accomplish things in life > To stimulate creativity	Þ A vision is a dream you have about yourself who you want to become and what you want to achieve in the future. A vision statement is a sentence that summarises the core aspects of the vision. Þ Having a vision about your future motivates you and drives you forward. Þ A vision helps to plan for the future, it gives you guidance when it comes to decide where you want to go Þ Nothing happens without action. The same is true for making your vision a reality. With your vision clear, you can start to think about steps you can take to move towards your vision
55 & 56	Basic Business Knowledge	Soft Skills	Working towards a vision	> To learn how to making a vision happen > To learn how to set goals and define activities > To experience and understand difficulties in setting and achieving goals	Þ Goals are – in the same way as a vision and as a vision statement – things we want to achieve. However they are very concrete and practical. They break down the vision statement in different components. Þ For a goal to be meaningful it must be specific, achievable and time-bound. This allows you to derive concrete activities and actions to be taken to achieve your goal and to evaluate whether you are on the right track towards your vision. Þ While working towards your vision you will encounter challenges and difficulties. Think about ways to overcome or reduce them.
57	Basic Business Knowledge	Financial Education	Introduction to saving & financial goal-setting	> To explore reasons for saving > To understand why it is necessary to set saving and financial goals priorities	Þ People have different goals and there are different reasons why people save money (individual needs, emergencies, future opportunities). All these categories are good reasons to save. Þ It is normally not possible to save money for all the goals we have. Therefore it is important to decide what is important to us personally and to set savings priorities. Þ Having a reason to save and a specific goal gives us something to look forward to and motivates us to save.
58	Basic Business Knowledge	Financial Education	The savings plan	> To learn how to set up a savings plan > To understand how a savings plan can help to achieve financial goals	Þ Some of the goals we have are short term goals and some of goals we have are long term goals Þ Having a savings plan helps us to know how much money we need to save per week or per month and how long it will take to reach the goals. Þ If the amount we need to save is high, we can stretch the period of saving which means that we need to save less money per week or per month. This can help to achieve goals which require larger amount of money.

59	Basic Business Knowledge	Financial Education	Saving options - how to save money	> To identify different saving mechanisms > To understand advantages and disadvantages of different savings mechanisms	Þ There are different options how to save money (with banks, microfinance banks, savings and credits cooperatives, savings groups, at home or in kind) Þ Every options has pro and cons Þ When choosing a savings options we should consider the following aspects: 1. How easy can the service be accessed in the community 2. Convenience and ease of use 3. Opening deposit requirements 4. Safety 5. Interest earned on savings
60 & 61	Basic Business Knowledge	Financial Education	Spending decisions (approximately 2 hours)	> To differentiate between needs and wants and to use them as criteria for spending decision > To realise how spending and saving go hand in hand	Þ "Needs" are basics for everyday survival, "wants" are things we like because they make us happy Þ Most of the time we do not have enough money to spend on all the things we need and want Þ To differentiate between needs and wants can help to make wise spending decisions Þ Making wise spending decisions is a key to saving. If we reduce our spending to save a little, we can eventually reach a savings goal that is important to us. This means that a short-term loss (spending less) can become a long-term gain (savings goal).
62 63	Basic Business Knowledge	Financial Education	Budgeting	> To learn about different sources of income and expenses and to categorise them > To learn how to formulate a budget > To learn how to keep to the a budget	Þ A budget is a summary of estimated income and how it will be spent over a defined period of time. It helps to see whether you are able to cover planed expenses or not. Þ A surplus occurs when there is money left after paying for all expenses. A surplus can be used for savings. Þ A deficit means that there is not enough money to cover all expenses. The only way to correct a deficit is to reduce expenses or to increase income. Þ A budget can change from week to week due to irregular or unforeseen income or expenses Þ Savings can be included in a budget. They are treated like expenses. This helps to save on a regular basis for short-term or long-term goals, to cover unforeseen expenses or to balance a shortfall in income.

64	Basic Business Knowledge	Financial Education	The need for a lump sum - equity and debt financing	> To identify principal reasons to borrow money > To understand pros and cons of equity and debt financing	Þ Equity financing means that you come up with your own money to finance a lump sum you need. Debt financing means that you borrow money from somebody, i.e. you take a loan. Þ Loans for productive investment (e.g. investment in a business or for an income-generating activity) earn income for the borrower which can be used to repay the loan. Þ Loans for consumption or emergencies should be avoided. They do not bring in new income and have to be paid back from other sources of income. Use savings instead! Þ Before you borrow money you should be sure that you have an appropriate resource (e.g. income, savings) to make the repayments on time (including interest you may have to pay).
65	Basic Business Knowledge	Financial Education	The family purse & the business purse	> To understand the importance of managing your money and keeping financial records > To understand the difference between expenditures for the family and expenditures for the business > To be aware of hidden expenses in a business (waste, theft, inflation, etc.)	Þ Make a distinction between the "private or family purse" and the "business purse" and keep two separate purses. This makes it easier to track the money and to know on what the money is really spent on. Þ A business person has to keep track of and have control over the "money in" and "money out" flows of the business. Þ To keep financial records for a business allows to better plan and manage a business and to know whether the business is making profit or not. Þ Very small and simple businesses may be able to do without written book-keeping. But as soon as the business grows, or if family members contribute to the business, or the business works with other businesses in a group, basic written records should be kept.
66 & 67	Advanced Business knowledge	Business Financing	The cashbook and the customer account record	> To become aware of the importance of book-keeping for managing a business successfully > To get to know the basic financial records and calculation tools	Þ The cashbook is used to write down all business earnings and expenses. It shows where the money went and how much cash we have in the business purse. Þ The customer account records is used to write down who owes us money, what for and how much.
68 & 69	Advanced Business knowledge	Business Financing	Costing and pricing	> To understand how to calculate the costs related to producing products or delivering services > To know how to set prices for goods or a service	Þ To determine the price for goods or services we need to calculate the total costs involved in producing the good or delivering the service. Þ The total cost for goods or services is the sum of the raw materials costs, labour costs, tools and equipment costs, and overhead costs Þ The price we ask for a product should be higher than the total costs of the product in order for the business to make a profit.

70 & 71	Basic Business Knowledge	Basic Planning Tools	The business plan	> To familiarise the participants with basic business planning tools (the business plan) > To enable participants to critically reflect and evaluate a business idea > To review key messages and key tools introduced in the previous sessions	Þ Business planning is about what we want to do in the future (e.g. visions and goals), what we have to do (activities) and the things we need (resources) to achieve it. Þ Planning helps to see whether we are on the right track or not and to know what we have achieved. Þ If we have difficulty producing a business plan it means that we should seek more information about the business we intend to start. Þ Business planning helps to recognise challenges and risks early enough. Þ Planning helps to recognise problems and deal with them while they are still small. Þ But be careful: Planning in itself does not guarantee success. The plan must be put into practice and followed.
72 & 73	Evaluation	Training Evaluation	Reviewing the training's major topics	> To review and discuss the major learning objectives of this training.	Þ Being an entrepreneur involves a lot of different skills and knowledge Þ Many factors influence whether a business is successful or not Þ Not everything can be achieved at once, but starting up a business is a step by step process needing persistence and courage
74 & 75	Evaluation	Training Evaluation	Feedback from participants and facilitators	> To evaluate the training's outcome and to see if objectives and expectations have been met > To obtain a feedback from the participants and the facilitators about usefulness, difficulty and appropriateness of the training > To obtain information for adapting the manual to the local context	